

Nippon India CRISIL-IBX Financial Services 3-6 Months Debt Index Fund

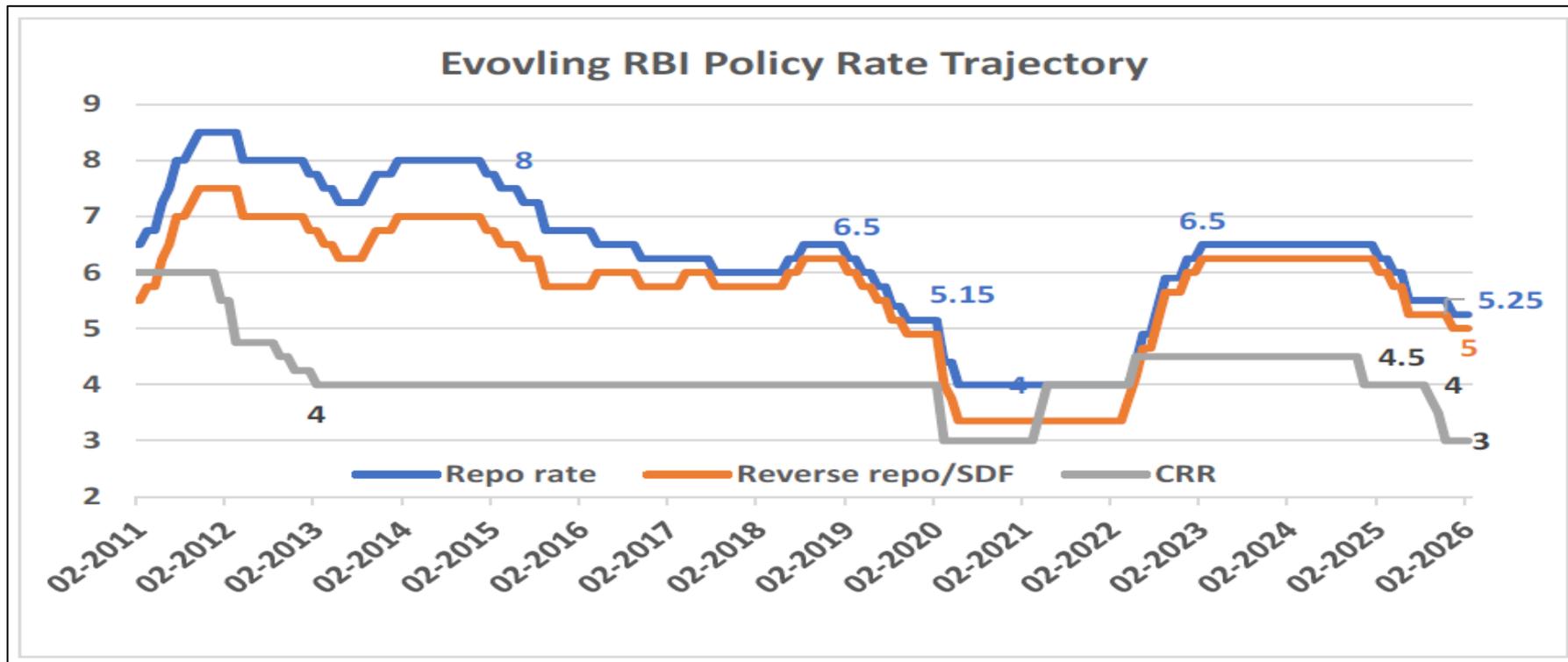
(An open-ended Target Duration Index Fund investing in constituents of CRISIL-IBX Financial Services 3-6 Months Debt Index. A Relatively Low Interest rate risk and Relatively Low Credit Risk.)

New Fund Offer Opens on	March 05, 2026
New Fund Offer Closes on	March 09, 2026

Offer of Units of Rs. 10/- each during the New Fund Offer and Continuous offer for Units at NAV based prices

Fixed Income Markets

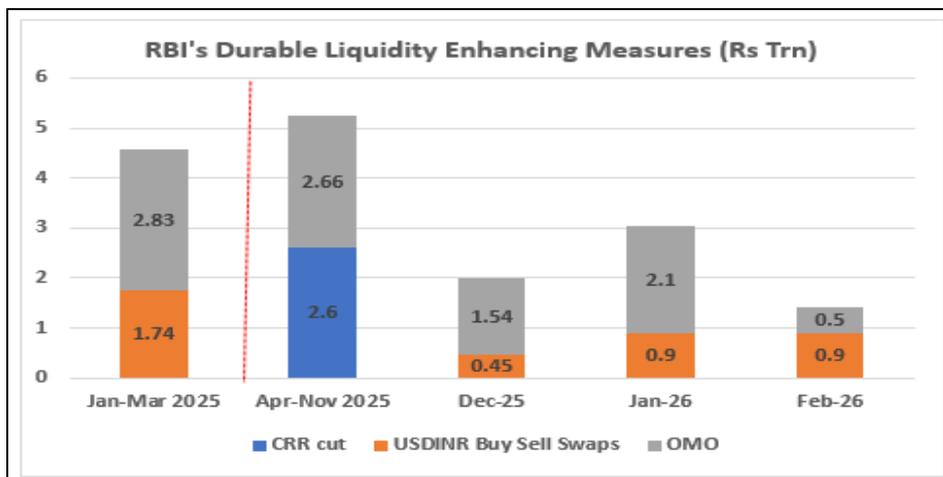
Monetary Policy



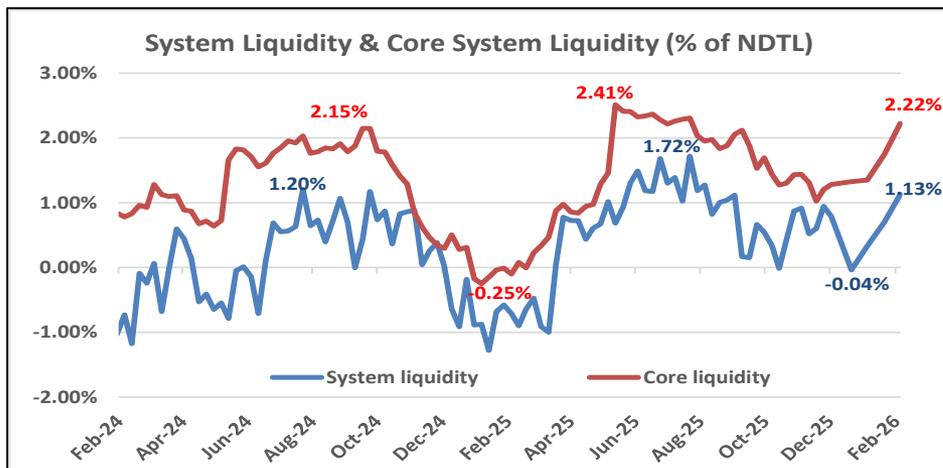
- ✓ RBI kept policy rate unchanged in February 2026 policy asserting that ***“the current policy rate is appropriate”***
- ✓ Stance left unchanged to **Neutral**
- ✓ Marginal upward revision in **inflation**
- ✓ Upward revision in **growth projections** on robust domestic demand, proactive policy measures and trade deals

Liquidity: RBI's Nimble Approach to ensure Sufficient Liquidity

FY26 YTD RBI's Proactive actions : ~3.3% of GDP (~Rs. 12 trn)



Resulting in Improvement in Liquidity



RBI Proactive on Liquidity front since early CY25

- ✓ Early recognition of drags on Liquidity (FX swaps).
- ✓ Front-loaded Measures & Massive infusion (CRR cut, OMO)

Focus shifted to :

- ✓ Maintain 'Sufficient/Surplus Liquidity (~1% of NDTL).
- ✓ Focus now on Banking System liquidity from Core Liquidity (*Banking system Liquidity + Govt balances*).

Source : CEIC, RBI | OMO – Open Market Operations
 CRR – Cash Reserve Ratio, NDTL – Net Demand and Time
 Liabilities, VRR – Variable Repo Rate
 Data as on February 13, 2026

Market Scenario

- ✓ RBI reiterated – rates are likely to remain lower for longer amid benign inflation outlook.
- ✓ Current policy rate likely near terminal rate of this cycle, as underlying growth remains resilient, and uncertainty has eased in the wake of the latest US trade announcement.
- ✓ RBI continues to ensure adequate liquidity, by providing support especially via OMOs.
- ✓ Incremental FX-driven liquidity measures may be limited as pressure reduced on INR due to trade deal

Why Invest ??

High Quality[#]

- Investment in Financial Services money market securities with long term rating of AAA

Higher Carry

- Slightly Higher carry vis-à-vis similar funds

Target Duration

- The scheme will offer exposure to a specific maturity range thus providing steady risk profile.

No lock-in

- Subscribing and redeeming units with mutual fund anytime during the life of the scheme

Low Cost

- The scheme will be managed at low cost[^]

[#]High Quality refers to AAA rated securities, CP and CD short term rating of A1+

[^]Low cost in terms of total expense ratio

Advantages of Index Fund

Benefits of Investing in an Index Fund

Index Fund Advantages

Constructed to track an index

Open ended mutual fund scheme

Diversification through even a single unit

Generally lower expense ratio as compared to an active fund

Performance tracking the underlying benchmark index (subject to expense ratio & tracking error)

Transparent, as the fund will mimic the index

About the Index

Index

✓ **CRISIL-IBX Financial Services 3-6 Months Debt Index**

Constituents

✓ **Commercial Papers (CP), Certificates of Deposits (CD) & Bonds**

**Reconstitution/
Rebalancing Frequency**

✓ **Quarterly in March, June, September, December**

Maturity Bucket

✓ **3 to 6 Months**

Sector

✓ **Financial Services (NBFC, Banks, HFCs, PFI)**

Issuer Selection

✓ **8 to 20 Issuers based on liquidity**

Security Selection

✓ **Longest maturity eligible security of the issuer**

Weight Assignment

✓ **Equal weight to each issuer**

**Capping of Issuers/
Weights**

✓ **15% issuer level capping & 25% group cap***

Credit Quality

✓ **High Grade - Exposure to AAA rated Issuers
with short term rating of A1+ for CPs & CDs**

Source: CRISIL | For more details on methodology, kindly refer to the Scheme Information Document (SID) or CRISIL website

*group caps not applicable to PSUs, PFIs and PSBs

Constituents - CRISIL-IBX Financial Services 3-6 Months Debt Index

Sr. No.	Issuer	Sector	Asset Type	Weight (%)
1	HDB Financial Services Ltd.	NBFC	Bonds	5.01%
2	Tata Capital Ltd.	NBFC	Bonds	5.01%
3	Punjab National Bank	PUBLIC SECTOR BANK	CD	5.01%
4	National Bank for Agriculture & Rural Development	FINANCIAL INSTITUTION	CD	5.01%
5	Mahindra & Mahindra Financial Services Ltd.	NBFC	Bonds	5.01%
6	Indian Railway Finance Corporation Ltd.	FINANCIAL INSTITUTION	Bonds	5.00%
7	L&T Finance Ltd.	NBFC	CP	5.00%
8	LIC Housing Finance Ltd.	HFC	Bonds	5.00%
9	Kotak Mahindra Prime Ltd.	NBFC	CP	5.00%
10	National Housing Bank	FINANCIAL INSTITUTION	Bonds	5.00%
11	Power Finance Corporation Ltd.	FINANCIAL INSTITUTION	Bonds	5.00%
12	Bajaj Housing Finance Ltd.	HFC	CP	5.00%
13	Rural Electrification Corporation Ltd.	FINANCIAL INSTITUTION	Bonds	5.00%
14	Canara Bank	PUBLIC SECTOR BANK	CD	5.00%
15	Axis Bank Ltd.	PRIVATE SECTOR BANK	CD	5.00%
16	HDFC Bank Ltd.	PRIVATE SECTOR BANK	CD	5.00%
17	Bank of Baroda	PUBLIC SECTOR BANK	CD	5.00%
18	Export Import Bank Of India	FINANCIAL INSTITUTION	Bonds	5.00%
19	Small Industries Development Bank Of India	FINANCIAL INSTITUTION	CD	5.00%
20	Indian Bank	PUBLIC SECTOR BANK	CD	5.00%
Total				100.00%

Note:

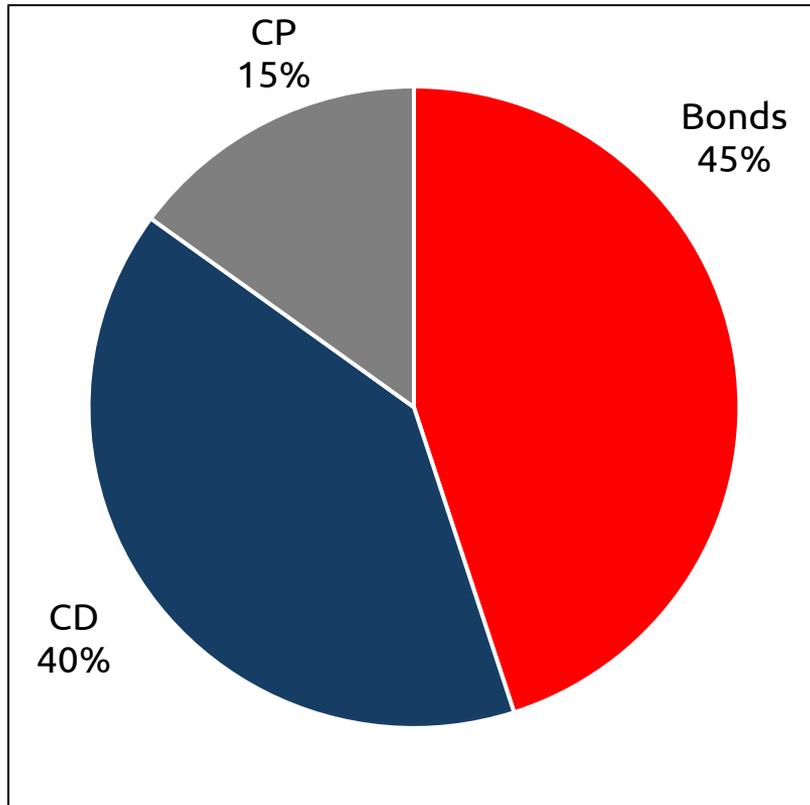
Sectors/ Issuers mentioned above are for the purpose of disclosure of index portfolio and the same should not be construed as recommendation to buy/ sell in the said Sectors/ Issuers.

Data as on February 25, 2026

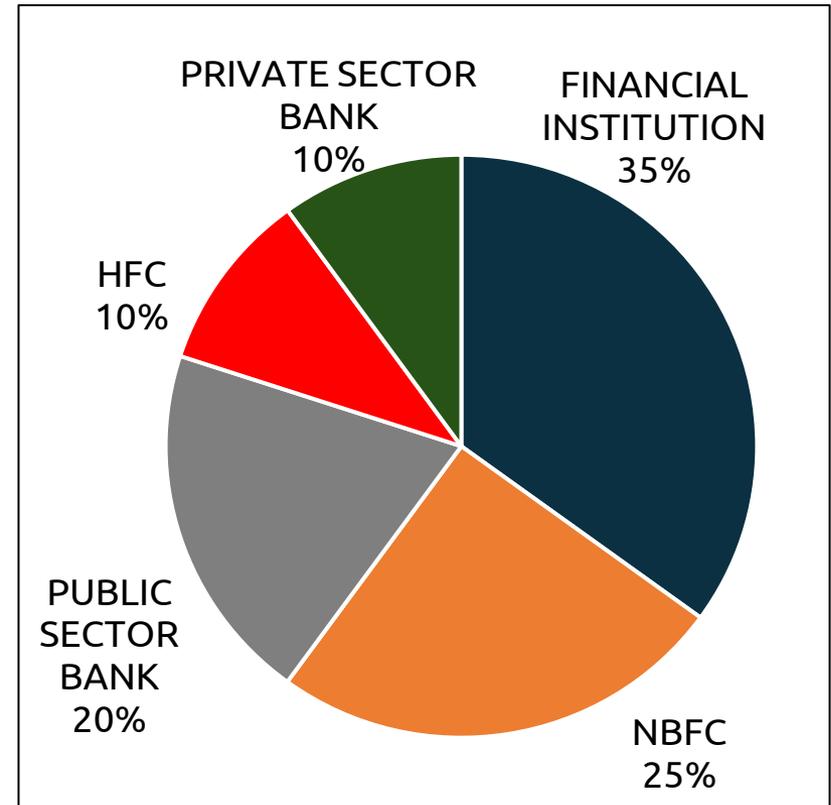
Source: CRISIL

Composition – CRISIL-IBX Financial Services 3-6 Months Debt Index

Asset Class Breakup



Sectoral Breakup



Note:

The above sectors may or may not form part of the index in future

HFC – Housing Finance Company

NBFC – Non-Banking Financial Company

CP – Commercial Paper, CD – Certificate of Deposit

Data as on February 25, 2026 | **Source:** CRISIL

Fund Overview

Nippon India CRISIL-IBX Financial Services 3-6
Months Debt Index Fund

Scheme Details

▪ **Investment Objective**

The investment objective of the scheme is to provide investment returns that are commensurate with the total returns of the securities as represented by the CRISIL-IBX Financial Services 3-6 Months Debt Index before expenses, subject to tracking errors. There is no assurance that the investment objective of the Scheme will be achieved.

Asset Allocation

Instruments	Indicative asset allocation (% of total assets)		Risk Profile
	Minimum	Maximum	
Instruments representing the CRISIL-IBX Financial Services 3-6 Months Debt Index	95%	100%	Low
Cash & cash equivalents and Money Market instruments	0%	5%	Low

For more details, refer Scheme Information Document (SID).

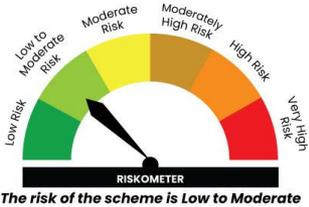
▪ **Type of Scheme**

An open-ended Target Duration Index Fund investing in constituents of CRISIL-IBX Financial Services 3-6 Months Debt Index. A Relatively Low Interest rate risk and Relatively Low Credit Risk.

Fund Details

Scheme Features	
NFO Opens on	March 05, 2026
NFO Closes on	March 09, 2026
Benchmark Index	CRISIL-IBX Financial Services 3-6 Months Debt Index
Fund Manager	Vikash Agarwal
Load Structure	Exit Load : NIL
Minimum application amount (during NFO & ongoing basis)	<p>During NFO: Minimum amount of Rs.1,000 and in multiples of Re.1 thereafter</p> <p>During Ongoing Basis: Minimum amount of Rs.1,000 and in multiples of Re.1 thereafter Additional amount of Rs.1,000 and in multiples of Re.1 thereafter</p>
Plans	<p>The Scheme offers following Plans under Direct Plan and Regular Plan:</p> <ul style="list-style-type: none">a) Growth Planb) Income Distribution cum capital withdrawal Plan

Product Label & Potential Risk Class Matrix

Product Label	Fund Riskometer	Benchmark Riskometer
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Income through exposure over shorter term maturity instruments An open-ended Target Duration Index Fund tracking CRISIL-IBX Financial Services 3-6 Months Debt Index, subject to tracking errors 	<p>Nippon India CRISIL-IBX Financial Services 3-6 Months Debt Index Fund</p>  <p>The risk of the scheme is Low to Moderate</p>	<p>CRISIL-IBX Financial Services 3-6 Months Debt Index</p>  <p>The risk of the benchmark is Low to Moderate</p>
<p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them</p>		

Potential Risk Class (PRC)

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

A-I : A scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk

The product labelling assigned during the NFO is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

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