

# nippon\_india\_retirement\_fund\_-\_wealth\_creation\_sch

Equity - Retirement	
Details as on January 31, 2025	
Type of Scheme	
An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier).	
Current Investment Philosophy	
The fund's investment objective is to provide capital appreciation and consistent income to the investors which will be in line with their retirement goals by investing in an equity oriented portfolio. The fund attempts to invest primarily in the large cap space with some allocations to good quality mid-cap companies. The fund endeavors to provide a superior wealth creation alternative for investors who are in the accumulation phase i.e seeking to create a retirement corpus during their pre-retirement phase.	
Date of Allotment	
February 11, 2015	
Fund Manager(s)	
Ashutosh Bhargava (Managing Since Apr 2024)	
Total Experience of more than 19 years	
Pranay Sinha (Managing Since Mar 2021)	
Total Experience of more than 18 years	
AMFI Tier 1 Benchmark	
BSE 500 TRI	
Fund Size	
Monthly Average:	· 3,161.54 Cr.
Month End:	· 3,089.02 Cr.
NAV as on January 31, 2025	
Growth Plan	· 26.9660
IDCW Plan	· 21.0909
Bonus Option	· 26.9660
Direct - Growth Plan	· 30.2463
Direct - IDCW Plan	· 24.1914
Direct - Bonus Option	· 30.2463
Volatility Measures	
Standard Deviation	14.19
Beta	0.97
Sharpe Ratio	0.61
Note:The above measures have been calculated using monthly rolling returns for 36 months period with 6.65% risk free return (FBIL Overnight MIBOR as on 31/01/2025).	
Portfolio Turnover(Times)	0.46
Total Expense Ratio^	
Regular/Other than Direct	1.95
Direct	1.03
Load structureffi	
Entry Load: Not Applicable	
Exit Load: Nil	

Please refer page no. 140 for explanation on various symbols mentioned on the page

fundamentals

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# sip\_-\_if\_you\_invested\_10000\_every\_month

	Since Inception	5 Years	3 Years	1 Year
Total Amount Invested-(₹)	12,00,000	6,00,000	3,60,000	1,20,000
Market Value (₹)	23,60,789	9,56,619	4,67,501	1,18,282
Scheme Return (%)	13.03	18.87	17.98	-2.76
B: BSE 500 TRI Return (%)	15.64	18.32	15.99	-2.49
AB: BSE Sensex TRI Return (%)	14.21	14.96	12.65	1.35

Inception Date:February 11, 2015

Past performance may or may not be sustained in future. Assumed that a SIP of ₹ 10,000 each executed on 10th of every month including the first installment in the Growth option of the Fund. Returns on SIP and Benchmark are annualized and cumulative investment return for cash flows resulting out of uniform and regular monthly subscriptions have been worked out on excel spreadsheet function known as XIRR. Load has not been taken into consideration.

B: Benchmark, AB: Additional Benchmark, TRI: Total Return Index

TRI - Total Returns Index reflects the returns on the index arising from (a) constituent stock price movements and (b) dividend receipts from constituent index stocks, thereby showing a true picture of returns.

For scheme performance refer page 102-121. For Fund manager wise scheme performance refer page 122-127. For Direct Plan SIP returns of Various funds of Nippon India Mutual Fund please refer to 98 - 100

# industry\_allocation\_idcw\_history

Banks	22.54%
IT - Software	10.31%
Consumer Durables	5.31%
Finance	5.00%
Pharmaceuticals & Biotechnology	4.86%
Petroleum Products	4.10%
Construction	3.98%
Power	3.39%
Telecom - Services	3.10%
Industrial Manufacturing	3.03%
AMFI Classification	

Record Date	Rate ( / Unit)	Cum IDCW NAV	Ex-IDCW NAV
IDCW Plan			
16-Feb-24	2.0000	21.4327	19.4327
10-Feb-23	0.7500	15.9451	15.1951
14-Feb-20	1.1068	13.1851	11.9351
Direct - IDCW Plan			
16-Feb-24	2.0000	24.0896	22.0896
10-Feb-23	0.7500	17.6588	16.9088
14-Feb-20	1.1068	14.0631	12.8131
Past performance may or may not be sustained in future. Pursuant to IDCW payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value- ₹ 10 .			

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

Long term growth and capital appreciation  
Investing primarily in Equity and equity related instruments and  
balance in fixed income securities so as to help the investor in  
achieving the retirement goals

Nippon India Retirement Fund - Wealth  
BSE 500 TRI

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a SIP of  
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