

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Oct 2020 - Dec 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 | 712 | 36.1 | -0.3 | 1.3 | 8.2 | 15.9 | 9.3 | -6.70 | 11,023 | If redeemed before 365 Day; Exit Load is 1%; |
| Canara Robeco Equity Diversified Fund - Growth | 145 | 32.9 | 7.3 | 7.7 | 9.3 | 13.4 | 9.5 | 2.20 | 2,280 | If redeemed before 1 Year; Exit Load is 1%; |
| Mahindra Manulife Multi Cap Badhat Yojana - Reg - Growth | 11 | 34.3 | 3.6 | 3 | -- | -- | -- | -3.40 | 340 | If redeemed before 1 Year; Exit Load is 1%; |
| UTI Equity Fund - Growth | 156 | 37.6 | 10.1 | 8.7 | 9.2 | 14.5 | 10.6 | 2.90 | 10,983 | If redeemed before 1 Year; Exit Load is 1%; |
| Kotak Standard Multicap Fund - Reg - Growth | 35 | 33.4 | -2.2 | 3.5 | 8.7 | 15.7 | 10.6 | -6.90 | 29,714 | If redeemed before 1 Year ; Exit Load is 1%; |
| S&P BSE 500 TRI | 17,947 | 39.5 | 1.5 | 4.2 | 8.5 | 12.7 | 7.9 | -4.10 | -- | -- |

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 | 21.0 | -1.3 | 9 | 10.3 | 13.8 | 9.8 | -4.20 | 16,764 | If redeemed before 12 Month; Exit Load is 1%; |
| Mirae Asset Large Cap Fund - Reg - Growth | 51 | 36.9 | 1 | 5.2 | 9.9 | 16.5 | 11.7 | -5.20 | 18,386 | If redeemed before 1 Year; Exit Load is 1%; |
| Canara Robeco Bluechip Equity Fund - Growth | 27 | 31.2 | 6.6 | 8.3 | 9.8 | 12.9 | 9.9 | 0.40 | 702 | If redeemed before 1 Year; Exit Load is 1%; |
| IDFC Large Cap Fund - Reg - Growth | 34 | 35.2 | 3.8 | 4.4 | 8.1 | 10.3 | 7 | -0.90 | 515 | Nil |
| Nifty 50 TRI | 15,917 | 36.5 | -1 | 6 | 8.5 | 11.4 | 7.7 | -6.80 | -- | -- |

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 | 62 | 41.9 | 13.7 | 5.5 | 11.5 | 20.9 | 12.3 | 7.40 | 7,883 | If redeemed before 12 Month; Exit Load is 1%; |
| Edelweiss Mid Cap Fund - Growth | 28 | 46.0 | 9.2 | 3.4 | 7.9 | 19.2 | 12.9 | 5.30 | 917 | If redeemed before 12 Month; Exit Load is 1%; |
| Axis Midcap Fund - Growth | 43 | 33.6 | 12.2 | 11.4 | 10.5 | 20.3 | -- | 6.90 | 6,307 | If redeemed before 12 Month; Exit Load is 1%; |
| Invesco India Mid Cap Fund - Growth | 54 | 40.6 | 13.9 | 6.6 | 9.7 | 19.8 | 13.1 | 7.10 | 935 | If redeemed before 1 Year; Exit Load is 1%; |
| Kotak Emerging Equity Fund - Reg - Growth | 41 | 41.8 | 7.5 | 3.4 | 9.5 | 21.2 | 11.9 | 1.20 | 7,301 | If redeemed before 1 Year ; Exit Load is 1%; |
| Nifty Midcap 100 TRI | 22,169 | 48.9 | 6.9 | -1.2 | 6.6 | 14.7 | 7.6 | 0.10 | -- | -- |

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 | 30 | 55.1 | 63.3 | 25.5 | 16.6 | 9.5 | 10.7 | 45.60 | 273 | If redeemed before 1 Month ; Exit Load is 1%; |

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

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 | 41.0 | 8.5 | 7.1 | 13.7 | 24.6 | 17.9 | 0.50 | 11,316 | If redeemed before 1 Year; Exit Load is 1%; |
| Canara Robeco Emerging Equities - Growth | 100 | 37.3 | 9.8 | 4.6 | 10.6 | 23.2 | 15.3 | 3.10 | 5,878 | If redeemed before 1 Year; Exit Load is 1%; |
| Principal Emerging Bluechip Fund - Growth | 109 | 37.3 | 6.3 | 2.4 | 10.1 | 20.1 | 12.3 | 0.60 | 2,091 | If redeemed before 365 Day; Exit Load is 1%; |
| Invesco India Growth Opportunities Fund - Growth | 35 | 34.2 | 1.1 | 5.4 | 8.8 | 14.6 | 10 | -3.40 | 2,831 | If redeemed before 1 Year; Exit Load is 1%; |
| Sundaram Large and Mid Cap Fund - Reg - Growth | 34 | 34.5 | -4.8 | 3.9 | 8.4 | 14.9 | 8.4 | -8.80 | 1,249 | If redeemed before 365 Day; Exit Load is 1%; |
| NIFTY Large Midcap 250 TRI | 7,303 | 42.2 | 4.8 | 3.8 | 9.2 | 15 | 9.1 | -1.50 | -- | -- |

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 | 27.2 | -0.4 | 6.2 | 11 | 14.6 | -- | -5.00 | 11,372 | If redeemed before 12 Month; Exit Load is 1%; |
| ICICI Prudential Focused Equity Fund - Ret - Growth | 30 | 38.7 | 4.4 | 3.7 | 6.8 | 10.9 | 7.2 | 3.70 | 800 | If redeemed before 1 Year; Exit Load is 1%; |
| SBI Focused Equity Fund - Growth | 143 | 22.7 | -1.5 | 6.3 | 9.7 | 16.4 | 12.7 | -6.70 | 10,248 | If redeemed before 1 Year; Exit Load is 1%; |
| S&P BSE 500 TRI | 17,947 | 39.5 | 1.5 | 4.2 | 8.5 | 12.7 | 7.9 | -4.10 | -- | -- |

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 | | |
| Axis Small Cap Fund - Reg - Growth | 33 | 40.4 | 9.4 | 9 | 11.2 | -- | -- | 3.40 | 2,720 | If redeemed before 12 Month; Exit Load is 1%; |
| DSP Small Cap Fund - Reg - Growth | 60 | 58.0 | 17.6 | 0.1 | 7.5 | 22.5 | 13 | 12.40 | 5,149 | If redeemed before 12 Month; Exit Load is 1%; |
| SBI Small Cap Fund - Growth | 59 | 46.9 | 12.2 | 5.8 | 13.4 | 25.3 | 16.8 | 9.40 | 5,039 | If redeemed before 1 Year; Exit Load is 1%; |
| Nifty Smallcap 100 TRI | 7,217 | 67.6 | 5.2 | -7.5 | 3.2 | 12.5 | 4.3 | 0.70 | -- | -- |

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 | 31.9 | 4.3 | 3.2 | 8.4 | 16.1 | 9.6 | -1.60 | 11,001 | Nil |
| Axis Long Term Equity Fund - Growth | 47 | 23.1 | -0.8 | 6.3 | 8.7 | 17.8 | 13.7 | -5.60 | 21,905 | Nil |
| Canara Robeco Equity Tax Saver Fund - Growth | 72 | 37.7 | 10.5 | 9.3 | 10 | 14.6 | 10 | 5.90 | 1,122 | Nil |
| Invesco India Tax Plan - Growth | 53 | 34.8 | 4.1 | 5.9 | 8.4 | 16.1 | 10.9 | -1.10 | 1,113 | Nil |
| Mirae Asset Tax Saver Fund - Reg - Growth | 19 | 43.1 | 6.9 | 7.5 | -- | -- | -- | -0.50 | 4,181 | Nil |
| S&P BSE 200 TRI | 5,788 | 38.1 | 1 | 5 | 8.7 | 12.6 | 8 | -4.80 | -- | -- |

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

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 | 31.2 | 3.9 | 5.2 | 8.9 | 14 | 11.7 | 0.80 | 3,363 | 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 | 32 | 30.5 | 5.6 | 4.5 | 9.5 | 16 | -- | 1.40 | 1,155 | If redeemed before 61 Month; Exit Load is 1%; |
| Tata Retirement Savings Fund - Progressive Plan - Reg | 31 | 35.2 | 4.1 | 4.4 | 10.5 | 15.8 | -- | -0.40 | 793 | If redeemed before 61 Month; Exit Load is 1%; |
| Tata Retirement Savings Fund - Reg - Conservative Plan | 22 | 12.2 | 7.7 | 5.5 | 7.8 | 9.9 | -- | 5.50 | 144 | If redeemed before 61 Month; Exit Load is 1%; |
| S&P BSE 200 TRI | 5,788 | 38.1 | 1 | 5 | 8.7 | 12.6 | 8 | -4.80 | -- | -- |

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 | 103 | 36.0 | -1.8 | 5.4 | 7.9 | 10.9 | 6.9 | -7.50 | 1,858 | If redeemed before 3 Day; Exit Load is 0.25%; |
| ICICI Prudential Nifty Next 50 Index Fund - Growth | 24 | 33.0 | -2.2 | -0.7 | 6.9 | 13.3 | 7.9 | -4.90 | 783 | Nil |
| UTI Nifty Index Fund - Growth | 74 | 36.3 | -1.5 | 5.6 | 8.1 | 11 | 7 | -7.30 | 2,718 | Nil |
| Nifty 50 TRI | 15,917 | 36.5 | -1 | 6 | 8.5 | 11.4 | 7.7 | -6.80 | -- | -- |

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 | 49 | 38.2 | 4.5 | 6 | 9.9 | 18.5 | 11 | -0.40 | 5,019 | If redeemed before 1 Year; Exit Load is 1%; |
| UTI Value Opportunities Fund - Growth | 62 | 36.7 | 3.3 | 4.2 | 6.3 | 10.4 | 8.2 | -3.70 | 4,406 | If redeemed before 1 Year; Exit Load is 1%; |
| S&P BSE 500 TRI | 17,947 | 39.5 | 1.5 | 4.2 | 8.5 | 12.7 | 7.9 | -4.10 | -- | -- |

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 | 29.6 | 3.5 | 7.2 | 11 | 16.7 | 11.2 | -0.40 | 398 | If redeemed before 1 Year; Exit Load is 1%; |
| Mirae Asset Great Consumer Fund - Growth | 36 | 31.7 | -0.2 | 6.2 | 10.9 | 14.8 | -- | -4.60 | 1,013 | If redeemed before 1 Year; Exit Load is 1%; |
| ICICI Prudential Technology Fund - Growth | 81 | 78.7 | 35.9 | 25.8 | 13.6 | 18.2 | 16.4 | 39.60 | 545 | If redeemed before 15 Day; Exit Load is 1%; |
| Nippon India Pharma Fund - Growth | 226 | 61.5 | 60.5 | 20.5 | 8 | 17.5 | 15.4 | 48.30 | 3,653 | If redeemed before 1 Month ; Exit Load is 1%; |
| BNP Paribas India Consumption Fund - Reg - Growth | 13 | 22.3 | 4.2 | -- | -- | -- | -- | -0.90 | 558 | If redeemed before 12 Month; Exit Load is 1%; |
| ICICI Prudential Banking and Financial Services Fund - Retail - Growth | 50 | 24.4 | -21.9 | -5.4 | 6.3 | 15.2 | 9.3 | -29.00 | 2,836 | If redeemed before 15 Day; Exit Load is 1%; |
| S&P BSE 500 TRI | 17,947 | 39.5 | 1.5 | 4.2 | 8.5 | 12.7 | 7.9 | -4.10 | -- | -- |

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

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 | 26.8 | 3.7 | 5.8 | 7.9 | 11.8 | 10.5 | -0.70 | 26,638 | If redeemed before 1 Year; Exit Load is 1%; |
| Nippon India Balanced Advantage Fund - Growth | 93 | 19.9 | 1.6 | 4.2 | 7.4 | 12 | 8.1 | -1.50 | 2,905 | If redeemed before 12 Month; Exit Load is 1%; |
| Edelweiss Balanced Advantage Fund - Growth | 26 | 21.3 | 10.5 | 7.4 | 7.3 | 10.6 | 8.7 | 7.10 | 1,496 | If redeemed before 365 Day; Exit Load is 1%; |
| Kotak Balanced Advantage Fund - Reg - Growth | 12 | 30.1 | 8.5 | -- | -- | -- | -- | 4.20 | 4,264 | If redeemed before 1 Year ; Exit Load is 1%; |
| NIFTY 50 Hybrid Composite Debt 65:35 Index | 10,577 | 25.6 | 4.8 | 7.6 | 9.1 | 11.2 | 8.4 | 0.10 | -- | -- |

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 | 174 | 24.3 | 8.2 | 7.3 | 9.3 | 14.5 | 10.5 | 3.30 | 3,351 | If redeemed before 1 Year; Exit Load is 1%; |
| SBI Equity Hybrid Fund - Growth | 139 | 19.5 | -0.9 | 5.6 | 7.9 | 14 | 9.9 | -4.80 | 31,993 | If redeemed before 12 Month; Exit Load is 1%; |
| Mirae Asset Hybrid - Equity Fund - Reg - Growth | 15 | 26.9 | 3.3 | 5.6 | 9.3 | -- | -- | -2.70 | 3,749 | If redeemed before 1 Year; Exit Load is 1%; |
| ICICI Prudential Equity & Debt Fund - Growth | 126 | 21.5 | -4.5 | 1.3 | 6.7 | 12.4 | 10.5 | -10.40 | 17,535 | If redeemed before 1 Year; Exit Load is 1%; |
| NIFTY 50 Hybrid Composite Debt 65:35 Index | 10,577 | 25.6 | 4.8 | 7.6 | 9.1 | 11.2 | 8.4 | 0.10 | -- | -- |

Gold

| 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 Gold Fund - Growth | 16 | 12.4 | 33.3 | 17.8 | 12.6 | 6.1 | -- | 28.70 | 905 | If redeemed before 6 Months; Exit Load is 2%; If redeemed bet. 6 Months to 12 Months; Exit Load is 1%; |
| Kotak Gold Fund - Reg - Growth | 21 | 12.2 | 31.5 | 18.5 | 12.7 | 6 | -- | 27.30 | 701 | If redeemed before 1 Year ; Exit Load is 1%; |
| Nippon India Gold Savings Fund - Growth | 21 | 11.0 | 33.5 | 17.8 | 12.5 | 5.7 | -- | 28.00 | 1,270 | If redeemed before 15 Day; Exit Load is 1%; |
| Prices of Gold | 50,325 | -- | 34.2 | 19.2 | 14.1 | 7.6 | 10.1 | 28.80 | -- | -- |

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 | 3.8 | 1.9 | 3.3 | 4.1 | 5.4 | 5.5 | 3.90 | 7,341 | If redeemed before 1 Month; Exit Load is 0.25%; |
| Kotak Equity Arbitrage Fund - Reg - Growth | 29 | 4.3 | 2.2 | 3.7 | 4.7 | 5.6 | 5.7 | 4.60 | 15,000 | If redeemed before 30 Day; Exit Load is 0.25%; |
| Tata Arbitrage Fund - Reg - Growth | 11 | 4.2 | 2.4 | 4.1 | 5.3 | -- | -- | 5.30 | 2,050 | If redeemed before 30 Day; Exit Load is 0.25%; |
| Nippon India Arbitrage Fund - Growth | 21 | 4.3 | 2.1 | 3.9 | 4.7 | 5.7 | 5.9 | 4.60 | 7,384 | If redeemed before 1 Month; Exit Load is 0.25%; |

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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 | | | | |
| IDFC Overnight Fund - Reg - Growth | 1,079 | 3.0 | 3 | 3 | 2.9 | 3.7 | 3 | 0.00 | 2,403 | Nil |
| Tata Overnight Fund - Reg - Growth | 1,068 | 3.1 | 3.1 | 3 | 3 | 3.8 | 3.06 | 0.00 | 1,961 | Nil |
| SBI Overnight Fund - Growth | 3,272 | 3.1 | 3.1 | 3 | 3 | 3.8 | 3.04 | 0.00 | 12,314 | Nil |
| ICICI Prudential Overnight Fund - Reg - Growth | 109 | 3.0 | 3 | 3 | 3 | 3.7 | 3.05 | 0 | 8,246 | Nil |
| Nippon India Overnight Fund - Reg - Growth | 109 | 3.0 | 3 | 3 | 3 | 3.8 | 3.03 | 0.00 | 3,980 | Nil |
| CRISIL Liquid Fund Index | -- | 4.0 | 3.9 | 3.8 | 3.9 | 5.2 | -- | -- | -- | -- |

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 | 3.7 | 3.4 | 3.2 | 3.3 | 4.9 | 3.5 | 0.12 | 39,810 | *Ref Footnote |
| ICICI Prudential Liquid Fund - Reg - Growth | 298 | 3.8 | 3.4 | 3.2 | 3.2 | 4.9 | 3.36 | 0.11 | 54,052 | *Ref Footnote |
| Kotak Liquid Fund - Reg - Growth | 4,078 | 3.8 | 3.4 | 3.2 | 3.2 | 4.7 | 3.32 | 0.10 | 31,752 | *Ref Footnote |
| Nippon India Liquid Fund - Growth | 4,922 | 3.9 | 3.5 | 3.2 | 3.2 | 4.9 | 3.31 | 0.12 | 26,900 | *Ref Footnote |
| Mahindra Manulife Liquid Fund - Reg - Growth | 1,308 | 3.8 | 3.4 | 3.2 | 3.4 | 4.9 | 3.4 | 0.09 | 2,138 | *Ref Footnote |
| CRISIL Liquid Fund Index | -- | 4.0 | 3.9 | 3.8 | 3.9 | 5.2 | -- | -- | -- | -- |

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 | 4.3 | 5.1 | 7.3 | 6.8 | -- | 4.38 | 0.51 | 11,891 | Nil |
| ICICI Prudential Ultra Short Term Fund - Growth | 21 | 4.9 | 6.3 | 7.1 | 7.3 | 7.4 | 5.42 | 0.39 | 6,940 | Nil |
| Axis Ultra Short Term Fund - Reg - Growth | 12 | 4.1 | 4.4 | 5.4 | 5.9 | -- | 4.47 | 0.55 | 4,062 | Nil |
| Aditya Birla Sun Life Savings Fund - Reg - Growth | 414 | 4.8 | 6.1 | 8.2 | 7.5 | 7.7 | 4.52 | 0.55 | 16,218 | Nil |
| NIFTY Ultra Short Duration Debt Index | 4,178 | 3.4 | 4.2 | 5.9 | 6.3 | 7.3 | -- | -- | -- | -- |

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 | 279 | 4.0 | 5.1 | 7.5 | 7.1 | 7.7 | 3.98 | 0.45 | 9,969 | Nil |
| SBI Savings Fund - Growth | 32 | 3.5 | 4.4 | 6.5 | 6.4 | 6.9 | 4.04 | 0.38 | 21,086 | If redeemed before 3 Days; Exit Load is 0.1%; |
| HDFC Money Market Fund - Growth | 4,335 | 3.7 | 5 | 7.7 | 7.1 | 7.5 | 3.88 | 0.43 | 10,759 | Nil |
| Tata Money Market Fund - Reg - Growth | 3,567 | 4.3 | 4.9 | 7.1 | 6.9 | 4.9 | 4.08 | 0.46 | 564 | Nil |
| CRISIL Liquid Fund Index | -- | 3.8 | 3.9 | 4.5 | 5.2 | -- | -- | -- | -- | -- |

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

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 | 6.2 | 7.7 | 11.8 | 10.8 | 8.6 | 6.26 | 3.75 | 13,154 | Nil |
| Nippon India Short Term Fund - Growth | 40 | 6.1 | 5.8 | 10 | 9.2 | 7.4 | 5.63 | 2.67 | 7,619 | Nil |
| ICICI Prudential Short Term Fund - Growth | 45 | 6.4 | 6.9 | 11.9 | 10.4 | 7.9 | 5.86 | 4.05 | 17,228 | 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 | | | | |
| HDFC Low Duration Fund - Growth | 44 | 5.8 | 7.4 | 8.8 | 7.9 | 7.3 | 5.32 | 1.31 | 20,391 | Nil |
| ICICI Prudential Savings Fund - Reg - Growth | 406 | 5.3 | 6.9 | 9.7 | 8.5 | 7.9 | 4.97 | 1.27 | 19,723 | Nil |
| Kotak Low Duration Fund - Std - Growth | 2,575 | 5.7 | 6.4 | 9.1 | 8.5 | 7.8 | 5.18 | 1.01 | 9,297 | 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 | 4.4 | 6.9 | 10.8 | 10.2 | 8.2 | 6.09 | 3.62 | 8,173 | Nil |
| Kotak Banking and PSU Debt Fund - Reg - Growth | 49 | 4.8 | 5.5 | 10.8 | 10.3 | 8.6 | 5.84 | 4.00 | 9,132 | Nil |
| Nippon India Banking & PSU Debt Fund - Reg - Growth | 16 | 5.7 | 4.7 | 11.6 | 10.6 | 8.6 | 5.2 | 3.69 | 5,410 | 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 | 6.6 | 6.1 | 12.1 | 10.3 | 8.3 | 5.41 | 4.03 | 16,162 | Nil |
| IDFC Corporate Bond Fund - Reg - Growth | 15 | 1.9 | 4.2 | 12.4 | 10.1 | 7.9 | 5.56 | 3.51 | 17,632 | Nil |
| HDFC Corporate Bond Fund - Growth | 24 | 6.2 | 5.4 | 12 | 10.8 | 8.7 | 5.71 | 4.54 | 21,052 | Nil |
| Kotak Corporate Bond Fund - Std - Growth | 2,830 | 5.1 | 6.5 | 10.5 | 9.3 | 8.5 | 5.04 | 2.25 | 6,586 | 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 | 11.5 | 9.9 | 9.2 | 9.8 | 8 | 8.7 | 2.97 | 6,503 | If redeemed before 1 Year; Exit Load is 1%; |
| HDFC Credit Risk Debt Fund - Reg - Growth | 17 | 8.3 | 9.4 | 8.5 | 9.2 | 7.1 | 9.79 | 2.85 | 6,181 | 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 | 9.1 | 8.6 | 8.9 | 8.4 | 6.7 | 8.09 | 2.72 | 3,765 | 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%; |

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

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 | 4.8 | 6.2 | 12.1 | 10.5 | 7.9 | 5.47 | 2.82 | 12,158 | Nil |

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 | 11.8 | 7.3 | 11.2 | 11.7 | 8.1 | 7.21 | 9.22 | 4,287 | If redeemed before 1 Month; Exit Load is 0.25%; |
| IDFC D B F - Reg - Growth | 27 | 14.5 | 1.4 | 12 | 11.5 | 8.5 | 6.26 | 7.20 | 2,647 | Nil |
| Kotak Dynamic Bond Fund - Reg - Growth | 28 | 10.0 | 4.8 | 11.9 | 10.4 | 8.9 | 6.68 | 7.96 | 1,632 | 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 | 30 | 11.5 | 0.7 | 10.3 | 10.4 | 9 | 6.1 | 10.39 | 1,496 | If redeemed before 7 Day; Exit Load is 0.25%; |
| Kotak Gilt Fund - Growth | 74 | 14.6 | 1.2 | 10.9 | 10.6 | 8 | 6.39 | 11.94 | 839 | Nil |
| IDFC G Sec Fund - Invt Plan - Reg - Growth (Re-launched) | 27 | 14.6 | 1.5 | 13.1 | 12.6 | 9.6 | 6.3 | 7.39 | 1,631 | 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 | 33 | 15.0 | 12.2 | 9.5 | 10.6 | 7.4 | 7.94 | 4.93 | 5,088 | If redeemed before 1 Year; Exit Load is 1%; |
| SBI Magnum Medium Duration Fund - Growth | 38 | 12.0 | 7.6 | 11.9 | 11.7 | 8.8 | 7.05 | 4.49 | 4,019 | 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 | 6.1 | 6.1 | 11.9 | 11.3 | 8 | 6.19 | 7.10 | 3,976 | If redeemed before 1 Month ; Exit Load is 0.25%; |
| SBI Magnum Income Fund - Growth | 53 | 11.7 | 6.7 | 11.1 | 12.4 | 8.3 | 7.05 | 8.17 | 1,473 | If redeemed before 1 Year; Exit Load is 1%; |

Disclaimers:

Source: - ICRA MF, NAV as on Sep 30,2020

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