

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Jul 2020 - Sept 2020)

**Multicap Funds**

Scheme Name	NAV	Historic Return (%)							AUM (Cr.)	Exit Load/Lock-in Details
		6 M	1 Y	3 Y	5 Y	7 Y	10 Y	YTD		
Aditya Birla Sun Life Equity Fund - Growth	715	-3.0	5.3	1.3	8.4	16.9	10.1	-6.30	10,737	If redeemed before 365 Day; Exit Load is 1%;
Canara Robeco Equity Diversified Fund - Growth	143	0.4	12.1	7	9.1	13.8	10.1	1.20	2,245	If redeemed before 1 Year; Exit Load is 1%;
Mahindra Manulife Multi Cap Badhat Yojana - Reg - Growth	12	0.9	10.6	3.2	--	--	--	-2.50	328	If redeemed before 1 Year; Exit Load is 1%;
UTI Equity Fund - Growth	153	0.1	13.1	7.9	8.7	15	11.4	0.60	10,581	If redeemed before 1 Year; Exit Load is 1%;
Kotak Standard Multicap Fund - Reg - Growth	35	-2.6	2.2	2.9	8.8	16.3	11.3	-7.10	29,361	If redeemed before 1 Year ; Exit Load is 1%;
<b>S&amp;P BSE 500 TRI</b>	<b>17,986</b>	<b>2.7</b>	<b>5.9</b>	<b>3.9</b>	<b>8.5</b>	<b>13.6</b>	<b>8.9</b>	<b>-3.90</b>	--	--

**Large Cap Funds**

Scheme Name	NAV	Historic Return (%)							AUM (Cr.)	Exit Load/Lock-in Details
		6 M	1 Y	3 Y	5 Y	7 Y	10 Y	YTD		
Axis Bluechip Fund - Growth	31	-3.0	5.6	8.9	10.4	14.6	10.8	-4.10	15,945	If redeemed before 12 Month; Exit Load is 1%;
Mirae Asset Large Cap Fund - Reg - Growth	52	2.1	5.1	5.1	10.1	17.3	12.7	-4.70	17,650	If redeemed before 1 Year; Exit Load is 1%;
Nippon India Large Cap Fund - Growth	31	-4.3	-0.8	1.3	5.8	14	9.6	-12.00	10,238	If redeemed before 7 Day; Exit Load is 1%;
<b>Nifty 50 TRI</b>	<b>16,110</b>	<b>2.4</b>	<b>4.3</b>	<b>6</b>	<b>8.7</b>	<b>12.4</b>	<b>9.1</b>	<b>-5.70</b>	--	--

**Mid Cap Funds**

Scheme Name	NAV	Historic Return (%)							AUM (Cr.)	Exit Load/Lock-in Details
		6 M	1 Y	3 Y	5 Y	7 Y	10 Y	YTD		
DSP Midcap Fund - Reg - Growth	60	1.4	16.6	4.8	10.2	21.8	12.6	4.00	7,425	If redeemed before 12 Month; Exit Load is 1%;
Edelweiss Mid Cap Fund - Growth	28	-0.1	12.3	2.3	7	19.8	13.1	2.10	865	If redeemed before 12 Month; Exit Load is 1%;
Axis Midcap Fund - Growth	41	0.7	15.3	10.1	9.6	20.8	--	3.30	5,867	If redeemed before 12 Month; Exit Load is 1%;
Invesco India Mid Cap Fund - Growth	52	-1.1	15.6	5.5	8.8	20.4	13.4	3.40	875	If redeemed before 1 Year; Exit Load is 1%;
Kotak Emerging Equity Fund - Reg - Growth	40	-2.8	11.4	2.7	9	21.9	12.2	-1.10	6,854	If redeemed before 1 Year ; Exit Load is 1%;
<b>Nifty Midcap 100 TRI</b>	<b>21,753</b>	<b>-0.1</b>	<b>7.5</b>	<b>-2</b>	<b>6.2</b>	<b>15.4</b>	<b>8</b>	<b>-1.80</b>	--	--

**FoF Overseas**

Scheme Name	NAV	Historic Return (%)							AUM (Cr.)	Exit Load/Lock-in Details
		6 M	1 Y	3 Y	5 Y	7 Y	10 Y	YTD		
PGIM India Global Equity Opportunities Fund - Growth	31	48.5	60	29.4	15.1	9.9	11.6	50.60	194	If redeemed before 1 Month ; Exit Load is 1%;

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Large & Midcap										
Scheme Name	NAV	Historic Return (%)							AUM (Cr.)	Exit Load/Lock-in Details
		6 M	1 Y	3 Y	5 Y	7 Y	10 Y	YTD		
Mirae Asset Emerging Bluechip Fund - Growth	58	3.8	12.4	7.3	13.8	25.6	18.3	0.40	10,596	If redeemed before 1 Year; Exit Load is 1%;
Canara Robeco Emerging Equities - Growth	99	-0.4	14.6	4.2	10.7	24	15.7	2.10	5,543	If redeemed before 1 Year; Exit Load is 1%;
Principal Emerging Bluechip Fund - Growth	107	-0.9	11.7	2.1	9.4	21	12.8	-0.70	2,015	If redeemed before 365 Day; Exit Load is 1%;
Invesco India Growth Opportunities Fund - Growth	34	-3.8	3.3	4.3	8.3	14.8	10.5	-6.10	2,703	If redeemed before 1 Year; Exit Load is 1%;
Sundaram Large and Mid Cap Fund - Reg - Growth	34	-6.9	2.4	4.1	8.4	15.6	8.9	-8.60	1,196	If redeemed before 365 Day; Exit Load is 1%;
<b>NIFTY Large Midcap 250 TRI</b>	<b>7,268</b>	<b>2.2</b>	<b>8.2</b>	<b>3.5</b>	<b>9.1</b>	<b>15.9</b>	<b>9.8</b>	<b>-2.00</b>	--	--

Focused Funds										
Scheme Name	NAV	Historic Return (%)							AUM (Cr.)	Exit Load/Lock-in Details
		6 M	1 Y	3 Y	5 Y	7 Y	10 Y	YTD		
Axis Focused 25 Fund - Growth	29	-4.2	6.2	6.2	10.9	15.4	--	-5.00	11,043	If redeemed before 12 Month; Exit Load is 1%;
ICICI Prudential Focused Equity Fund - Ret - Growth	31	13.9	9	4.1	7.4	12.1	8.7	6.40	755	If redeemed before 1 Year; Exit Load is 1%;
SBI Focused Equity Fund - Growth	149	-3.9	10.2	7.9	10.5	17.6	13.8	-2.90	9,506	If redeemed before 1 Year; Exit Load is 1%;
<b>S&amp;P BSE 500 TRI</b>	<b>17,986</b>	<b>2.7</b>	<b>5.9</b>	<b>3.9</b>	<b>8.5</b>	<b>13.6</b>	<b>8.9</b>	<b>-3.90</b>	--	--

Small Cap Funds										
Scheme Name	NAV	Historic Return (%)							AUM (Cr.)	Exit Load/Lock-in Details
		6 M	1 Y	3 Y	5 Y	7 Y	10 Y	YTD		
HDFC Small Cap Fund - Growth	38	0.1	-0.1	0.0	7.8	14.8	9.5	-2.70	7,851	If redeemed before 1 Year; Exit Load is 1%;
SBI Small Cap Fund - Growth	57	4.2	17.5	7	12.9	25.7	17.6	7.00	4,270	If redeemed before 1 Year; Exit Load is 1%;
<b>Nifty Smallcap 100 TRI</b>	<b>6,920</b>	<b>-0.9</b>	<b>3.8</b>	<b>-9.4</b>	<b>2.6</b>	<b>12.7</b>	<b>4.5</b>	<b>-3.40</b>	--	--

ELSS Schemes (Tax Saving u/s 80-C)										
Scheme Name	NAV	Historic Return (%)							AUM (Cr.)	Exit Load/Lock-in Details
		6 M	1 Y	3 Y	5 Y	7 Y	10 Y	YTD		
Aditya Birla Sun Life Tax Relief 96 - Growth	32	0.5	9.2	4	8.2	16.8	10.4	-2.10	10,383	Nil
Axis Long Term Equity Fund - Growth	47	-4.7	5.2	6.7	8.6	18.6	14.6	-5.50	21,051	Nil
Canara Robeco Equity Tax Saver Fund - Growth	70	-0.2	12.2	7.5	9.2	14.6	10.3	1.90	1,089	Nil
Invesco India Tax Plan - Growth	53	-2.0	7.6	5.5	8.5	16.9	11.5	-2.10	1,075	Nil
Mirae Asset Tax Saver Fund - Reg - Growth	19	4.9	10.2	7.4	--	--	--	-0.80	3,858	Nil
<b>S&amp;P BSE 200 TRI</b>	<b>5,814</b>	<b>2.8</b>	<b>5.5</b>	<b>4.8</b>	<b>8.8</b>	<b>13.5</b>	<b>9.1</b>	<b>-4.30</b>	--	--

**Solution Oriented**

Scheme Name	NAV	Historic Return (%)							AUM (Cr.)	Exit Load/Lock-in Details
		6 M	1 Y	3 Y	5 Y	7 Y	10 Y	YTD		
HDFC Childrens Gift Fund	126	3.5	7.4	5.1	8.7	14.7	12.5	0.80	3,211	If redeemed before 1 Year; Exit Load is 3%; If redeemed bet. 1 Year to 2 Year; Exit Load is 2%; If redeemed bet. 2 Year to 3 Year; Exit Load is 1%;
Tata Retirement Savings Fund - Moderate Plan - Reg	31	1.8	9	3.9	9	16.3	--	-0.90	1,140	If redeemed before 61 Month; Exit Load is 1%;
Tata Retirement Savings Fund - Progressive Plan - Reg	30	0.6	8	3.8	10.1	16	--	-3.10	776	If redeemed before 61 Month; Exit Load is 1%;
Tata Retirement Savings Fund - Reg - Conservative Plan	22	3.7	8.6	5.2	7.8	10	--	4.30	141	If redeemed before 61 Month; Exit Load is 1%;
<b>S&amp;P BSE 200 TRI</b>	<b>5,814</b>	<b>2.8</b>	<b>5.5</b>	<b>4.8</b>	<b>8.8</b>	<b>13.5</b>	<b>9.1</b>	<b>-4.30</b>	--	--

**Index Fund**

Scheme Name	NAV	Historic Return (%)							AUM (Cr.)	Exit Load/Lock-in Details
		6 M	1 Y	3 Y	5 Y	7 Y	10 Y	YTD		
HDFC Index Fund-NIFTY 50 Plan	104	1.7	3.4	5.4	8.1	11.8	8.2	-6.40	1,746	If redeemed before 3 Day; Exit Load is 0.25%;
ICICI Prudential Nifty Next 50 Index Fund - Growth	24	0.9	1.2	-1.5	6.2	14.3	8.5	-5.50	768	Nil
UTI Nifty Index Fund - Growth	75	2.0	3.8	5.6	8.3	11.9	8.3	-6.10	2,571	Nil
<b>Nifty 50 TRI</b>	<b>16,110</b>	<b>2.4</b>	<b>4.3</b>	<b>6</b>	<b>8.7</b>	<b>12.4</b>	<b>9.1</b>	<b>-5.70</b>	--	--

**Contra/Value Fund**

Scheme Name	NAV	Historic Return (%)							AUM (Cr.)	Exit Load/Lock-in Details
		6 M	1 Y	3 Y	5 Y	7 Y	10 Y	YTD		
Invesco India Contra Fund - Growth	50	2.4	10.6	6.7	10.4	19.8	11.9	1.10	4,952	If redeemed before 1 Year; Exit Load is 1%;
UTI Value Opportunities Fund - Growth	63	0.4	8.4	4.3	6.2	11.4	9.1	-2.70	4,251	If redeemed before 1 Year; Exit Load is 1%;
<b>S&amp;P BSE 500 TRI</b>	<b>17,986</b>	<b>2.7</b>	<b>5.9</b>	<b>3.9</b>	<b>8.5</b>	<b>13.6</b>	<b>8.9</b>	<b>-3.90</b>	--	--

**Sector/Thematic**

Scheme Name	NAV	Historic Return (%)							AUM (Cr.)	Exit Load/Lock-in Details
		6 M	1 Y	3 Y	5 Y	7 Y	10 Y	YTD		
Canara Robeco Consumer Trends Fund - Reg - Growth	42	-3.9	9.1	5.9	10.7	17.2	11.8	-2.40	390	If redeemed before 1 Year; Exit Load is 1%;
Mirae Asset Great Consumer Fund - Growth	36	-2.3	7.3	6.1	10.9	15.6	--	-4.50	959	If redeemed before 1 Year; Exit Load is 1%;
ICICI Prudential Technology Fund - Growth	72	26.1	19.7	21.5	11.4	16.9	16.2	24.30	475	If redeemed before 15 Day; Exit Load is 1%;
Nippon India Pharma Fund - Growth	213	36.5	50.6	20	7.2	16.9	15.2	40.00	3,496	If redeemed before 1 Month ; Exit Load is 1%;
BNP Paribas India Consumption Fund - Reg - Growth	13	-1.6	13.7	--	--	--	--	1.50	531	If redeemed before 12 Month; Exit Load is 1%;
ICICI Prudential Banking and Financial Services Fund - Retail - Growth	53	-18.3	-12.6	-4	7.9	17.5	11.5	-24.10	2,633	If redeemed before 15 Day; Exit Load is 1%;
<b>S&amp;P BSE 500 TRI</b>	<b>17,986</b>	<b>2.7</b>	<b>5.9</b>	<b>3.9</b>	<b>8.5</b>	<b>13.6</b>	<b>8.9</b>	<b>-3.90</b>	--	--

Dynamic Asset Allocation Funds

Scheme Name	NAV	Historic Return (%)							AUM (Cr.)	Exit Load/Lock-in Details
		6 M	1 Y	3 Y	5 Y	7 Y	10 Y	YTD		
ICICI Prudential Balanced Advantage Fund - Reg - Growth	38	3.1	7.8	6.1	8.1	12.8	11.1	-0.20	26,139	If redeemed before 1 Year; Exit Load is 1%;
Invesco India Dynamic Equity Fund - Growth	30	-0.8	3.9	2.2	6.3	11.5	8.9	-1.70	757	If redeemed before 3 Month; Exit Load is 0.25%;
Nippon India Balanced Advantage Fund - Growth	94	1.3	5.6	4.4	7.1	12.9	9.1	0.0	2,876	If redeemed before 12 Month; Exit Load is 1%;
SBI Dynamic Asset Allocation Fund - Reg - Growth	14	4.5	2.1	3.7	6.7	--	--	-3.20	593	If redeemed before 12 Month; Exit Load is 1%;
<b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>	<b>10,643</b>	<b>5.2</b>	<b>8.3</b>	<b>7.5</b>	<b>9.3</b>	<b>11.9</b>	<b>9.3</b>	<b>0.70</b>	--	--

Hybrid Aggressive

Scheme Name	NAV	Historic Return (%)							AUM (Cr.)	Exit Load/Lock-in Details
		6 M	1 Y	3 Y	5 Y	7 Y	10 Y	YTD		
Canara Robeco Equity Hybrid Fund - Growth	173	1.9	11.9	6.8	9.3	15	11	2.80	3,231	If redeemed before 1 Year; Exit Load is 1%;
SBI Equity Hybrid Fund - Growth	142	-1.9	6.1	6.3	8.4	14.9	10.8	-2.80	31,434	If redeemed before 12 Month; Exit Load is 1%;
Mirae Asset Hybrid - Equity Fund - Reg - Growth	15	3.5	6.5	5.7	9.7	--	--	-1.70	3,645	If redeemed before 1 Year; Exit Load is 1%;
ICICI Prudential Equity & Debt Fund - Growth	132	1.0	3.2	3	7.8	14	11.7	-5.80	17,403	If redeemed before 1 Year; Exit Load is 1%;
<b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>	<b>10,643</b>	<b>5.2</b>	<b>8.3</b>	<b>7.5</b>	<b>9.3</b>	<b>11.9</b>	<b>9.3</b>	<b>0.70</b>	--	--

Arbitrage Fund

Scheme Name	NAV	Historic Return (%)							AUM (Cr.)	Exit Load/Lock-in Details
		1 M	3 M	6 M	1 Y	2 Y	3 Y	YTD		
IDFC Arbitrage Fund - Reg - Growth	25	3.1	1.8	2.5	4.1	5.5	5.6	3.90	7,596	If redeemed before 1 Month; Exit Load is 0.25%;
Kotak Equity Arbitrage Fund - Reg - Growth	28	3.9	1.9	3.4	4.7	5.7	5.8	4.60	15,364	If redeemed before 30 Day; Exit Load is 0.25%;
Tata Arbitrage Fund - Reg - Growth	11	3.8	2.4	4.3	5.3	--	--	5.40	2,125	If redeemed before 30 Day; Exit Load is 0.25%;
Nippon India Arbitrage Fund - Growth	20	3.3	2.2	3.3	4.7	5.8	5.9	4.60	7,576	If redeemed before 1 Month; Exit Load is 0.25%;

Overnight Fund

Scheme Name	NAV	Historic Return (%)					YTM	Avg Maturity	AUM (Cr.)	Exit Load/Lock-in Details
		1 W	2 W	1 M	3 M	1 Y				
Aditya Birla Sun Life Overnight Fund - Reg - Growth	1,091	2.8	2.8	2.9	2.9	3.9	3.24	0.00	6,538	Nil
HDFC Overnight Fund - Growth	2,990	2.8	2.8	2.9	2.9	3.9	3.15	0.01	13,165	Nil
ICICI Prudential Overnight Fund - Reg - Growth	109	2.8	2.9	2.9	2.9	3.9	3.26	0.01	8,645	Nil
Nippon India Overnight Fund - Reg - Growth	108	2.9	2.9	3	2.9	4	3.17	0.01	4,508	Nil
Kotak Overnight Fund - Reg - Growth	1,078	2.9	2.9	2.9	2.9	4	3.2	0.01	4,494	Nil
<b>CRISIL Liquid Fund Index</b>	--	<b>3.7</b>	<b>3.9</b>	<b>4.1</b>	<b>4.1</b>	<b>5.3</b>	--	--	--	--

**Liquid Funds**

Scheme Name	NAV	Historic Return (%)					YTM	Avg Maturity	AUM (Cr.)	Exit Load/Lock-in Details
		1 W	2 W	1 M	3 M	1 Y				
Aditya Birla Sun Life Liquid Fund - Reg - Growth	324	3.0	3.2	3.4	3.7	5.1	3.63	0.10	38,375	*Ref Footnote
ICICI Prudential Liquid Fund - Reg - Growth	298	2.8	3.1	3.3	3.5	5.1	3.64	0.10	54,835	*Ref Footnote
Kotak Liquid Fund - Reg - Growth	4,068	2.9	3	3.3	3.5	4.9	3.49	0.10	32,611	*Ref Footnote
Nippon India Liquid Fund - Growth	4,909	2.9	3.1	3.3	3.5	5.1	3.51	0.12	29,334	*Ref Footnote
Mahindra Manulife Liquid Fund - Reg - Growth	1,305	3.3	3.4	3.5	3.6	5.1	3.7	0.10	2,032	*Ref Footnote
<b>CRISIL Liquid Fund Index</b>	--	<b>3.7</b>	<b>3.9</b>	<b>4.1</b>	<b>4.1</b>	<b>5.3</b>	--	--	--	--

**Ultra Short Fund**

Scheme Name	NAV	Historic Return (%)					YTM	Avg Maturity	AUM (Cr.)	Exit Load/Lock-in Details
		1 M	3 M	6 M	1 Y	3 Y				
HDFC Ultra Short Term Fund - Reg - Growth	12	4.5	6.5	7.7	7	--	4.57	0.58	10,760	Nil
L&T Ultra Short Term Fund - Growth	34	3.1	4.4	6.6	6.4	7	3.6	0.45	2,095	Nil
<b>NIFTY Ultra Short Duration Debt Index</b>	<b>4,166</b>	<b>4.3</b>	<b>4.9</b>	<b>6.3</b>	<b>6.5</b>	<b>7.4</b>	--	--	--	--

**Money Market Fund**

Scheme Name	NAV	Historic Return (%)					YTM	Avg Maturity	AUM (Cr.)	Exit Load/Lock-in Details
		1 M	3 M	6 M	1 Y	3 Y				
Aditya Birla Sun Life Money Manager Fund - Reg - Growth	278	4.4	6.1	8	7.3	7.8	3.98	0.52	9,611	Nil
HDFC Money Market Fund - Growth	4,322	4.5	6.2	8.3	7.4	7.6	4.04	0.53	9,713	Nil
Tata Money Market Fund - Reg - Growth	3,554	4.4	5.9	7.8	7	5	4.07	0.48	535	Nil
<b>CRISIL Liquid Fund Index</b>	--	<b>4.1</b>	<b>4.1</b>	<b>4.8</b>	<b>5.3</b>	--	--	--	--	--

**Short Term Fund**

Scheme Name	NAV	Historic Return (%)					YTM	Avg Maturity	AUM (Cr.)	Exit Load/Lock-in Details
		1 M	3 M	6 M	1 Y	3 Y				
HDFC Short Term Debt Fund - Growth	24	-0.4	12.2	10.9	10.6	8.6	6.17	3.57	12,737	Nil
Nippon India Short Term Fund - Growth	39	-0.6	10.3	9	9	7.3	5.43	2.63	8,291	Nil

**Low Duration Fund**

Scheme Name	NAV	Historic Return (%)					YTM	Avg Maturity	AUM (Cr.)	Exit Load/Lock-in Details
		1 M	3 M	6 M	1 Y	3 Y				
Axis Treasury Advantage Fund - Growth	2,341	3.6	8.4	8.4	7.9	7.8	4.18	0.95	6,334	Nil
Canara Robeco Savings Fund - Reg - Growth	32	2.2	6.3	7.3	7	7.2	3.98	1.02	1,200	Nil
IDFC Low Duration Fund - Reg - Growth	30	2.7	7.9	8	7.6	7.5	4.01	1.01	5,326	Nil

**Banking & PSU Bond Funds**

Scheme Name	NAV	Historic Return (%)					YTM	Avg Maturity	AUM (Cr.)	Exit Load/Lock-in Details
		1 M	3 M	6 M	1 Y	3 Y				
HDFC Banking and PSU Debt Fund - Reg - Growth	17	0.2	11.4	10	10.3	8.2	6.05	3.44	7,544	Nil
Kotak Banking and PSU Debt Fund - Reg - Growth	49	-4.3	9.9	9.8	10.1	8.5	5.8	4.37	7,830	Nil
Nippon India Banking & PSU Debt Fund - Reg - Growth	16	-2.5	9.7	11.4	10.4	8.5	4.98	3.35	5,425	Nil

**Corporate Bond Funds**

Scheme Name	NAV	Historic Return (%)					YTM	Avg Maturity	AUM (Cr.)	Exit Load/Lock-in Details
		1 M	3 M	6 M	1 Y	3 Y				
ICICI Prudential Corporate Bond Fund - Reg - Growth	22	-3.3	10.5	11	10.2	8.2	5.19	3.82	17,389	Nil
L&T Triple Ace Bond Fund - Reg - Growth	55	-14.2	6.6	10.8	11.3	9.1	6.31	8.02	4,580	If redeemed before 3 Month; Exit Load is 0.5%;
Kotak Corporate Bond Fund - Std - Growth	2,818	1.4	11.1	10.1	9.4	8.5	5.06	2.11	5,267	Nil

**Credit Risk Fund**

Scheme Name	NAV	Historic Return (%)					YTM	Avg Maturity	AUM (Cr.)	Exit Load/Lock-in Details
		1 M	3 M	6 M	1 Y	3 Y				
ICICI Prudential Credit Risk Fund - Growth	23	0.9	11.9	7.3	9.6	7.7	8.94	2.93	6,556	If redeemed before 1 Year; Exit Load is 1%;
HDFC Credit Risk Debt Fund - Reg - Growth	17	1.9	15.4	7	9	7	9.81	3.07	6,258	If redeemed before 12 Month; Exit Load is 1%; If redeemed bet. 12 Month to 18 Month; Exit Load is 0.5%;
SBI Credit Risk Fund - Growth	33	3.2	12.1	7.2	8.1	6.5	7.97	3.61	3,848	If redeemed before 12 Month; Exit Load is 3%; If redeemed bet. 12 Month to 24 Month; Exit Load is 1.5%; If redeemed bet. 24 Month to 36 Month; Exit Load is 0.75%;

**Floater Fund**

Scheme Name	NAV	Historic Return (%)					YTM	Avg Maturity	AUM (Cr.)	Exit Load/Lock-in Details
		1 M	3 M	6 M	1 Y	3 Y				
Nippon India Floating Rate Fund - Growth	34	0.0	11.7	11.5	10.5	7.8	5.34	2.87	13,568	Nil

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Jul 2020 - Sept 2020)

Dynamic Bond Fund

Scheme Name	NAV	Historic Return (%)					YTM	Avg Maturity	AUM (Cr.)	Exit Load/Lock-in Details
		1 M	3 M	6 M	1 Y	3 Y				
ICICI Prudential All Seasons Bond Fund - Growth	27	-10.1	5.5	9.9	10.7	7.7	7.28	8.89	3,737	If redeemed before 1 Month; Exit Load is 0.25%;
IDFC D B F - Reg - Growth	26	-23.9	1.8	10.1	9.9	8	6.29	13.58	2,560	Nil
Kotak Dynamic Bond Fund - Reg - Growth	28	-10.8	8.6	9.2	9.7	8.6	6.61	7.87	1,458	Nil
CRISIL Corporate Bond Composite Index*	--	--	--	--	--	--	--	--	--	--

Gilt Funds

Scheme Name	NAV	Historic Return (%)					YTM	Avg Maturity	AUM (Cr.)	Exit Load/Lock-in Details
		1 M	3 M	6 M	1 Y	3 Y				
Nippon India Gilt Securities Fund - Growth	29	-19.2	0.8	9	9.1	8.5	5.78	9.13	1,802	If redeemed before 7 Day; Exit Load is 0.25%;
SBI Magnum Gilt Fund - Growth	49	-20.2	-1.1	9.2	9.3	7.9	6.05	12.29	4,108	Nil

Medium Duration Funds

Scheme Name	NAV	Historic Return (%)					YTM	Avg Maturity	AUM (Cr.)	Exit Load/Lock-in Details
		1 M	3 M	6 M	1 Y	3 Y				
ICICI Prudential Medium Term Bond Fund - Growth	32	-0.5	12.8	7	9.9	7	7.95	4.95	5,038	If redeemed before 1 Year; Exit Load is 1%;
SBI Magnum Medium Duration Fund - Growth	38	-2.3	9.8	10	11	8.6	7.12	4.59	3,719	If redeemed before 12 Month; Exit Load is 1.5%;

Medium to Long Duration Funds

Scheme Name	NAV	Historic Return (%)					YTM	Avg Maturity	AUM (Cr.)	Exit Load/Lock-in Details
		1 M	3 M	6 M	1 Y	3 Y				
ICICI Prudential Bond Fund - Growth	30	-7.1	10.3	11.1	11	7.8	5.84	6.38	3,928	If redeemed before 6 Month; Exit Load is 1%;
SBI Magnum Income Fund - Growth	53	-7.1	9	9	11.6	7.9	6.94	7.04	1,386	If redeemed before 1 Year; Exit Load is 1%;

Disclaimers:

Source: - ICRA MF, NAV as on Aug 31,2020

M=Months, Y=Year, D=Days

Past Performance is no guarantee of future performance.

Return are of Growth option of Regular plans.

Debt and Arbitrage Fund returns which are below 1 year period are Annualized Returns.

\*Liquid Fund Exit Load: If redeemed bet. 1 Day to 1 Day; Exit Load is 0.007%, If redeemed bet. 2 Days to 2 Days; Exit Load is 0.0065%, If redeemed bet. 3 Days to 3 Days; Exit Load is 0.006%, If redeemed bet. 4 Days to 4 Days; Exit Load is 0.0055%, If redeemed bet. 5 Days to 5 Days; Exit Load is 0.005%, If redeemed bet. 6 Days to 6 Days; Exit Load is 0.0045%, If redeemed bet. 7 Days to 7 Days; Exit Load is Nil