

## Nippon India Nivesh Lakshya Fund

(An Open ended debt scheme investing in instruments such that the Macaulay Duration of the portfolio is greater than 7 years)

### An ideal choice to meet long-term investment goals

Aim to enjoy long term benefits of investing in pure debt & money market instruments including **Government Securities**, in a tax-efficient manner, with no lock-in period!



Investment in pure debt securities<sup>^</sup>



Long term investment horizon



No lock-in period



Tax efficient\*\*

Contact your Mutual Fund Distributor | Visit [mf.nipponindiaim.com](http://mf.nipponindiaim.com) | Call 1860 266 0111<sup>#</sup>, 91-22-68334800<sup>#</sup> (For investors outside India)

\*\*Sale of units after 3 years of purchases entitles investor to avail Indexation benefit for Other than equity oriented scheme. Long term Capital gain & short term capital gain Tax is applicable on redemption based on period of holding.

<sup>^</sup>The fund predominantly invest in Debt and Money Market Instruments.

#### Product Label

This product is suitable for investors who are seeking\*:

- Income over long term
- Investment in Debt and Money Market Instruments with portfolio Macaulay Duration of greater than 7 years.

\*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.



Investors understand that their principal will be at Moderate risk

<sup>#</sup>Charges applicable.

# Nippon India Nivesh Lakshya Fund

## About Nippon India Nivesh Lakshya Fund

It is a long duration fund which endeavors to take care of long term investors needs and provides them with an opportunity to capture the prevailing interest rates.

## Current Investment Strategy

- Investments predominantly in long-dated G-Secs (25-30 year securities)
- Fund maturity of 25-30 years
- Portfolio will be rolled down. i.e., incremental investments will continue to be made in similar securities
- Most of the securities would be bought and held till maturity.

## Why should you invest in Nippon India Nivesh Lakshya Fund?

- Long -term investments for a period of 10 years and above
- Price sensitivity on interest rate movement relatively low for long term investments
- Flexibility to withdraw investments anytime, at prevailing market prices
- Benefit of indexation

The fund would be an ideal choice to meet long-term investment goals regardless of near-term interest rate movements.

<b>Inception Date</b>	6th July 2018
<b>Fund Manager<sup>s</sup></b>	Pranay Sinha (w.e.f. 31st March 2021) Prashant Pimple (till 30th March 2021)
<b>Minimum Application Amount</b>	Rs. 5,000 & in multiples of Re.1 there-after
<b>Benchmark</b>	Crisil Long Term Debt Index
<b>Month end AUM as on March 31, 2021</b>	Rs. 1,767.08 Crs
<b>Plans &amp; Options</b>	i) Growth Plan/Direct Plan - Growth Plan: Growth Option ii) a) IDCW Plan/ Direct Plan - IDCW Plan -IDCW Option b) IDCW Plan/ Direct Plan - IDCW Plan with the frequency of Monthly, Quarterly, Half Yearly, Annual) Both the above mentioned IDCW plan/ Direct Plan - IDCW Plan offers Payout of IDCW and Reinvestment of IDCW facility.

**Note:** Above mentioned current investment strategy is based on the prevailing market conditions and is subject to change within the limits of the SID basis the fund manager's view.

### Exit Load<sup>^</sup>

(<sup>^</sup>If charged, the same shall be credited to the scheme immediately net of goods & service tax, if any)

10% of the units allotted shall be redeemed without any exit load, on or before completion of 36 months from the date of allotment of units. Any redemption in excess of such limit in the first 36 months from the date of allotment shall be subject to the following exit load. Redemption of units would be done on First in First out Basis (FIFO):

- 1% if redeemed or switched out on or before completion of 36 months from the date of allotment of units.
- Nil, if redeemed or switched out after completion of 36 months from the date of allotment of units.

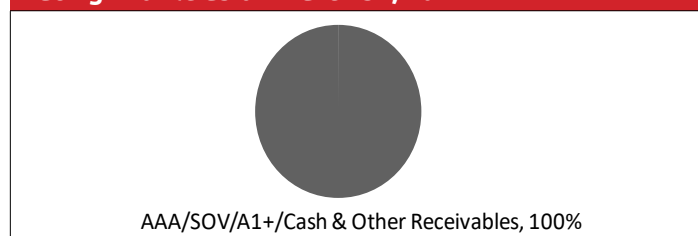
<sup>s</sup>Kinjal Desai: Dedicated Fund Manager for Overseas Investments

**Note-** IDCW: Income Distribution cum capital withdrawal Options/Plans.

## Scheme Attributes as on March 31, 2021

<b>Weighted Average YTM</b>	6.70%
<b>Weighted Average Maturity ( Yrs)</b>	23.68 Yrs
<b>Modified Duration ( Yrs)</b>	10.92 Yrs

## Rating Profile as on March 31, 2021



## Portfolio as on March 31, 2021

Company/Issuer	Rating	% of Assets
<b>Government Bond</b>		<b>95.35</b>
Government of India	SOV	95.35
<b>Cash &amp; Other Receivables</b>		<b>4.65</b>
<b>Grand Total</b>		<b>100.00</b>

**Risk factors:** Trading volumes and settlement periods may restrict liquidity in debt investments. Investment in Debt is subject to price, credit, and interest rate risk. The NAV of the Scheme may be affected, inter alia, by changes in the market conditions, interest rates, trading volumes, settlement periods and transfer procedures. The NAV may also be subjected to risk associated with investment in derivatives, foreign securities or script lending as may be permissible by the Scheme Information Document.

### Disclaimers:

The information herein below is meant only for general reading purposes and the views being expressed only constitute opinions and therefore cannot be considered as guidelines, recommendations or as a professional guide for the readers. Before making any investments, the readers are advised to seek independent professional advice, verify the contents in order to arrive at an informed investment decision. None of the Sponsor, the Investment Manager, the Trustee, their respective directors, employees, associates or representatives shall be liable in any way for any direct, indirect, special, incidental, consequential, punitive or exemplary damages, including on account of lost profits arising from the information contained in this material.

**Mutual Fund Investments are subject to market risks, read all scheme related documents carefully.**