

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Jan 2020 - Mar 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     | 780           | 16.5                | 14.4        | 8.9         | 9.8        | 16          | 12.5        | 2.20         | 11,856    | If redeemed bet. 0 Day to 365 Day; Exit Load is 1%;    |
| Canara Robeco Equity Diversified Fund - Growth | 147           | 16.5                | 15.2        | 14          | 8.6        | 12.7        | 12.2        | 3.70         | 1,634     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;    |
| ICICI Prudential Multicap Fund - Growth        | 297           | 8.4                 | 8.5         | 8.1         | 8.2        | 13.6        | 12          | -0.90        | 4,745     | If redeemed bet. 0 Month to 12 Month; Exit Load is 1%; |
| Kotak Standard Multicap Fund - Reg - Growth    | 38            | 13.7                | 14.9        | 11.4        | 10.1       | 16.3        | 14.1        | 1.20         | 29,598    | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;    |
| <b>S&amp;P BSE 500 TRI</b>                     | <b>18,686</b> | <b>12.1</b>         | <b>10.3</b> | <b>10.7</b> | <b>8.1</b> | <b>12.3</b> | <b>10.7</b> | <b>-0.20</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               | 33            | 14.8                | 20.7        | 18.2        | 10.5       | 15          | 12.9        | 2.00         | 10,212    | If redeemed bet. 0 Month to 12 Month; Exit Load is 1%; |
| Mirae Asset Large Cap Fund - Reg - Growth | 53            | 10.6                | 11.2        | 12.2        | 10.4       | 16.1        | 14.8        | -1.60        | 16,873    | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;    |
| Nippon India Large Cap Fund - Growth      | 35            | 9.1                 | 6.8         | 10.4        | 7.3        | 13.4        | 12.3        | -2.00        | 12,955    | If redeemed bet. 0 Month to 12 Month; Exit Load is 1%; |
| <b>Nifty 50 TRI</b>                       | <b>16,815</b> | <b>10.7</b>         | <b>11.2</b> | <b>12.5</b> | <b>7.9</b> | <b>11.8</b> | <b>10.8</b> | <b>-1.50</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            | 61            | 21.0                | 19.9       | 8.9        | 11.1       | 17.7        | 15.4        | 5.40        | 6,957     | If redeemed bet. 0 Month to 12 Month; Exit Load is 1%; |
| Edelweiss Mid Cap Fund - Growth           | 29            | 20.1                | 15.6       | 9.6        | 9          | 18.1        | 16.2        | 6.60        | 935       | If redeemed bet. 0 Month to 12 Month; Exit Load is 1%; |
| Axis Midcap Fund - Growth                 | 42            | 20.6                | 21.1       | 16.7       | 10.5       | 17.6        | --          | 4.50        | 4,141     | If redeemed bet. 0 Month to 12 Month; Exit Load is 1%; |
| Kotak Emerging Equity Fund - Reg - Growth | 43            | 22.6                | 20.6       | 9.6        | 11.1       | 18.1        | 15.3        | 6.60        | 5,888     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;    |
| <b>Nifty Midcap 100 TRI</b>               | <b>23,187</b> | <b>16.1</b>         | <b>7.4</b> | <b>4.9</b> | <b>7.7</b> | <b>12.9</b> | <b>10.8</b> | <b>4.70</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 | 21  | 10.5                | 19.4 | 14  | 5.6 | 5.3 | --   | 3.80 | 34        | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%; |
| <b>MSCI AC World Index*</b>                          | --  | --                  | --   | --  | --  | --  | --   | --   | --        | --  |

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Jan 2020 - Mar 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         |           |   |
| Canara Robeco Emerging Equities - Growth         | 102          | 19.3                | 15          | 12          | 11.8       | 21.1        | 18.7        | 5.00        | 5,339     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%; |
| Invesco India Growth Opportunities Fund - Growth | 37           | 15.3                | 14.1        | 13.3        | 9.6        | 14.8        | 13          | 1.50        | 2,239     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%; |
| Principal Emerging Bluechip Fund - Growth        | 113          | 20.5                | 15.6        | 10.1        | 10.9       | 18.7        | 15.2        | 4.70        | 2,117     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%; |
| <b>NIFTY Large Midcap 250 TRI</b>                | <b>7,547</b> | <b>14.4</b>         | <b>10.7</b> | <b>10.4</b> | <b>9.2</b> | <b>14.1</b> | <b>11.7</b> | <b>1.70</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    | 32            | 17.7                | 24.2        | 17.1        | 12.3       | 14.9        | --          | 3.20         | 9,110     | If redeemed bet. 0 Month to 12 Month; Exit Load is 1%; |
| SBI Focused Equity Fund - Growth | 159           | 17.7                | 24.1        | 16          | 11.6       | 15          | 17.2        | 3.60         | 6,924     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;    |
| <b>S&amp;P BSE 500 TRI</b>       | <b>18,686</b> | <b>12.1</b>         | <b>10.3</b> | <b>10.7</b> | <b>8.1</b> | <b>12.3</b> | <b>10.7</b> | <b>-0.20</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         |           |   |
| Franklin India Smaller Companies Fund - Growth | 52           | 10.7                | 1.3        | 1.9         | 6.3        | 17         | 15.1       | 3.20        | 6,929     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%; |
| HDFC Small Cap Fund - Growth                   | 40           | 7.8                 | -3.2       | 8.5         | 9.3        | 14.1       | 12         | 3.60        | 9,233     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%; |
| L&T Emerging Businesses Fund - Reg - Growth    | 23           | 11.2                | -0.1       | 6           | 10.1       | --         | --         | 2.50        | 5,941     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%; |
| SBI Small Cap Fund - Growth                    | 57           | 21.5                | 19.6       | 14          | 13.6       | 23.8       | 18.9       | 6.80        | 3,156     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%; |
| <b>Nifty Smallcap 100 TRI</b>                  | <b>7,559</b> | <b>16.2</b>         | <b>2.9</b> | <b>-1.2</b> | <b>3.1</b> | <b>9.2</b> | <b>7.1</b> | <b>5.50</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 | 33           | 16.1                | 9.2         | 11.3        | 9          | 15.9        | 12.5        | 2.20         | 10,029    | Nil                       |
| Axis Long Term Equity Fund - Growth          | 51           | 17.5                | 23.6        | 16.1        | 11.1       | 19.4        | 17.7        | 3.20         | 21,473    | Nil                       |
| Canara Robeco Equity Tax Saver Fund - Growth | 71           | 16.0                | 14          | 13.1        | 8.3        | 13.2        | 12.7        | 3.60         | 1,005     | Nil                       |
| Invesco India Tax Plan - Growth              | 55           | 15.9                | 13.6        | 12.2        | 9.5        | 15.7        | 14          | 2.60         | 988       | Nil                       |
| Mirae Asset Tax Saver Fund - Reg - Growth    | 19           | 13.0                | 14.4        | 14.4        | --         | --          | --          | -0.50        | 3,066     | Nil                       |
| <b>S&amp;P BSE 200 TRI</b>                   | <b>6,035</b> | <b>11.6</b>         | <b>10.6</b> | <b>11.3</b> | <b>8.3</b> | <b>12.4</b> | <b>10.9</b> | <b>-0.70</b> | --        | --                        |

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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          |           |   |
| Kotak India EQ Contra Fund - Reg - Growth | 56            | 13.5                | 11.8        | 13          | 8.9        | 13.1        | 11.3        | 1.40         | 882       | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%; |
| Invesco India Contra Fund - Growth        | 50            | 14.4                | 11.8        | 12.1        | 10         | 16.5        | 13.2        | 2.50         | 4,596     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%; |
| UTI Value Opportunities Fund - Growth     | 66            | 15.8                | 14.7        | 9.8         | 5.4        | 10.9        | 11.3        | 2.10         | 4,560     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%; |
| Nippon India Value Fund - Growth          | 75            | 10.9                | 10.3        | 9.2         | 7.2        | 12.4        | 10.7        | -0.10        | 3,133     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%; |
| <b>S&amp;P BSE 500 TRI</b>                | <b>18,686</b> | <b>12.1</b>         | <b>10.3</b> | <b>10.7</b> | <b>8.1</b> | <b>12.3</b> | <b>10.7</b> | <b>-0.20</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                      | 44            | 20.8                | 16.4        | 15.1        | 11.5       | 15.5        | 15.5        | 4.10         | 374       | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;    |
| Mirae Asset Great Consumer Fund - Growth                               | 38            | 19.8                | 14          | 16.4        | 11.9       | 16.2        | --          | 2.40         | 961       | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;    |
| ICICI Prudential Technology Fund - Growth                              | 62            | 6.1                 | 1.2         | 16.8        | 8          | 16.7        | 16.2        | 6.00         | 409       | If redeemed bet. 0 Day to 15 Day; Exit Load is 1%;     |
| Nippon India Pharma Fund - Growth                                      | 158           | 16.2                | 4.3         | 5.4         | 4.2        | 13.2        | 13.9        | 3.90         | 2,417     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;    |
| BNP Paribas India Consumption Fund - Reg - Growth                      | 13            | 19.2                | 25.2        | --          | --         | --          | --          | 4.10         | 467       | If redeemed bet. 0 Month to 12 Month; Exit Load is 1%; |
| ICICI Prudential Banking and Financial Services Fund - Retail - Growth | 68            | 11.5                | 15.9        | 12          | 12         | 17.1        | 17.3        | -2.30        | 3,592     | If redeemed bet. 0 Day to 15 Day; Exit Load is 1%;     |
| <b>S&amp;P BSE 500 TRI</b>   | <b>18,686</b> | <b>12.1</b>         | <b>10.3</b> | <b>10.7</b> | <b>8.1</b> | <b>12.3</b> | <b>10.7</b> | <b>-0.20</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            | 9.7                 | 12.2        | 9.1         | 8.7        | 12          | 12.3        | 0.30         | 28,528    | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;      |
| Invesco India Dynamic Equity Fund - Growth              | 30            | 7.1                 | 8.8         | 8.1         | 7          | 11.7        | 10.5        | 0.70         | 893       | If redeemed bet. 0 Month to 3 Month; Exit Load is 0.25%; |
| Nippon India Balanced Advantage Fund - Growth           | 95            | 7.1                 | 9.6         | 8.7         | 6.9        | 11.4        | 11.1        | 0.80         | 2,694     | If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;   |
| HDFC Balanced Advantage Fund - Growth                   | 197           | 4.8                 | 6.7         | 9.1         | 7.7        | 10.9        | 10.7        | -2.30        | 44,498    | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;      |
| SBI Dynamic Asset Allocation Fund - Reg - Growth        | 14            | 4.6                 | 3.4         | 8.3         | --         | --          | --          | -1.60        | 677       | If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;   |
| <b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>       | <b>10,507</b> | <b>7.3</b>          | <b>11.7</b> | <b>10.8</b> | <b>8.2</b> | <b>10.8</b> | <b>10.2</b> | <b>-0.60</b> | --        | --   |

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

**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          |           |  |
| ICICI Prudential Equity & Debt Fund - Growth      | 138           | 7.4                 | 10.5        | 7.4         | 8.3        | 13.5        | 13.4        | -1.60        | 23,073    | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;    |
| Mirae Asset Hybrid - Equity Fund - Reg - Growth   | 16            | 8.5                 | 11.1        | 10.3        | --         | --          | --          | -1.30        | 3,190     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;    |
| SBI Equity Hybrid Fund - Growth                   | 149           | 12.4                | 17.9        | 11.9        | 9.4        | 14.5        | 12.4        | 2.00         | 31,620    | If redeemed bet. 0 Month to 12 Month; Exit Load is 1%; |
| Canara Robeco Equity Hybrid Fund - Growth         | 173           | 13.3                | 14.1        | 11          | 9          | 13.5        | 12.7        | 2.70         | 2,824     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;    |
| <b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b> | <b>10,507</b> | <b>7.3</b>          | <b>11.7</b> | <b>10.8</b> | <b>8.2</b> | <b>10.8</b> | <b>10.2</b> | <b>-0.60</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  | 6.0                 | 5.2 | 5.5 | 6.3 | 6.2 | 6.1 | 7.90 | 11,944    | If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%; |
| Kotak Equity Arbitrage Fund - Reg - Growth | 28  | 6.1                 | 5.5 | 5.7 | 6.2 | 6.3 | 6.2 | 7.90 | 17,486    | If redeemed bet. 0 Day to 30 Day; Exit Load is 0.25%;    |
| Nippon India Arbitrage Fund - Growth       | 20  | 6.3                 | 5.5 | 5.8 | 6.3 | 6.4 | 6.3 | 8.20 | 10,528    | If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%; |

**Equity Saver**

| 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 Equity Saver Fund - Reg - Growth        | 14  | 7.2                 | 9.5 | 8.4 | --  | --  | --   | 1.30 | 812       | If redeemed bet. 0 Month to 12 Month; Exit Load is 1%; |
| Kotak Equity Savings Fund - Reg - Growth     | 15  | 6.8                 | 8.4 | 7.9 | 7.5 | --  | --   | 0.70 | 1,843     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;    |
| <b>CRISIL Hybrid 50+50 - Moderate Index*</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 |      |              |           |                           |
| Axis Liquid Fund - Growth        | 2,173 | 5.2                 | 5.2        | 4.9        | 5.2        | 6.4 | 5.29 | 0.17         | 29,119    | *Ref Footnote             |
| IDFC Cash Fund - Reg - Growth    | 2,371 | 5.0                 | 5          | 4.8        | 4.9        | 6.1 | 5.09 | 0.13         | 10,312    | *Ref Footnote             |
| Kotak Liquid Fund - Reg - Growth | 3,966 | 5.0                 | 5          | 4.8        | 5          | 6.3 | 5.28 | 0.14         | 27,114    | *Ref Footnote             |
| <b>CRISIL Liquid Fund Index</b>  | --    | <b>5.8</b>          | <b>5.7</b> | <b>5.4</b> | <b>5.6</b> | --  | --   | --           | --        | --                        |

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

**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        |      |              |           |                           |
| IDFC Ultra Short Term Fund - Reg - Growth     | 11           | 5.7                 | 5.8        | 6.7        | 7.8        | --         | 5.78 | 0.41         | 4,408     | Nil                       |
| Sundaram Ultra Short Term Fund - Reg - Growth | 10           | 4.7                 | 4.5        | 5.5        | --         | --         | 5.57 | 0.29         | 362       | Nil                       |
| L&T Ultra Short Term Fund - Growth            | 32           | 5.2                 | 5.2        | 6.2        | 7.4        | 7.2        | 5.8  | 0.49         | 2,454     | Nil                       |
| <b>NIFTY Ultra Short Duration Debt Index</b>  | <b>4,022</b> | <b>6.3</b>          | <b>6.1</b> | <b>6.7</b> | <b>7.6</b> | <b>7.6</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 | 266   | 5.9                 | 5.8        | 6.6        | 7.8 | 7.5 | 5.91 | 0.39         | 10,878    | Nil                       |
| Franklin India Savings Fund - Growth                    | 37    | 5.3                 | 5.5        | 6.8        | 8.2 | 7.6 | 5.75 | 0.38         | 4,724     | Nil                       |
| Nippon India Money Market Fund - Growth                 | 3,004 | 5.6                 | 5.7        | 6.7        | 7.9 | 7.5 | 5.55 | 0.30         | 3,805     | Nil                       |
| <b>CRISIL Liquid Fund Index</b>                         | --    | <b>5.4</b>          | <b>5.6</b> | <b>5.8</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 |      |              |           |                           |
| Axis Short Term Fund - Growth                   | 22  | 8.6                 | 7.4 | 8.6 | 10.2 | 7.3 | 6.65 | 2.50         | 4,404     | Nil                       |
| HDFC Short Term Debt Fund - Growth              | 22  | 9.7                 | 8.3 | 9.3 | 10.3 | 7.8 | 7.17 | 3.05         | 10,519    | Nil                       |
| IDFC Bond Fund - Short Term Plan - Reg - Growth | 41  | 9.2                 | 6.8 | 8.7 | 10.2 | 7.4 | 6.79 | 2.23         | 11,757    | Nil                       |
| Kotak Bond Short Term Fund - Reg - Growth       | 38  | 8.8                 | 7   | 8.2 | 10   | 7   | 7.16 | 2.94         | 10,602    | Nil                       |
| L&T Short Term Bond Fund - Reg - Growth         | 19  | 7.8                 | 6.2 | 8   | 9.7  | 7.2 | 6.67 | 2.24         | 4,866     | Nil                       |

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

**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     | 2,235 | 6.7                 | 6.3 | 7.5 | 8.8 | 7.5 | 6.1  | 0.90         | 3,949     | Nil                       |
| Canara Robeco Savings Fund - Reg - Growth | 31    | 6.3                 | 5.8 | 6.7 | 7.9 | 7.2 | 5.98 | 0.90         | 1,112     | Nil                       |
| IDFC Low Duration Fund - Reg - Growth     | 28    | 7.0                 | 6.1 | 7.3 | 8.4 | 7.5 | 5.88 | 0.79         | 5,323     | 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  | 16  | 9.8                 | 8.2 | 9.5 | 11   | 7.4 | 7.24 | 3.05         | 4,848     | Nil                       |
| Kotak Banking and PSU Debt Fund - Reg - Growth | 46  | 10.1                | 8.3 | 9   | 11.5 | 7.9 | 7.09 | 3.81         | 4,204     | Nil                       |
| IDFC Banking & PSU Debt Fund - Reg - Growth    | 18  | 10.6                | 7.2 | 9.5 | 12.2 | 8.2 | 6.95 | 3.14         | 12,627    | 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 | 21    | 8.7                 | 7.8  | 8.7 | 10.2 | 7.5 | 6.96 | 2.40         | 11,339    | Nil   |
| L&T Triple Ace Bond Fund - Reg - Growth             | 52    | 12.1                | 10.1 | 7.4 | 14.5 | 6.6 | 7.58 | 8.28         | 2,298     | If redeemed bet. 0 Month to 3 Month; Exit Load is 0.5%; |
| Kotak Corporate Bond Fund - Std - Growth            | 2,666 | 8.8                 | 7    | 8.6 | 9.8  | 7.9 | 6.82 | 1.72         | 4,418     | 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 | 22  | 11.6                | 11.1 | 10.6 | 10.3 | 7.6 | 9.44 | 2.28         | 12,126    | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;   |
| Kotak Credit Risk Fund - Reg - Growth      | 22  | 10.1                | 8.8  | 9.8  | 9.6  | 7.2 | 8.94 | 2.70         | 5,043     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;   |
| SBI Credit Risk Fund - Growth              | 31  | 10.6                | 6.7  | 8.1  | 7.1  | 6.5 | 8.69 | 2.49         | 5,076     | If redeemed bet. 0 Month to 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 Jan 2020 - Mar 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 | 25  | 12.0                | 11.6 | 9.2 | 11.6 | 7.2 | 8.24 | 6.37         | 3,071     | If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%; |
| IDFC D B F - Reg - Growth                       | 25  | 13.5                | 9.8  | 7.4 | 13.5 | 7.2 | 7.06 | 11.71        | 2,025     | Nil  |
| Kotak Dynamic Bond Fund - Reg - Growth          | 27  | 11.6                | 8.2  | 7.4 | 12.1 | 8   | 7.58 | 5.58         | 1,030     | 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 |      |              |           |  |
| IDFC G Sec Fund - Invt Plan - Reg - Growth (Re-launched) | 25  | 13.8                | 11  | 8   | 15.9 | 8.1 | 7.09 | 12.75        | 462       | Nil  |
| Nippon India Gilt Securities Fund - Growth               | 28  | 8.8                 | 8.5 | 6.1 | 14.2 | 7.8 | 6.86 | 10.04        | 1,118     | If redeemed bet. 0 Day to 7 Day; Exit Load is 0.25%; |
| UTI Gilt Fund - Growth                                   | 45  | 9.3                 | 6.3 | 3.9 | 13.7 | 7   | 6.35 | 5.38         | 531       | 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 |      |              |           |                           |
| IDFC Bond Fund - Medium Term Plan - Reg - Growth | 34  | 9.4                 | 6.6 | 6.9 | 10.3 | 7   | 6.92 | 4.82         | 2,929     | Nil                       |

**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 |      |              |           |   |
| IDFC Bond Fund - Income Plan - Reg - Growth | 49  | 10.2                | 7.9 | 5.8 | 12.6 | 6.8 | 6.93 | 9.90         | 677       | If redeemed bet. 0 Day to 365 Day; Exit Load is 1%;   |
| Nippon India Income Fund - G P - Growth     | 65  | 9.4                 | 7.4 | 5.8 | 13.3 | 6.6 | 6.9  | 9.41         | 298       | If redeemed bet. 0 Day to 15 Day; Exit Load is 0.25%; |

Disclaimers:

Source: - ICRA MF, NAV as on Feb 04,2020

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