

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

**Multicap Funds**

Scheme Name	NAV	Historic Return (%)							AUM (Cr.)	Exit Load/Lock-in Details
		6 M	1 Y	3 Y	5 Y	7 Y	10 Y	YTD		
Aditya Birla Sun Life Equity Fund - Growth	663	-12.3	-6.5	-0.1	6.6	14.6	9.8	-13.10	9,648	If redeemed bet. 0 Day to 365 Day; Exit Load is 1%;
Canara Robeco Equity Diversified Fund - Growth	134	-4.8	0.1	5.8	6.8	12.1	9.7	-5.30	2,107	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Mahindra Manulife Multi Cap Badhat Yojana - Reg - Growth	11	-7.5	-0.2	1.6	--	--	--	-8.10	287	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
UTI Equity Fund - Growth	142	-6.5	2.5	5.7	6.7	12.8	10.8	-6.80	9,057	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Kotak Standard Multicap Fund - Reg - Growth	33	-10.8	-6.2	2.6	7.6	15	11.4	-11.00	25,984	If redeemed bet. 0 Year 0 Month and 0 Day to 1 Year 0 Month and 0 Day; Exit Load is 1%;
<b>S&amp;P BSE 500 TRI</b>	<b>16,771</b>	<b>-9.7</b>	<b>-5.6</b>	<b>2.5</b>	<b>6.2</b>	<b>11.4</b>	<b>8.4</b>	<b>-10.40</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	29	-6.9	0.3	9.2	8.6	12.9	10.5	-8.20	13,003	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Mirae Asset Large Cap Fund - Reg - Growth	48	-10.1	-5.6	3.9	8	15.4	12.3	-11.30	15,175	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nippon India Large Cap Fund - Growth	29	-17.7	-17.1	-1	3.5	11.9	8.9	-19.00	9,450	If redeemed bet. 0 Day to 7 Days; Exit Load is 1%;
<b>Nifty 50 TRI</b>	<b>15,104</b>	<b>-10.5</b>	<b>-6.3</b>	<b>4.8</b>	<b>6.4</b>	<b>10.5</b>	<b>8.6</b>	<b>-11.60</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	55	-5.5	2.2	1.9	8.2	18.2	12.3	-4.90	6,498	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Edelweiss Mid Cap Fund - Growth	25	-7.8	-3.4	-0.6	4.8	16.6	12.5	-8.00	780	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Axis Midcap Fund - Growth	38	-2.6	6.8	8.6	7.9	17.9	--	-3.50	5,157	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Invesco India Mid Cap Fund - Growth	48	-4.3	1.8	3	6.5	17.1	13.4	-4.80	756	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Kotak Emerging Equity Fund - Reg - Growth	37	-10.3	-3.7	-0.4	6.9	17.9	11.9	-9.70	5,872	If redeemed bet. 0 Year 0 Month and 0 Day to 1 Year 0 Month and 0 Day; Exit Load is 1%;
<b>Nifty Midcap 100 TRI</b>	<b>19,926</b>	<b>-9.9</b>	<b>-9.2</b>	<b>-4.5</b>	<b>4</b>	<b>12.3</b>	<b>7.7</b>	<b>-10.00</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	28	31.6	45.4	26.3	11.7	8.9	11.1	36.00	101	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;

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**Large & Midcap**

Scheme Name	NAV	Historic Return (%)							AUM (Cr.)	Exit Load/Lock-in Details
		6 M	1 Y	3 Y	5 Y	7 Y	10 Y	YTD		
Mirae Asset Emerging Bluechip Fund - Growth	54	-6.3	2.1	5.1	12.1	23	18.2	-6.80	8,808	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Canara Robeco Emerging Equities - Growth	91	-5.9	-1.2	1.9	8.5	21.3	15.3	-6.20	5,162	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Principal Emerging Bluechip Fund - Growth	99	-8.3	-2.2	0.8	7.3	17.8	12.5	-8.50	1,918	If redeemed bet. 0 Day to 365 Days; Exit Load is 1%;
Invesco India Growth Opportunities Fund - Growth	32	-10.4	-3.8	4	6.4	13.3	10.3	-11.10	2,285	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Sundaram Large and Mid Cap Fund - Reg - Growth	31	-14.7	-8.5	2	6.2	13.2	8.4	-15.40	1,025	If redeemed bet. 0 Day to 365 Days; Exit Load is 1%;
<b>NIFTY Large Midcap 250 TRI</b>	<b>6,745</b>	<b>-8.5</b>	<b>-4.6</b>	<b>1.9</b>	<b>6.8</b>	<b>13.3</b>	<b>9.4</b>	<b>-9.10</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	28	-8.4	0.2	6.2	9	13.5	--	-9.20	9,428	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
ICICI Prudential Focused Equity Fund - Ret - Growth	29	-0.3	-1.6	2.8	5.1	10.5	8.4	0.0	614	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Focused Equity Fund - Growth	141	-7.3	-1.5	6.8	9.2	14.9	14.2	-8.20	8,012	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
<b>S&amp;P BSE 500 TRI</b>	<b>16,771</b>	<b>-9.7</b>	<b>-5.6</b>	<b>2.5</b>	<b>6.2</b>	<b>11.4</b>	<b>8.4</b>	<b>-10.40</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	33	-15.0	-20	-4.5	5.1	11.9	8.7	-14.40	7,511	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Small Cap Fund - Growth	50	-6.6	-0.6	3.3	9.4	22.5	16.5	-6.30	3,374	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
<b>Nifty Smallcap 100 TRI</b>	<b>5,963</b>	<b>-17.5</b>	<b>-19.1</b>	<b>-12.8</b>	<b>-1.4</b>	<b>8.7</b>	<b>3.8</b>	<b>-16.80</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	30	-6.0	-0.5	2.7	6.9	15.1	10.2	-6.80	9,177	Nil
Axis Long Term Equity Fund - Growth	45	-8.8	-1.4	6.4	7.6	16.8	14.5	-9.70	19,127	Nil
Canara Robeco Equity Tax Saver Fund - Growth	65	-4.3	-1.2	5.7	6.8	12.7	10	-5.30	992	Nil
Invesco India Tax Plan - Growth	49	-7.1	-2.3	4.2	6.5	14.6	11.4	-8.30	916	Nil
Mirae Asset Tax Saver Fund - Reg - Growth	17	-8.0	-1.3	5.6	--	--	--	-8.60	3,142	Nil
<b>S&amp;P BSE 200 TRI</b>	<b>5,445</b>	<b>-9.5</b>	<b>-5.1</b>	<b>3.6</b>	<b>6.5</b>	<b>11.4</b>	<b>8.7</b>	<b>-10.40</b>	--	--

**Solution Oriented**

Scheme Name	NAV	Historic Return (%)							AUM (Cr.)	Exit Load/Lock-in Details
		6 M	1 Y	3 Y	5 Y	7 Y	10 Y	YTD		
HDFC Childrens Gift Fund	118	-4.9	-2.3	3.3	7.1	13.2	12.2	-5.20	3,022	If redeemed bet. 0 Year to 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	30	-5.1	0.7	3.5	7.6	14.6	--	-5.70	1,034	If redeemed bet. 0 Month to 61 Month; Exit Load is 1%;
Tata Retirement Savings Fund - Progressive Plan - Reg	29	-7.7	-1.5	3.4	8.7	14.1	--	-8.50	681	If redeemed bet. 0 Month to 61 Month; Exit Load is 1%;
Tata Retirement Savings Fund - Reg - Conservative Plan	22	3.2	6.7	5.5	7.5	9.6	--	3.10	134	If redeemed bet. 0 Month to 61 Month; Exit Load is 1%;
<b>S&amp;P BSE 200 TRI</b>	<b>5,445</b>	<b>-9.5</b>	<b>-5.1</b>	<b>3.6</b>	<b>6.5</b>	<b>11.4</b>	<b>8.7</b>	<b>-10.40</b>	--	--

**Index Fund**

Scheme Name	NAV	Historic Return (%)							AUM (Cr.)	Exit Load/Lock-in Details
		6 M	1 Y	3 Y	5 Y	7 Y	10 Y	YTD		
HDFC Index Fund-NIFTY 50 Plan	98	-11.1	-7.1	4.2	5.8	9.9	7.8	-12.10	1,622	If redeemed bet. 0 Day to 3 Day; Exit Load is 0.25%;
ICICI Prudential Nifty Next 50 Index Fund - Growth	23	-6.7	-2	-0.8	5.7	12.2	8.7	-7.40	769	Nil
UTI Nifty Index Fund - Growth	70	-10.9	-6.8	4.4	6	9.9	7.8	-11.90	2,147	Nil
<b>Nifty 50 TRI</b>	<b>15,104</b>	<b>-10.5</b>	<b>-6.3</b>	<b>4.8</b>	<b>6.4</b>	<b>10.5</b>	<b>8.6</b>	<b>-11.60</b>	--	--

**Contra/Value Fund**

Scheme Name	NAV	Historic Return (%)							AUM (Cr.)	Exit Load/Lock-in Details
		6 M	1 Y	3 Y	5 Y	7 Y	10 Y	YTD		
Invesco India Contra Fund - Growth	46	-5.3	-1.4	4.8	8.2	17	11.2	-6.00	4,300	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
UTI Value Opportunities Fund - Growth	58	-9.0	-2.9	2.8	4.1	9.4	9	-9.60	3,750	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
<b>S&amp;P BSE 500 TRI</b>	<b>16,771</b>	<b>-9.7</b>	<b>-5.6</b>	<b>2.5</b>	<b>6.2</b>	<b>11.4</b>	<b>8.4</b>	<b>-10.40</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	39	-6.1	1.1	5.5	8.5	14.2	12.1	-7.50	372	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Mirae Asset Great Consumer Fund - Growth	34	-9.1	-1.1	5.4	9.1	14.6	--	-10.00	867	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
ICICI Prudential Technology Fund - Growth	58	-0.5	1.2	13.3	8.4	16.2	13.8	-0.30	354	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%;
Nippon India Pharma Fund - Growth	189	25.2	36.8	13.3	6.8	14.9	13.4	24.50	2,992	If redeemed bet. 0 Month and 0 Day to 1 Month and 0 Day; Exit Load is 1%;
BNP Paribas India Consumption Fund - Reg - Growth	12	-2.9	8.3	--	--	--	--	-3.30	495	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
ICICI Prudential Banking and Financial Services Fund - Retail - Growth	50	-27.1	-25.3	-4.3	5.7	13.3	12	-28.10	2,265	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%;
<b>S&amp;P BSE 500 TRI</b>	<b>16,771</b>	<b>-9.7</b>	<b>-5.6</b>	<b>2.5</b>	<b>6.2</b>	<b>11.4</b>	<b>8.4</b>	<b>-10.40</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	36	-4.5	1.2	5.1	7	11.4	10.8	-5.00	24,583	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Invesco India Dynamic Equity Fund - Growth	29	-4.1	-1.6	3.1	5.4	11	9	-4.70	719	If redeemed bet. 0 Month to 3 Month; Exit Load is 0.25%;
Nippon India Balanced Advantage Fund - Growth	89	-4.7	-2.4	3	5.4	10.8	8.9	-5.30	2,664	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
SBI Dynamic Asset Allocation Fund - Reg - Growth	13	-6.4	-3.5	2.2	5.3	--	--	-7.40	561	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
<b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>	<b>10,201</b>	<b>-2.8</b>	<b>1.5</b>	<b>6.9</b>	<b>7.9</b>	<b>10.3</b>	<b>9</b>	<b>-3.50</b>	--	--

**Hybrid Aggressive**

Scheme Name	NAV	Historic Return (%)							AUM (Cr.)	Exit Load/Lock-in Details
		6 M	1 Y	3 Y	5 Y	7 Y	10 Y	YTD		
Canara Robeco Equity Hybrid Fund - Growth	165	-1.6	3.7	6	7.8	13.6	10.9	-1.90	3,041	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Equity Hybrid Fund - Growth	136	-6.2	-0.4	5.7	7.2	13.4	10.6	-6.70	28,584	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Mirae Asset Hybrid - Equity Fund - Reg - Growth	15	-5.4	-1	5.3	--	--	--	-6.20	3,274	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
ICICI Prudential Equity & Debt Fund - Growth	126	-9.6	-6.3	1.8	6.4	12.4	11.4	-10.40	17,423	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
<b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>	<b>10,201</b>	<b>-2.8</b>	<b>1.5</b>	<b>6.9</b>	<b>7.9</b>	<b>10.3</b>	<b>9</b>	<b>-3.50</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	0.6	3.3	4	4.7	5.7	5.8	4.20	7,978	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%;
Kotak Equity Arbitrage Fund - Reg - Growth	28	0.7	3.8	4.8	5.2	5.9	6	5.00	14,663	If redeemed bet. 0 Day to 30 Day; Exit Load is 0.25%;
Tata Arbitrage Fund - Reg - Growth	11	2.0	4.7	5.9	5.8	--	--	6.00	1,619	If redeemed bet. 0 Day to 30 Day; Exit Load is 0.25%;
Nippon India Arbitrage Fund - Growth	20	2.2	4.4	4.9	5.2	6	6.1	5.10	7,944	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%;

**Overnight Fund**

Scheme Name	NAV	Historic Return (%)					YTM	Avg Maturity	AUM (Cr.)	Exit Load/Lock-in Details
		1 W	2 W	1 M	3 M	1 Y				
Aditya Birla Sun Life Overnight Fund - Reg - Growth	1,086	3.0	2.8	2.8	2.9	4.3	3.25	0	8,257	Nil
HDFC Overnight Fund - Growth	2,977	2.9	2.7	2.8	2.8	4.3	3.18	--	13,989	Nil
ICICI Prudential Overnight Fund - Reg - Growth	108	2.9	2.7	2.8	2.8	4.3	3.19	0	10,566	Nil
Nippon India Overnight Fund - Reg - Growth	108	3.0	2.8	2.8	3	4.4	3.24	0.00	4,597	Nil
Kotak Overnight Fund - Reg - Growth	1,073	2.9	2.7	2.7	2.9	4.3	3.18	0	6,585	Nil
<b>CRISIL Liquid Fund Index</b>	--	<b>3.9</b>	<b>4</b>	<b>4.4</b>	<b>4.9</b>	<b>5.7</b>	--	--	--	--

**Liquid Funds**

Scheme Name	NAV	Historic Return (%)					YTM	Avg Maturity	AUM (Cr.)	Exit Load/Lock-in Details
		1 W	2 W	1 M	3 M	1 Y				
Aditya Birla Sun Life Liquid Fund - Reg - Growth	322	3.2	3.8	4.3	4.8	5.6	4.06	0.12	43,090	*Ref Footnote
ICICI Prudential Liquid Fund - Reg - Growth	296	3.1	3.5	4.1	4.7	5.5	4.07	0.13	57,566	*Ref Footnote
Kotak Liquid Fund - Reg - Growth	4,049	3.1	3.5	4.1	4.4	5.3	3.64	0.12	32,360	*Ref Footnote
Nippon India Liquid Fund - Growth	4,886	3.0	3.6	4.1	4.8	5.5	3.89	0.13	31,728	*Ref Footnote
Mahindra Manulife Liquid Fund - Reg - Growth	1,298	3.1	3.7	4	4.6	5.6	4	0.06	2,362	*Ref Footnote
<b>CRISIL Liquid Fund Index</b>	--	<b>3.9</b>	<b>4</b>	<b>4.4</b>	<b>4.9</b>	<b>5.7</b>	--	--	--	--

**Ultra Short Fund**

Scheme Name	NAV	Historic Return (%)					YTM	Avg Maturity	AUM (Cr.)	Exit Load/Lock-in Details
		1 M	3 M	6 M	1 Y	3 Y				
HDFC Ultra Short Term Fund - Reg - Growth	12	10.8	10.1	8	7.6	--	5.39	--	7,697	Nil
L&T Ultra Short Term Fund - Growth	33	7.2	8.4	7.3	7.2	7.3	4.38	--	1,960	Nil
<b>NIFTY Ultra Short Duration Debt Index</b>	<b>4,140</b>	<b>6.6</b>	<b>7.4</b>	<b>6.8</b>	<b>7.1</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	277	9.8	10.3	8.6	8.1	7.9	4.91	0.70	8,422	Nil
HDFC Money Market Fund - Growth	4,294	10.5	11	8.7	8.2	7.7	4.76	--	8,422	Nil
Tata Money Market Fund - Reg - Growth	3,531	9.0	9.6	8.2	7.7	5.1	4.7	0.60	287	Nil
<b>CRISIL Liquid Fund Index</b>	--	<b>4.4</b>	<b>4.9</b>	<b>5.2</b>	<b>5.7</b>	--	--	--	--	--

**Short Term Fund**

Scheme Name	NAV	Historic Return (%)					YTM	Avg Maturity	AUM (Cr.)	Exit Load/Lock-in Details
		1 M	3 M	6 M	1 Y	3 Y				
HDFC Short Term Debt Fund - Growth	24	28.8	22.3	13.6	11.8	8.8	7.26	--	11,138	Nil
Nippon India Short Term Fund - Growth	39	25.3	18.7	11.7	10.5	7.7	6.56	2.87	6,106	Nil

**Low Duration Fund**

Scheme Name	NAV	Historic Return (%)					YTM	Avg Maturity	AUM (Cr.)	Exit Load/Lock-in Details
		1 M	3 M	6 M	1 Y	3 Y				
Axis Treasury Advantage Fund - Growth	2,326	16.6	13.2	9.2	8.9	8	5.1	1.01	4,777	Nil
Canara Robeco Savings Fund - Reg - Growth	32	12.8	11.6	8.4	8	7.5	4.62	--	1,049	Nil
IDFC Low Duration Fund - Reg - Growth	29	16.7	12.9	9.2	8.7	7.8	4.59	0.97	4,144	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	27.0	21.2	12.7	11.4	8.4	6.94	--	6,416	Nil
Kotak Banking and PSU Debt Fund - Reg - Growth	49	27.2	22.9	13.5	11.5	9	6.4	4.12	6,163	Nil
Nippon India Banking & PSU Debt Fund - Reg - Growth	16	26.9	23.3	14.8	12.4	9	5.65	2.98	4,973	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	26.4	23	13.6	11.5	8.6	6.35	3.52	12,707	Nil
L&T Triple Ace Bond Fund - Reg - Growth	56	27.0	35	18.9	13.4	9.9	6.71	--	3,871	If redeemed bet. 0 Month to 3 Month; Exit Load is 0.5%;
Kotak Corporate Bond Fund - Std - Growth	2,802	25.1	18.1	11.6	10.6	8.7	5.75	1.68	4,359	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	24.6	12.7	9.4	10	7.9	9.29	2.53	6,695	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
HDFC Credit Risk Debt Fund - Reg - Growth	17	33.7	12.3	9.2	9.1	7.1	10.53	--	6,309	If redeemed bet. 0 Month to 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	25.2	13.1	9.4	8.8	6.7	8.77	2.02	3,949	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%;

**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	33	28.8	23	14.6	11.7	8.2	6.29	2.88	9,732	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.5%;

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

**Dynamic Bond Fund**

Scheme Name	NAV	Historic Return (%)					YTM	Avg Maturity	AUM (Cr.)	Exit Load/Lock-in Details
		1 M	3 M	6 M	1 Y	3 Y				
ICICI Prudential All Seasons Bond Fund - Growth	27	20.7	23.5	15.5	12	8.2	8.02	13.34	2,980	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%;
IDFC D B F - Reg - Growth	27	22.8	30.3	20.4	13.4	9	5.86	6.68	2,182	Nil
Kotak Dynamic Bond Fund - Reg - Growth	28	30.2	28.3	15.3	11.2	9.4	6.84	6.66	1,220	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	16.7	27.2	18.4	12.1	9.5	6.05	10.49	1,381	If redeemed bet. 0 Day to 7 Day; Exit Load is 0.25%;
SBI Magnum Gilt Fund - Growth	49	12.9	27.6	18.6	12.8	8.8	6.27	12.93	2,752	Nil

**Medium Duration Funds**

Scheme Name	NAV	Historic Return (%)					YTM	Avg Maturity	AUM (Cr.)	Exit Load/Lock-in Details
		1 M	3 M	6 M	1 Y	3 Y				
ICICI Prudential Medium Term Bond Fund - Growth	32	28.2	15	9.8	10.3	7.2	8.54	5.02	4,960	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Magnum Medium Duration Fund - Growth	38	24.9	21.5	14.2	12.5	8.9	7.76	4.77	3,247	If redeemed bet. 0 Month to 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	31.1	27.7	15.8	13	8.3	6.56	5.66	3,537	If redeemed bet. 0 Month to 6 Month; Exit Load is 1%;
SBI Magnum Income Fund - Growth	53	25.2	23.4	14.7	13.2	8.4	7.41	6.90	1,318	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;

Disclaimers:

Source: - ICRA MF, NAV as on Jul 08,2020

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