

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Apr 2020 - Jun 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     | 588           | -20.9               | -18.4        | -2.6        | 4.8        | 12         | 8.9        | -23.00        | 8,492     | If redeemed bet. 0 Day to 365 Day; Exit Load is 1%;    |
| Canara Robeco Equity Diversified Fund - Growth | 120           | -13.7               | -9.6         | 3.1         | 5.5        | 9.9        | 9.1        | -15.10        | 1,601     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;    |
| ICICI Prudential Multicap Fund - Growth        | 224           | -24.3               | -23.4        | -4.3        | 2.8        | 9.6        | 8.2        | -25.10        | 4,156     | If redeemed bet. 0 Month to 12 Month; Exit Load is 1%; |
| Kotak Standard Multicap Fund - Reg - Growth    | 29            | -21.3               | -17.9        | -1.2        | 5.7        | 12.2       | 10.5       | -22.70        | 22,871    | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;    |
| <b>S&amp;P BSE 500 TRI</b>                     | <b>14,442</b> | <b>-21.7</b>        | <b>-19.1</b> | <b>-1.2</b> | <b>3.9</b> | <b>8.5</b> | <b>7.3</b> | <b>-22.90</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               | 27            | -15.5               | -5.7         | 7.2        | 7.6        | 11.1       | 10         | -16.60        | 10,998    | If redeemed bet. 0 Month to 12 Month; Exit Load is 1%; |
| Mirae Asset Large Cap Fund - Reg - Growth | 42            | -21.9               | -18.1        | 0.5        | 6.1        | 12.4       | 11         | -23.30        | 13,209    | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;    |
| Nippon India Large Cap Fund - Growth      | 25            | -27.7               | -27.4        | -3.6       | 1.9        | 8.7        | 8.3        | -28.70        | 8,676     | If redeemed bet. 0 Month to 12 Month; Exit Load is 1%; |
| <b>Nifty 50 TRI</b>                       | <b>13,056</b> | <b>-22.2</b>        | <b>-18.9</b> | <b>1.3</b> | <b>4.1</b> | <b>7.9</b> | <b>7.5</b> | <b>-23.50</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            | 49            | -13.2               | -9           | -2.2        | 7.1        | 15.2       | 11.7       | -15.30        | 5,667     | If redeemed bet. 0 Month to 12 Month; Exit Load is 1%; |
| Edelweiss Mid Cap Fund - Growth           | 22            | -15.3               | -13          | -3.3        | 4.1        | 14.4       | 12.1       | -17.10        | 694       | If redeemed bet. 0 Month to 12 Month; Exit Load is 1%; |
| Axis Midcap Fund - Growth                 | 35            | -10.3               | -1.8         | 6.7         | 7.4        | 15.5       | --         | -12.00        | 4,433     | If redeemed bet. 0 Month to 12 Month; Exit Load is 1%; |
| Kotak Emerging Equity Fund - Reg - Growth | 32            | -18.1               | -14.9        | -4.2        | 5          | 14.5       | 11.1       | -21.20        | 5,117     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;    |
| <b>Nifty Midcap 100 TRI</b>               | <b>16,775</b> | <b>-22.3</b>        | <b>-24.6</b> | <b>-9.6</b> | <b>1.7</b> | <b>8.4</b> | <b>6.3</b> | <b>-24.20</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 | 22  | 15.2                | 16.3 | 16.5 | 5.4 | 5.8 | --   | 5.70 | 69        | 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 Apr 2020 - Jun 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         | 80           | -14.8               | -13.9        | -1.7        | 7.4        | 17.9        | 14.7       | -17.40        | 4,254     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;    |
| Invesco India Growth Opportunities Fund - Growth | 29           | -19.7               | -14.1        | 1.7         | 5.2        | 11.1        | 9.7        | -20.70        | 1,986     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;    |
| Sundaram Large and Mid Cap Fund - Reg - Growth   | 27           | -25.5               | -20          | -1.6        | 4.5        | 10.5        | 7.3        | -25.90        | 885       | If redeemed bet. 0 Month to 12 Month; Exit Load is 1%; |
| Principal Emerging Bluechip Fund - Growth        | 88           | -16.6               | -13.8        | -2.3        | 6          | 15.1        | 11.5       | -18.60        | 1,596     | If redeemed bet. 0 Day to 365 Days; Exit Load is 1%;   |
| <b>NIFTY Large Midcap 250 TRI</b>                | <b>5,779</b> | <b>-20.4</b>        | <b>-18.8</b> | <b>-2.2</b> | <b>4.7</b> | <b>10.2</b> | <b>8.2</b> | <b>-22.10</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    | 25            | -19.5               | -10.1        | 2.9         | 8          | 11         | --         | -20.20        | 8,185     | If redeemed bet. 0 Month to 12 Month; Exit Load is 1%; |
| SBI Focused Equity Fund - Growth | 125           | -16.8               | -11.4        | 4.7         | 7.2        | 11.9       | 13.2       | -18.50        | 7,012     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;    |
| <b>S&amp;P BSE 500 TRI</b>       | <b>14,442</b> | <b>-21.7</b>        | <b>-19.1</b> | <b>-1.2</b> | <b>3.9</b> | <b>8.5</b> | <b>7.3</b> | <b>-22.90</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                | 28           | -28.6               | -34.6        | -8.3         | 2.3         | 8.9        | 7.4        | -27.60        | 6,247     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%; |
| L&T Emerging Businesses Fund - Reg - Growth | 16           | -28.8               | -32.1        | -10.8        | 3.4         | --         | --         | -29.00        | 3,815     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%; |
| SBI Small Cap Fund - Growth                 | 44           | -18.2               | -13.8        | 0.7          | 8.3         | 19.5       | 15.4       | -18.10        | 2,704     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%; |
| <b>Nifty Smallcap 100 TRI</b>               | <b>4,844</b> | <b>-31.1</b>        | <b>-37.7</b> | <b>-18.3</b> | <b>-5.2</b> | <b>3.8</b> | <b>1.9</b> | <b>-32.40</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 | 27           | -14.3               | -12.7        | 0.8         | 5.4        | 13         | 9.6        | -15.50        | 8,167     | Nil                       |
| Axis Long Term Equity Fund - Growth          | 41           | -17.6               | -7.7         | 4.3         | 6.4        | 15.1       | 14.1       | -17.80        | 17,495    | Nil                       |
| Canara Robeco Equity Tax Saver Fund - Growth | 59           | -12.6               | -9           | 3.2         | 5.6        | 10.5       | 9.4        | -14.20        | 829       | Nil                       |
| Invesco India Tax Plan - Growth              | 44           | -17.1               | -12.2        | 1.6         | 5.4        | 12.3       | 10.7       | -18.20        | 806       | Nil                       |
| Mirae Asset Tax Saver Fund - Reg - Growth    | 15           | -20.2               | -14.8        | 1.8         | --         | --         | --         | -21.80        | 2,671     | Nil                       |
| <b>S&amp;P BSE 200 TRI</b>                   | <b>4,701</b> | <b>-21.5</b>        | <b>-18.2</b> | <b>-0.1</b> | <b>4.3</b> | <b>8.6</b> | <b>7.6</b> | <b>-22.70</b> | --        | --                        |

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

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 | 42            | -21.6               | -18.9        | 1           | 4.1        | 8.6        | 7.7        | -23.10        | 631       | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%; |
| Invesco India Contra Fund - Growth        | 40            | -17.1               | -14.9        | 1.1         | 6.5        | 13.6       | 10.3       | -18.30        | 3,658     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%; |
| UTI Value Opportunities Fund - Growth     | 51            | -18.4               | -16.1        | -1          | 1.5        | 7          | 7.9        | -20.90        | 3,294     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%; |
| Nippon India Value Fund - Growth          | 57            | -23.3               | -22.2        | -4.2        | 2.6        | 8.9        | 7.1        | -24.40        | 2,162     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%; |
| <b>S&amp;P BSE 500 TRI</b>                | <b>14,442</b> | <b>-21.7</b>        | <b>-19.1</b> | <b>-1.2</b> | <b>3.9</b> | <b>8.5</b> | <b>7.3</b> | <b>-22.90</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                      | 36            | -16.0               | -6.5         | 3.6         | 8          | 12.1       | 11.6       | -15.90        | 314       | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;    |
| Mirae Asset Great Consumer Fund - Growth                               | 29            | -21.8               | -14.2        | 2.3         | 5.9        | 12         | --         | -22.40        | 774       | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;    |
| ICICI Prudential Technology Fund - Growth                              | 49            | -15.4               | -15.2        | 7.5         | 5.5        | 13.7       | 12.7       | -15.50        | 320       | If redeemed bet. 0 Day to 15 Day; Exit Load is 1%;     |
| Nippon India Pharma Fund - Growth                                      | 179           | 20.6                | 19           | 11.7        | 6.6        | 14.4       | 13.7       | 18.00         | 2,190     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;    |
| BNP Paribas India Consumption Fund - Reg - Growth                      | 11            | -11.6               | -0.8         | --          | --         | --         | --         | -13.30        | 441       | If redeemed bet. 0 Month to 12 Month; Exit Load is 1%; |
| ICICI Prudential Banking and Financial Services Fund - Retail - Growth | 43            | -36.3               | -34.5        | -8.2        | 3.9        | 9.9        | 10.5       | -38.70        | 2,535     | If redeemed bet. 0 Day to 15 Day; Exit Load is 1%;     |
| <b>S&amp;P BSE 500 TRI</b>   | <b>14,442</b> | <b>-21.7</b>        | <b>-19.1</b> | <b>-1.2</b> | <b>3.9</b> | <b>8.5</b> | <b>7.3</b> | <b>-22.90</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 | 32           | -13.9               | -8.7        | 2          | 5.3        | 9.4        | 10         | -15.10        | 22,849    | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;      |
| Invesco India Dynamic Equity Fund - Growth              | 26           | -12.6               | -8.3        | 1.4        | 4.7        | 9.3        | 8.3        | -12.70        | 684       | If redeemed bet. 0 Month to 3 Month; Exit Load is 0.25%; |
| Nippon India Balanced Advantage Fund - Growth           | 82           | -11.9               | -9.6        | 0.8        | 4.6        | 9.2        | 8.6        | -13.10        | 2,529     | If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;   |
| HDFC Balanced Advantage Fund - Growth                   | 157          | -21.9               | -20.4       | -1.2       | 4.2        | 8.1        | 7.6        | -22.10        | 32,369    | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;      |
| SBI Dynamic Asset Allocation Fund - Reg - Growth        | 12           | -12.7               | -10.7       | 1.3        | 4          | --         | --         | -13.90        | 545       | If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;   |
| <b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>       | <b>9,169</b> | <b>-12.0</b>        | <b>-7.2</b> | <b>4.4</b> | <b>6.2</b> | <b>8.5</b> | <b>8.3</b> | <b>-13.20</b> | --        | --   |

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Apr 2020 - Jun 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      | 114          | -17.0               | -14.9       | -0.2       | 5.1        | 10.7       | 10.8       | -18.50        | 16,219    | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;    |
| Mirae Asset Hybrid - Equity Fund - Reg - Growth   | 13           | -14.3               | -10.3       | 2.7        | --         | --         | --         | -16.00        | 2,923     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;    |
| SBI Equity Hybrid Fund - Growth                   | 123          | -13.8               | -8.2        | 3.7        | 5.7        | 11.7       | 9.8        | -15.40        | 26,925    | If redeemed bet. 0 Month to 12 Month; Exit Load is 1%; |
| Canara Robeco Equity Hybrid Fund - Growth         | 151          | -8.8                | -3.9        | 3.7        | 6.8        | 11.6       | 10.3       | -10.30        | 2,621     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;    |
| <b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b> | <b>9,169</b> | <b>-12.0</b>        | <b>-7.2</b> | <b>4.4</b> | <b>6.2</b> | <b>8.5</b> | <b>8.3</b> | <b>-13.20</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  | 8.3                 | 4.3 | 4.7 | 5.7 | 6.1 | 5.9 | 5.20 | 6,491     | If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%; |
| Kotak Equity Arbitrage Fund - Reg - Growth | 28  | 8.7                 | 5.6 | 5.4 | 6   | 6.2 | 6.2 | 6.00 | 10,580    | If redeemed bet. 0 Day to 30 Day; Exit Load is 0.25%;    |
| Nippon India Arbitrage Fund - Growth       | 20  | 9.0                 | 5.2 | 5.2 | 5.9 | 6.3 | 6.2 | 5.80 | 6,821     | 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        | 12  | -8.6                | -4.4 | 3.4 | --  | --  | --   | -8.80 | 680       | If redeemed bet. 0 Month to 12 Month; Exit Load is 1%; |
| Kotak Equity Savings Fund - Reg - Growth     | 14  | -5.6                | -1.6 | 4.3 | 5.7 | --  | --   | -6.50 | 1,449     | 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           | 2,206 | 4.7                 | 4          | 5.2        | 5.9        | 6.1        | 4.49 | 0.15         | 19,980    | *Ref Footnote             |
| IDFC Cash Fund - Reg - Growth       | 2,403 | 4.4                 | 3.9        | 4.8        | 5.4        | 5.7        | 4.89 | 0.13         | 7,003     | *Ref Footnote             |
| Mahindra Liquid Fund - Reg - Growth | 1,289 | 5.0                 | 4.2        | 5.1        | 5.6        | 6          | 4.85 | 0.13         | 2,098     | *Ref Footnote             |
| Kotak Liquid Fund - Reg - Growth    | 4,020 | 4.9                 | 3.9        | 4.7        | 5.4        | 5.8        | 4.37 | 0.16         | 23,622    | *Ref Footnote             |
| <b>CRISIL Liquid Fund Index</b>     | --    | <b>5.9</b>          | <b>4.5</b> | <b>5.1</b> | <b>5.5</b> | <b>6.2</b> | --   | --           | --        | --                        |

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Apr 2020 - Jun 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     | 12           | 7.4                 | 6.6        | 6.4        | 7.5        | --         | 5.87 | 0.48         | 4,182     | Nil                       |
| Sundaram Ultra Short Term Fund - Reg - Growth | 11           | 6.4                 | 5.4        | 5.1        | --         | --         | 5.31 | 0.51         | 332       | Nil                       |
| L&T Ultra Short Term Fund - Growth            | 33           | 7.2                 | 6.9        | 6.2        | 7.2        | 7.2        | 5.9  | 0.53         | 1,670     | Nil                       |
| <b>NIFTY Ultra Short Duration Debt Index</b>  | <b>4,089</b> | <b>7.6</b>          | <b>6.5</b> | <b>6.5</b> | <b>7.4</b> | <b>7.5</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 | 271   | 7.5                 | 7.3        | 6.8        | 7.8        | 7.6 | 6.57 | 0.80         | 8,318     | Nil                       |
| Nippon India Money Market Fund - Growth                 | 3,057 | 7.9                 | 6.9        | 6.5        | 7.6        | 7.5 | 6.22 | 0.55         | 3,491     | Nil                       |
| <b>CRISIL Liquid Fund Index</b>                         | --    | <b>5.1</b>          | <b>5.5</b> | <b>5.6</b> | <b>6.2</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  | 16.0                | 7.5  | 8.2 | 10   | 7.7 | 6.92 | 2.90         | 4,821     | Nil                       |
| HDFC Short Term Debt Fund - Growth              | 23  | 12.9                | 6    | 8.1 | 10   | 7.9 | 7.48 | 3.31         | 11,204    | Nil                       |
| IDFC Bond Fund - Short Term Plan - Reg - Growth | 42  | 14.1                | 6.7  | 7.5 | 9.9  | 7.7 | 6.52 | 2.31         | 11,573    | Nil                       |
| Kotak Bond Short Term Fund - Reg - Growth       | 38  | 18.5                | 7.6  | 8.1 | 10.1 | 7.5 | 7.04 | 3.00         | 9,526     | Nil                       |
| L&T Short Term Bond Fund - Reg - Growth         | 20  | 20.8                | 10.5 | 9.1 | 10.5 | 7.9 | 6.29 | 2.49         | 4,778     | Nil                       |

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Apr 2020 - Jun 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     | 2,269 | 8.1                 | 5.7 | 6.3 | 8.1 | 7.5 | 6.52 | 1.20         | 4,229     | Nil                       |
| Canara Robeco Savings Fund - Reg - Growth | 32    | 8.8                 | 6.1 | 6.2 | 7.6 | 7.2 | 5.5  | 0.99         | 936       | Nil                       |
| IDFC Low Duration Fund - Reg - Growth     | 29    | 10.1                | 6.3 | 6.6 | 8   | 7.4 | 5.93 | 1.31         | 4,391     | 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 |      |              |           |                           |
| Axis Banking & PSU Debt Fund - Growth          | 1,927 | 15.3                | 6.4 | 7.3 | 10.5 | 8.6 | 6.50 | 2.40         | 13,089    | Nil                       |
| Kotak Banking and PSU Debt Fund - Reg - Growth | 47    | 17.3                | 6.8 | 8.5 | 11.2 | 8.3 | 6.79 | 3.62         | 4,759     | Nil                       |
| IDFC Banking & PSU Debt Fund - Reg - Growth    | 18    | 19.4                | 8.3 | 8.8 | 11.9 | 8.6 | 6.52 | 2.99         | 13,751    | 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    | 20.8                | 7.8 | 8.4  | 10.1 | 7.9 | 6.98 | 3.18         | 11,736    | Nil   |
| L&T Triple Ace Bond Fund - Reg - Growth             | 53    | 32.3                | 13  | 13.1 | 15.6 | 9   | 7.16 | 8.06         | 3,169     | If redeemed bet. 0 Month to 3 Month; Exit Load is 0.5%; |
| Kotak Corporate Bond Fund - Std - Growth            | 2,710 | 11.0                | 5.6 | 6.9  | 9.2  | 8   | 6.49 | 1.60         | 4,306     | 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  | -1.4                | 1.6  | 7.2 | 8.8 | 7.5 | 9.38 | 2.25         | 11,994    | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;   |
| Kotak Credit Risk Fund - Reg - Growth      | 22  | -21.6               | -9.8 | 0.2 | 5.4 | 6   | 8.76 | 2.65         | 4,798     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;   |
| SBI Credit Risk Fund - Growth              | 32  | -6.9                | -0.2 | 4   | 6.6 | 6.1 | 8.77 | 2.78         | 4,929     | 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 Apr 2020 - Jun 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 | 26  | 29.0                | 11.3 | 12.6 | 12.4 | 8.4 | 7.91 | 6.88         | 2,997     | If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%; |
| IDFC D B F - Reg - Growth                       | 26  | 55.2                | 19.1 | 15.9 | 16.6 | 8.8 | 6.59 | 8.08         | 2,102     | Nil  |
| Kotak Dynamic Bond Fund - Reg - Growth          | 27  | 27.6                | 8.1  | 9.4  | 11.9 | 8.8 | 7.32 | 6.20         | 1,017     | 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) | 26  | 58.5                | 21.4 | 17.6 | 18.5 | 9.9  | 6.59 | 9.98         | 518       | Nil  |
| Nippon India Gilt Securities Fund - Growth               | 29  | 54.8                | 19.8 | 15.7 | 17.1 | 10.1 | 6.28 | 8.36         | 1,204     | If redeemed bet. 0 Day to 7 Day; Exit Load is 0.25%; |
| UTI Gilt Fund - Growth                                   | 48  | 61.8                | 20.4 | 14.3 | 16.3 | 8.9  | 6.73 | 9.80         | 496       | 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 | 35  | 34.8                | 11.6 | 10.2 | 11.6 | 7.8 | 6.73 | 4.73         | 3,006     | 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 | 51  | 51.8                | 17.3 | 14.1 | 15.4 | 8.2 | 6.55 | 7.69         | 672       | If redeemed bet. 0 Day to 365 Day; Exit Load is 1%;   |
| Nippon India Income Fund - G P - Growth     | 69  | 49.3                | 18.4 | 14.2 | 15.8 | 8.9 | 5.74 | 7.27         | 296       | If redeemed bet. 0 Day to 15 Day; Exit Load is 0.25%; |

Disclaimers:

Source: - ICRA MF, NAV as on May 06,2020

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