



# Nippon India Mutual Fund

Wealth sets you free

## Nippon India ETF Nifty 5 yr Benchmark G-Sec

(An open ended scheme replicating/tracking Nifty 5 yr Benchmark G-Sec Index. Relatively High interest rate risk and Relatively Low Credit Risk.)

Product label		
<p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>Income over long term</li> <li>Investments in Gilt Securities replicating the composition of Nifty 5 Yr Benchmark G-Sec Index, subject to tracking errors</li> </ul> <p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p><b>Nippon India ETF Nifty 5 yr Benchmark G-Sec</b></p> <p><b>Riskometer</b> Investors understand that their principal will be at Moderate risk</p>	<p><b>Nifty 5 Yr Benchmark G-Sec Index</b></p> <p><b>Riskometer</b> Benchmark Riskometer is at Moderate risk</p>

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

Contents	
Why ETF?	Page 2
Strategies used through Index based ETFs	Page 2
Transaction Options available for investors	Page 2
Creation Unit Size	Page 2
Importance of Creation Unit Size	Page3
Nippon India ETF Nifty 5 yr Benchmark G-Sec- Investment Objective & Positioning	Page3
Features of Nippon India ETF Nifty 5 yr Benchmark G-Sec	Page3
About Nifty 5 Yr Benchmark G-Sec Index	Page3
Index Review	Page3
Scheme Portfolio - Nippon India ETF Nifty 5 yr Benchmark G-Sec	Page 4
Key details of Nippon India ETF Nifty 5 yr Benchmark G-Sec	Page 4
Scheme Performance of Nippon India ETF Nifty 5 yr Benchmark G-Sec	Page 4
Performance of other open ended schemes managed by the same fund managers	Page 5
Scheme Features Nippon India ETF Nifty 5 yr Benchmark G-Sec	Page 6
Product Label	Page 6
Disclaimers	Page 8

Nippon Life India Asset Management Limited (NAM India) is one of the largest asset managers with more than 28 years of experience in managing wealth of investors with a robust distribution network in India.

To cater to the increasing demand for passive management, we offer a variety of Exchange Traded Funds (ETFs) under "Nippon India ETFs". Currently, we offer eighteen equity ETFs – benchmarked against Nifty Bank TRI, Nifty 100 TRI, Nifty 50 TRI, Nifty Midcap 150 TRI, Nifty India Consumption TRI, Nifty Dividend Opportunities 50 TRI, Nifty 50 Value 20 TRI, Nifty Next 50 TRI, Nifty Infrastructure TRI, Nifty50 Shariah TRI, Nifty PSU bank TRI, Nifty CPSE TRI, Nifty IT TRI, Nifty Pharma TRI, Hang Seng TRI, S&P BSE Sensex TRI, S&P BSE Sensex Next 50 TRI & Nifty Auto TRI; five debt ETFs - benchmarked against Nifty 8-13 yr G-Sec Index, Nifty CPSE Bond Plus SDL Sep 2024 50:50 Index, Nifty SDL Apr 2026 Top 20 Equal Weight Index, Nifty 5 Yr Benchmark G-Sec Index & Liquid ETF in money market space and two commodity ETFs – based on domestic prices of Gold and Silver.

## Why ETF?

- ▶ **Ease of transaction** - Can be easily bought / sold like any other stock on the exchange through terminals spread across the country
- ▶ **Ease of Liquidity** - Can be bought / sold anytime during market hours (subject to availability of buyer/seller) at prices prevailing in the market. Thus, investor transacts at real-time prices.
- ▶ **Low Cost** - Generally less expensive than investing in multiple individual securities.
- ▶ **Other Special Features**
  - Instant diversification through exposure to a large number of stocks by purchasing as low as 1 unit
  - Buying / selling at close to live price and not end-of-day, also ability to put limit orders
  - Authorised Participants / Large investors can buy directly from the AMC at Live Prices in creation unit sizes<sup>^</sup>

## Strategies used through Index based ETFs

- ▶ **Liquidity Management** - ETFs can be used for a given percentage of each asset class to provide a liquidity buffer across the asset allocation
- ▶ **Portfolio Completion** - ETFs allow investors to gain exposure to an asset class that is under-represented in the asset allocation
- ▶ **Cash Equitization** - ETFs assist in remaining fully invested into equity as per the allocation model, while maintaining liquidity, thus minimizing the cash drag effect on the portfolio
- ▶ **Portfolio Transitions** - Since ETFs are passive funds, they may help maintain market exposure while there are changes in sector/ stock allocations in a portfolio, hence avoids the risk of missing any market movement

## Transaction Options available for investors

Subscription	Process	Features
<b>Through Stock Exchange</b>	Online Terminal / Stock Broker	<ul style="list-style-type: none"> <li>• Can trade as less as 1 Unit</li> <li>• Unit credit on T+1</li> <li>• Transaction on Exchange traded price</li> <li>• No paperwork</li> <li>• Transaction on order matching and availability of quotes</li> </ul>
<b>Through AMC</b> (Authorized Participants & Large Investors)	Transaction form with requisite documents	<ul style="list-style-type: none"> <li>• Can transact in multiples of creation unit size<sup>^</sup></li> <li>• Transaction in exchange of Portfolio deposit &amp; Cash Component</li> </ul>
Redemption	Process	Features
<b>Through Stock Exchange</b>	Online terminal / Stock Broker	<ul style="list-style-type: none"> <li>• Can trade as less as 1 Unit</li> <li>• Amount credited T+1</li> </ul>
<b>Through AMC</b> (Authorized Participants & Large Investors)	Redemption Request	<ul style="list-style-type: none"> <li>• Can trade in multiples of creation unit size<sup>^</sup></li> <li>• Transaction in exchange of Portfolio deposit &amp; Cash Component</li> </ul>

## Creation Unit Size

Creation Unit size is the minimum denomination of unit that can be directly purchased/redeemed from AMC

Tradable Unit	Composition	Creation Unit Size <sup>^</sup>	NAV Value (Rs.)*	Approx. Basket Value (Rs.)*
1 Unit Nippon India ETF Nifty 5 yr Benchmark G-Sec	~ 1/100 of Nifty 5 Yr Benchmark G-Sec Index	200,000 units of Nippon India ETF Nifty 5 yr Benchmark G-Sec	54.9203	10,984,060

\*Data as of 29th February, 2024 taken as reference value

## Importance of Creation Unit Size

- In case of non-availability of sizeable quote, Investors can transact with the AMC in creation unit lots<sup>^</sup>
- Investors can transact both in form of cash or stock basket comprising the index
- Units are created at live NAV price plus expenses

## Nippon India ETF Nifty 5 yr Benchmark G-Sec

### Investment Objective: Nippon India ETF Nifty 5 yr Benchmark G-Sec

The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty 5 Yr Benchmark G-Sec Index before expenses, subject to tracking errors. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved.

### Positioning – Nippon India ETF Nifty 5 yr Benchmark G-Sec

- Investment in Nippon India ETF Nifty 5 yr Benchmark G-Sec is a route to G-sec investing in India.
- It allows investors to take part in 5 year tenor of the Indian G-Sec market by essentially investing in the most liquid bond in the segment.
- The index is designed to serve as both a benchmark and an investable index and is comprised of the single most liquid 5 year benchmark security issued by Government of India.

## Features of Nippon India ETF Nifty 5 yr Benchmark G-Sec

- ▶ **Liquidity:** Apart from being readily available for trade on the recognized stock exchanges, ETF units can also be bought in creation units size<sup>^</sup> by large investors directly from the asset management company.
- ▶ **Less of Ambiguity:** The ETF's investment strategy & security selection is clearly defined, holding stocks as per the underlying Index in the same weightages, monitored and adjusted (if required) for any index change on a daily basis
- ▶ **Transparency:** Nifty 5 Yr Benchmark G-Sec Index constituents are made available in public domain on a daily basis by NSE

## About Nifty 5 Yr Benchmark G-Sec Index

The 'Nifty 5 yr Benchmark G-Sec Index' is a single bond index tracking the most liquid 5 year benchmark security issued by the Government of India.

### Index Methodology

- The index measures the performance of the most liquid Government of India bond in the 5 year maturity segment
- The index is computed using the total return methodology
- The bond valuation is sourced from the NSE Data and Analytics Limited (FIMMDA valuations prior to 01st August 2018)
- Index composition is reviewed on a fortnightly basis with a data cut-off of T-6 working days and effective on first working day of the month (T) and 16th of each month (T). In case, 16th of any month is a non working day, the change will be effective from the next working day after 16th of respective month.

### Base Date and base value

- The base date of index is September 03, 2001
- Base value is 1000

**Source:** NSE Indices Ltd.

## Index Review

- All bonds issued by the Government of India (excluding special bonds, FRB, IIGS) with a residual maturity between 4-6.5 years as on the index effective date form a part of the eligible universe.
- The most traded security in terms of traded value during the previous month (data analysis period) will be eligible to be included in the index
- Data analysis period is the period between previous review cycle cut-off date and cut-off date for current cycle.
- Index will be reviewed on a fortnightly basis.
- An existing bond will be replaced only by an eligible bond whose total traded volume during the review period is equal to or more than 1.10x of the existing bond.

**Source:** NSE Indices Ltd.

## Scheme Portfolio - Nippon India ETF Nifty 5 yr Benchmark G-Sec as on 29th February, 2024

Sr No.	Security	Weights (%)
1	7.37% Government of India	96.99%
2	Cash & Other Receivables	3.01%
<b>Total</b>		<b>100.00%</b>

**Note:** The security mentioned forms a part of the portfolio and may or may not form a part of the portfolio in the future.. Please read Scheme Information Document carefully for more details and risk factors

## Key Details as on 29th February, 2024

<b>Annualised Portfolio YTM*</b>	7.18%
<b>Residual Maturity**</b>	4.63 Years
<b>Modified Duration</b>	3.77 Years
<b>Macaulay Duration</b>	3.90 Years

\*In case of semi annual YTM, it has been annualised

\*\*Since Residual Maturity is at portfolio level, it's a weighted average of residual maturity of all securities in the portfolio

## Scheme Performance Nippon India ETF Nifty 5 yr Benchmark G-Sec as on 29th February, 2024

NAV as on February 29, 2024: ₹54.9203				
Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Nippon India ETF Nifty 5 yr Benchmark G-Sec	8.50	NA	NA	5.19
B:Nifty 5 Yr Benchmark G-Sec Index	8.62	NA	NA	5.20
AB:Crisil 10 Yr Gilt Index	9.39	NA	NA	4.08
<b>Value of ₹10000 Invested</b>				
Nippon India ETF Nifty 5 yr Benchmark G-Sec	10,853	NA	NA	11,582
B:Nifty 5 Yr Benchmark G-Sec Index	10,864	NA	NA	11,587
AB:Crisil 10 Yr Gilt Index	10,942	NA	NA	11,231
<b>Inception Date : Apr 05, 2021</b>				
<b>Fund Manager : Pranay Sinha (Since Apr 2021); Siddharth Deb (Since Apr 2021)</b>				

As the Scheme has not completed 3 and 5 years, the performance details of Since inception & 1 year are provided herein

### Performance as on 29th February, 2024

B: Benchmark, AB: Additional Benchmark

For Exchange Traded Funds of Nippon India Mutual Fund, performance is provided at Scheme level using IDCW Reinvestment NAV's, since there are no separate plan/option under such Schemes.

Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement.

**Past performance may or may not be sustained in future** and the same may not necessarily provide the basis for comparison with other investment. Performance of the schemes (wherever provided) are calculated basis CAGR for the past 1 year, 3 years, 5 years and since inception. IDCWs (if any) are assumed to be reinvested at the prevailing NAV. Performance of the scheme would be Net of Dividend distribution tax, if any. Face value of scheme is Rs.10/- per unit. In case, the start/end date of the concerned period is non-business day (NBD), the NAV of the previous date is considered for computation of returns.

Finance Act 2020 has abolished dividend distribution tax on IDCW declared and paid by Mutual Fund scheme. W.e.f. 01.04.2020 IDCW received from Mutual fund scheme is taxable in the hands of investor and mutual fund scheme is required to withhold tax on IDCW as per applicable rate.

**Performance of other open ended schemes managed by the same fund managers as on 29th February, 2024**

**Fund Manager: Pranay Sinha**

Scheme Name/s	CAGR %					
	1 Year Return		3 Years Return		5 Years Return	
	Scheme	Benchmark	Scheme	Benchmark	Scheme	Benchmark
<b>Top 3</b>						
Nippon India Retirement Fund - Wealth Creation Scheme#	43.80	39.34	20.33	19.41	14.90	18.98
Nippon India Retirement Fund - Income Generation Scheme#	14.27	12.52	7.22	7.67	8.12	9.40
Nippon India Nivesh Lakshya Fund#	9.80	9.21	5.77	6.10	8.13	8.47
<b>Bottom 3</b>						
Nippon India Gilt Securities Fund#	8.65	9.23	5.08	5.73	7.15	7.32
Nippon India Dynamic Bond Fund#	8.11	8.44	5.72	5.71	6.70	7.71
Nippon India Banking & PSU Debt Fund#	7.60	7.54	5.35	5.44	7.09	6.86

Mr. Pranay Sinha has been managing Nippon India Retirement Fund - Wealth Creation Scheme since Mar 2021  
 Mr. Pranay Sinha has been managing Nippon India Retirement Fund - Income Generation Scheme since Mar 2021  
 Mr. Pranay Sinha has been managing Nippon India Nivesh Lakshya Fund since Mar 2021  
 Mr. Pranay Sinha has been managing Nippon India Gilt Securities Fund since Mar 2021  
 Mr. Pranay Sinha has been managing Nippon India Dynamic Bond Fund since Mar 2021  
 Mr. Pranay Sinha has been managing Nippon India Banking & PSU Debt Fund since Mar 2021

**Note:**  
 a. Mr. Pranay Sinha manages 8 open-ended schemes of Nippon India Mutual Fund.  
 b. In case the number of schemes managed by a fund manager is more than six, in the performance data of other schemes, the top 3 and bottom 3 schemes managed by fund manager has been provided herein are on the basis of 1 Year CAGR returns  
 c. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement  
 d. Different plans shall have a different expense structure.  
 #The performance details provided herein are of Growth Plan (Regular Plan).

**Fund Manager: Mr. Siddharth Deb**

Scheme Name/s	CAGR %					
	1 Year Return		3 Years Return		5 Years Return	
	Scheme	Benchmark	Scheme	Benchmark	Scheme	Benchmark
<b>Top 3</b>						
Nippon India Nifty G-Sec Jun 2036 Maturity Index Fund#	9.92	10.29	NA	NA	NA	NA
Nippon India ETF Nifty 8-13 yr G-Sec Long Term Gilt*	9.41	9.58	4.83	5.17	6.83	7.06
Nippon India Nifty G-Sec Sep 2027 Maturity Index Fund#	8.14	8.55	NA	NA	NA	NA
<b>Bottom 3</b>						
Nippon India Overnight Fund#	6.69	6.82	4.98	5.13	4.66	4.80
Nippon India ETF Nifty 1D Rate Liquid BeES*@	5.91	6.82	4.15	5.13	3.73	4.80
Nippon India ETF Hang Seng BeES*	-13.38	-12.81	-11.96	-11.38	-5.32	-4.58

Nippon India Nifty G-Sec Jun 2036 Maturity Index Fund & Nippon India Nifty G-Sec Sep 2027 Maturity Index Fund have not completed 3 and 5 years, the performance details of 1 year are provided herein

Mr. Siddharth Deb has been managing Nippon India Nifty G-Sec Jun 2036 Maturity Index Fund since DEC 2022  
 Mr. Siddharth Deb has been managing Nippon India ETF Nifty 8-13 yr G-Sec Long Term Gilt since Mar 2021  
 Mr. Siddharth Deb has been managing Nippon India Nifty G-Sec Sep 2027 Maturity Index Fund since DEC 2022  
 Mr. Siddharth Deb has been managing Nippon India Overnight Fund since Mar 2022  
 Mr. Siddharth Deb has been managing Nippon India ETF Nifty 1D Rate Liquid BeES since Nov 2012  
 Mr. Siddharth Deb has been managing Nippon India ETF Hang Seng BeES since Nov 2016

a. Siddharth Deb manages 15 open-ended schemes of Nippon India Mutual Fund.  
 b. In case the number of schemes managed by a fund manager is more than six, performance data of other schemes, the top 3 and bottom 3 schemes managed by fund manager has been provided herein.  
 c. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement.  
 d. Different plans shall have a different expense structure.  
 \* The Scheme does not offer any Plans/Options. The performance details are provided at Scheme level using IDCW Reinvestment NAV's  
 # The performance details provided herein are of Growth Plan (Regular Plan).  
 @ The performance details provided herein are of Daily IDCW Re-investment Plan

**Past performance may or may not be sustained in future** and the same may not necessarily provide the basis for comparison with other Investment. IDCWs (if any) are assumed to be reinvested at the prevailing NAV. Performance of the scheme would be Net of Dividend distribution tax, if any. Face value of Nippon India ETF Nifty 1D Rate Liquid BeES is Rs. 1,000/- per unit. Face value of Nippon India Overnight Fund is Rs. 100/- per unit. Face value of Nippon India ETF Hang Seng BeES is Re.1/- per unit. Face value of other schemes is Rs.10/- per unit. In case, the start/end date of the concerned period is non-business day (NBD), the NAV of the previous date is considered for computation of returns. Performance details of closed ended schemes are not provided since these are not comparable with other schemes.

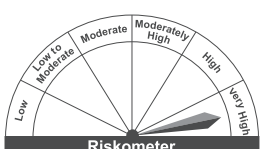
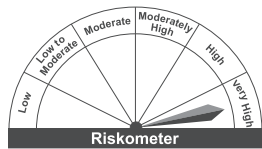
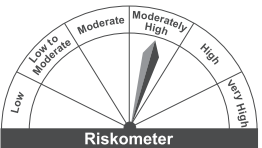
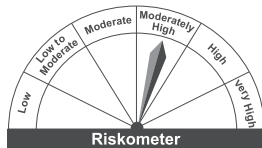

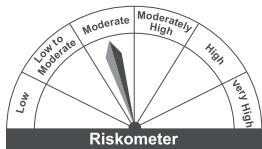
Finance Act 2020 has abolished dividend distribution tax on IDCW declared and paid by Mutual Fund scheme. W.e.f. 01.04.2020 IDCW received from Mutual fund scheme is taxable in the hands of investor and mutual fund scheme is required to withhold tax on IDCW as per applicable rate.

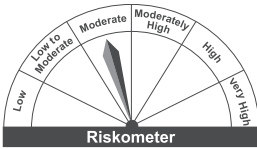
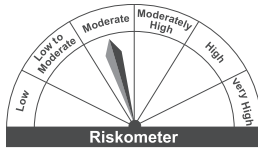
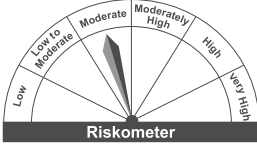
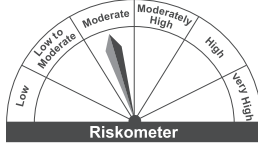
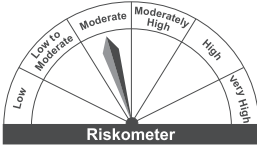
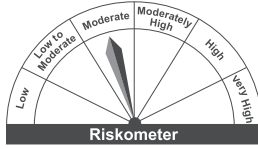
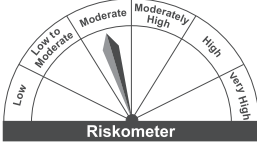
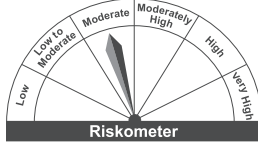
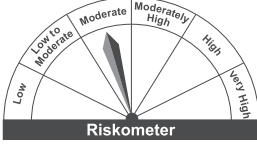
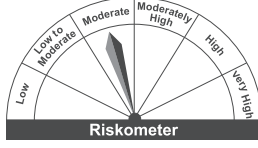
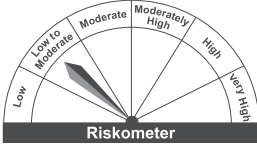
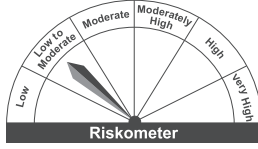
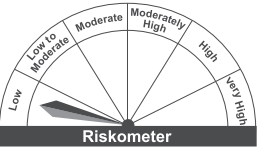
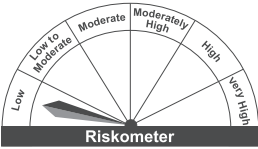
## Scheme Features of Nippon India ETF Nifty 5 yr Benchmark G-Sec

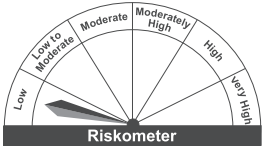
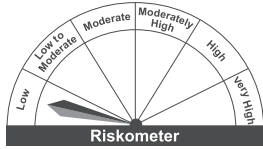
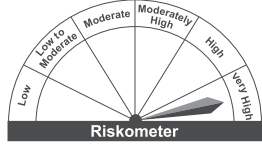
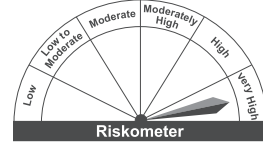
<b>Nature of Scheme</b>	An open ended scheme replicating/tracking Nifty 5 yr Benchmark G-Sec Index. Relatively High interest rate risk and Relatively Low Credit Risk.
<b>Benchmark</b>	Nifty 5 Yr Benchmark G-Sec Index
<b>Fund Manager</b>	Pranay Sinha (Apr 05, 2021), Siddharth Deb (Apr 05, 2021)
<b>Month end AUM</b>	Rs. 125.52 Crs (as on 29th February, 2024)
<b>Total Expense Ratio</b>	0.09 % (as on 29th February, 2024)
<b>Rule of 20 -25</b>	Rule of a minimum of 20 investors and no single investor accounting for more than 25% of the corpus of the Scheme <b>does not apply</b> to ETFs
<b>Asset Allocation</b>	Securities constituting Nifty 5 Yr Benchmark G-Sec Index : 95%-100% Money Market instruments and units of liquid scheme: 0%-5% Investors are requested to refer SID for more details.
<b>Transparency/NAV Disclosure</b>	Nippon India Mutual Fund shall declare the Net asset value of the scheme on every business day on AMFI's website www.amfindia.com by 11:00 p.m. on the day of declaration of the NAV and also on mf.nipponindiaim.com
<b>Value of Unit</b>	The value of each unit of the Scheme would be approximately equal to 1/100th of the value of Nifty 5 Yr Benchmark G-Sec Index
<b>Load Structure</b>	<b>Entry &amp; Exit Load</b> : Not Applicable
<b>Minimum Application Amount</b>	The minimum number of Units that can be bought or sold on the exchange is 1 (one) unit and in multiples of 1 unit. Directly from AMC: Allowed to Authorized Participants & Large Investors in form of creation unit size <sup>^</sup> of 200,000 units.
<b>Dematerialization</b>	Units of the scheme will be available in Dematerialized (electronic) form only
<b>NSE Symbol</b>	GILT5YBEEES

<sup>^</sup> w.e.f May 1, 2023, the execution value for large investors must be greater than Rs.25 crores (except for Schemes managed by Employee Provident Fund Organisation (EPFO), India and Recognized Provident Funds, Approved Gratuity Funds and Approved Superannuation Funds under Income Tax Act, 1961)

### Product Label

Scheme Name	This Product is suitable for Investors who are Seeking*	Fund Riskometer	Benchmark Riskometer
<p><b>Nippon India Retirement Fund - Wealth Creation Scheme</b> (An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier))</p> <p><b>Benchmark</b> : S&amp;P BSE 500 TRI</p>	<ul style="list-style-type: none"> <li>Long term growth and capital appreciation</li> <li>Investment primarily in equity and equity related instruments and balance in fixed income securities so as to help the investor in achieving the retirement goals</li> </ul>	 <p><b>Riskometer</b> Investors understand that their principal will be at Very High risk</p>	 <p><b>Riskometer</b> Benchmark Riskometer is at Very High risk</p>
<p><b>Nippon India Retirement Fund - Income Generation Scheme</b> (An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier))</p> <p><b>Benchmark</b> : CRISIL Hybrid 85+15 - Conservative Index</p>	<ul style="list-style-type: none"> <li>Income over long term along with capital growth</li> <li>Investing primarily in fixed income securities and balance in equity and equity related instruments so as to help the investor in achieving the retirement goals</li> </ul>	 <p><b>Riskometer</b> Investors understand that their principal will be at Moderately High risk</p>	 <p><b>Riskometer</b> Benchmark Riskometer is at Moderately High risk</p>
<p><b>Nippon India Nivesh Lakshya Fund</b> (An open ended debt scheme investing in instruments such that the Macaulay duration of the portfolio is greater than 7 years. Relatively High interest rate risk and Relatively Low Credit Risk.)</p> <p><b>Benchmark</b> : CRISIL Long Duration Debt A-III Index</p>	<ul style="list-style-type: none"> <li>Income over long term</li> <li>Investment in debt &amp; money market instruments with portfolio Macaulay duration of greater than 7 years</li> </ul>	 <p><b>Riskometer</b> Investors understand that their principal will be at Moderate risk</p>	 <p><b>Riskometer</b> Benchmark Riskometer is at Moderate risk</p>

<p><b>Nippon India Gilt Securities Fund</b> (An open ended debt scheme investing in government securities across maturity. Relatively High interest rate risk and Relatively Low Credit Risk.)</p> <p><b>Benchmark:</b> CRISIL Dynamic Gilt Index</p>	<ul style="list-style-type: none"> <li>Income over long term</li> <li>Investment in government securities across maturity</li> </ul>	 <p><b>Riskometer</b> Investors understand that their principal will be at Moderate risk</p>	 <p><b>Riskometer</b> Benchmark Riskometer is at Moderate risk</p>
<p><b>Nippon India Dynamic Bond Fund</b> (An open ended dynamic debt scheme investing across duration. Relatively High interest rate risk and Relatively Low Credit Risk.)</p> <p><b>Benchmark :</b> CRISIL Dynamic Bond A-III Index</p>	<ul style="list-style-type: none"> <li>Income over long term</li> <li>Investment in debt and money market instruments across duration</li> </ul>	 <p><b>Riskometer</b> Investors understand that their principal will be at Moderate risk</p>	 <p><b>Riskometer</b> Benchmark Riskometer is at Moderate risk</p>
<p><b>Nippon India Banking &amp; PSU Debt Fund</b> (An open ended debt scheme predominantly investing in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. Relatively High interest rate risk and moderate Credit Risk.)</p> <p><b>Benchmark :</b> Nifty Banking &amp; PSU Debt Index</p>	<ul style="list-style-type: none"> <li>Income over short to medium term</li> <li>Investments in debt and money market instruments of various maturities, consisting predominantly of securities issued by Banks, Public Sector Undertakings, Public Financial Institutions &amp; Municipal Bonds</li> </ul>	 <p><b>Riskometer</b> Investors understand that their principal will be at Moderate risk</p>	 <p><b>Riskometer</b> Benchmark Riskometer is at Moderate risk</p>
<p><b>Nippon India Nifty G-Sec Jun 2036 Maturity Index Fund</b> (An open-ended Target Maturity Index Fund investing in constituents of Nifty GSec Jun 2036 Index. A Relatively High Interest rate risk and Relatively Low Credit Risk.)</p> <p><b>Benchmark :</b> Nifty G-Sec Jun 2036 Index</p>	<ul style="list-style-type: none"> <li>Income over long term</li> <li>Investments in Government Securities that seek to track the Nifty G-Sec Jun 2036 Index, subject to tracking errors</li> </ul>	 <p><b>Riskometer</b> Investors understand that their principal will be at Moderate risk</p>	 <p><b>Riskometer</b> Benchmark Riskometer is at Moderate risk</p>
<p><b>Nippon India ETF Nifty 8-13 yr G-Sec Long Term Gilt</b> (An Open Ended Index Exchange Traded Fund. Relatively High interest rate risk and Relatively Low Credit Risk)</p> <p><b>Benchmark :</b> Nifty 8-13 yr G-Sec Index</p>	<ul style="list-style-type: none"> <li>Income over long term</li> <li>Investments in Gilt Securities replicating the composition of Nifty 8-13 yr G-Sec Index, subject to tracking errors</li> </ul>	 <p><b>Riskometer</b> Investors understand that their principal will be at Moderate risk</p>	 <p><b>Riskometer</b> Benchmark Riskometer is at Moderate risk</p>
<p><b>Nippon India Nifty G-Sec Sep 2027 Maturity Index Fund</b> (An open-ended Target Maturity Index Fund investing in constituents of Nifty GSec Sep 2027 Index. A Relatively High Interest rate risk and Relatively Low Credit Risk.)</p> <p><b>Benchmark :</b> Nifty G-Sec Sep 2027 Index</p>	<ul style="list-style-type: none"> <li>Income over long term</li> <li>Investments in Government Securities that seek to track the Nifty G-Sec Sep 2027 Index, subject to tracking errors</li> </ul>	 <p><b>Riskometer</b> Investors understand that their principal will be at Low to Moderate risk</p>	 <p><b>Riskometer</b> Benchmark Riskometer is at Low to Moderate risk</p>
<p><b>Nippon India Overnight Fund</b> (An open-ended debt scheme investing in overnight securities. Relatively Low Interest Rate Risk and Relatively Low Credit Risk.)</p> <p><b>Benchmark :</b> CRISIL Liquid Overnight Index</p>	<ul style="list-style-type: none"> <li>Income over short term</li> <li>Investment in Debt &amp; Money Market Instruments with overnight maturity</li> </ul>	 <p><b>Riskometer</b> Investors understand that their principal will be at Low risk</p>	 <p><b>Riskometer</b> Benchmark Riskometer is at Low risk</p>

<p><b>Nippon India ETF Nifty ID Rate Liquid BeES</b> (An open ended liquid scheme, listed on the Exchange in the form of an ETF, investing in Tri-Party Repo on G-Sec or T-bills /Repo &amp; Reverse Repo with daily Dividend and compulsory Re-investment of Income Distribution cum capital withdrawal option. Relatively Low Interest Rate Risk and Relatively Low Credit Risk.)</p> <p><b>Benchmark :</b> Nifty ID Rate Index</p>	<ul style="list-style-type: none"> <li>• Current Income with high degree of liquidity</li> <li>• Investment in Tri-Party Repo on G-Sec or T-bills/Repo &amp; Reverse Repo predominantly &amp; Money Market Instruments</li> </ul>	 <p><b>Riskometer</b> Investors understand that their principal will be at <b>Low risk</b></p>	 <p><b>Benchmark Riskometer is at Low risk</b></p>
<p><b>Nippon India ETF Hang Seng BeES</b> (An open ended index Scheme, investing in overseas Securities listed on the Exchange in the form of an Exchange Traded Fund (ETF) tracking the Hang Seng Index)</p> <p><b>Benchmark :</b> Hang Seng TRI</p>	<ul style="list-style-type: none"> <li>• Long term capital appreciation</li> <li>• Investment in Securities covered by Hang Seng Index</li> </ul>	 <p><b>Riskometer</b> Investors understand that their principal will be at <b>Very High risk</b></p>	 <p><b>Benchmark Riskometer is at Very High risk</b></p>

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

**Risk factors:** Trading volumes and settlement periods may restrict liquidity 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 tracking error, as may be permissible by the Scheme Information Document. Past performance may or may not be sustained in future.

**NSE Disclaimer:** It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Scheme Information Document. The investors are advised to refer to the Scheme Information Document for the full text of the Disclaimer Clause of NSE

**Disclaimers**

The views expressed herein constitute only the opinions and do not constitute any guidelines or recommendation on any course of action to be followed by the reader. This information is meant for general reading purposes only and is not meant to serve as a professional guide for the readers. Certain factual and statistical (both historical and projected) industry and market data and other information was obtained by NAM India from independent, third-party sources that it deems to be reliable, some of which have been cited above. However, NAM India has not independently verified any of such data or other information, or the reasonableness of the assumptions upon which such data and other information was based, and there can be no assurance as to the accuracy of such data and other information. Further, many of the statements and assertions contained in these materials reflect the belief of NAM India, which belief may be based in whole or in part on such data and other information.

The Sponsor, the Investment Manager, the Trustee or any of their respective directors, employees, associates or representatives do not assume any responsibility for, or warrant the accuracy, completeness, adequacy and reliability of such information. Whilst no action has been solicited based upon the information provided herein, due care has been taken to ensure that the facts are accurate and opinions given are fair and reasonable. This information is not intended to be an offer or solicitation for the purchase or sale of any financial product or instrument. Recipients of this information should rely on information/data arising out of their own investigations. Readers are advised to seek independent professional advice, verify the contents and arrive at an informed investment decision before making any investments.

None of the Sponsor, the Investment Manager, the Trustee, their respective directors, employees, associates or representatives shall be liable for any direct, indirect, special, incidental, consequential, punitive or exemplary damages, including lost profits arising in any way from the information contained in this material. The Sponsor, the Investment Manager, the Trustee, any of their respective directors, employees including the fund managers, associates, representatives including persons involved in the preparation or issuance of this material may from time to time, have long or short positions in, and buy or sell the securities thereof, of company(ies) / specific economic sectors mentioned herein.



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