

**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	701	-11.5	3.7	0.5	6.6	16.9	10	-8.10	10,175	If redeemed before 365 Day; Exit Load is 1%;
Canara Robeco Equity Diversified Fund - Growth	141	-5.1	11.7	6.4	6.9	13.6	10.1	0.0	2,245	If redeemed before 1 Year; Exit Load is 1%;
Mahindra Manulife Multi Cap Badhat Yojana - Reg - Growth	11	-6.3	9.4	2.2	--	--	--	-4.30	312	If redeemed before 1 Year; Exit Load is 1%;
UTI Equity Fund - Growth	151	-6.2	13.4	7	7.1	14.6	11.4	-0.50	10,581	If redeemed before 1 Year; Exit Load is 1%;
Kotak Standard Multicap Fund - Reg - Growth	34	-10.5	2.9	2.3	7.1	16.1	11.4	-8.00	29,361	If redeemed before 1 Year ; Exit Load is 1%;
<b>S&amp;P BSE 500 TRI</b>	<b>17,635</b>	<b>-7.0</b>	<b>5.5</b>	<b>2.9</b>	<b>6.5</b>	<b>13.2</b>	<b>8.7</b>	<b>-5.80</b>	--	--

**Large Cap Funds**

Scheme Name	NAV	Historic Return (%)							AUM (Cr.)	Exit Load/Lock-in Details
		6 M	1 Y	3 Y	5 Y	7 Y	10 Y	YTD		
Axis Bluechip Fund - Growth	31	-6.7	7.1	9.1	8.8	14.4	10.8	-4.10	15,945	If redeemed before 12 Month; Exit Load is 1%;
Mirae Asset Large Cap Fund - Reg - Growth	51	-6.6	4.8	4	8.2	17	12.5	-6.50	16,381	If redeemed before 1 Year; Exit Load is 1%;
Nippon India Large Cap Fund - Growth	30	-16.7	-6.3	-0.9	3.4	13.3	9	-16.20	9,983	If redeemed before 7 Day; Exit Load is 1%;
<b>Nifty 50 TRI</b>	<b>15,853</b>	<b>-6.6</b>	<b>4.4</b>	<b>5</b>	<b>6.9</b>	<b>12</b>	<b>8.8</b>	<b>-7.20</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	58	-5.9	14.4	3	8	21.2	12.5	0.80	7,425	If redeemed before 12 Month; Exit Load is 1%;
Edelweiss Mid Cap Fund - Growth	27	-8.4	11	1.7	5.4	19.3	13.1	0.10	826	If redeemed before 12 Month; Exit Load is 1%;
Axis Midcap Fund - Growth	41	-4.5	15.9	9.5	7.7	20.2	--	2.10	5,867	If redeemed before 12 Month; Exit Load is 1%;
Invesco India Mid Cap Fund - Growth	51	-7.0	14.3	4.4	6.8	19.5	13.2	0.70	875	If redeemed before 1 Year; Exit Load is 1%;
Kotak Emerging Equity Fund - Reg - Growth	39	-11.8	8.3	1.4	6.8	21	12	-4.40	6,854	If redeemed before 1 Year ; Exit Load is 1%;
<b>Nifty Midcap 100 TRI</b>	<b>20,991</b>	<b>-11.7</b>	<b>3.7</b>	<b>-3.7</b>	<b>3.8</b>	<b>14.7</b>	<b>7.8</b>	<b>-5.20</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	30	35.0	59.4	27.4	13.5	10.5	10.8	44.60	194	If redeemed before 1 Month ; Exit Load is 1%;

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Jul 2020 - Sept 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	56	-4.9	10.3	5.4	11.6	24.9	18.3	-2.80	9,834	If redeemed before 1 Year; Exit Load is 1%;
Canara Robeco Emerging Equities - Growth	96	-7.3	12	3	8.2	23.5	15.5	-0.70	5,543	If redeemed before 1 Year; Exit Load is 1%;
Principal Emerging Bluechip Fund - Growth	105	-8.0	11.2	1.3	7.4	20.6	12.8	-2.50	2,015	If redeemed before 365 Day; Exit Load is 1%;
Invesco India Growth Opportunities Fund - Growth	34	-9.9	4.8	3.8	6.7	14.7	10.5	-7.00	2,703	If redeemed before 1 Year; Exit Load is 1%;
Sundaram Large and Mid Cap Fund - Reg - Growth	33	-13.8	1.8	3	6.7	15	8.8	-10.50	1,113	If redeemed before 365 Day; Exit Load is 1%;
<b>NIFTY Large Midcap 250 TRI</b>	<b>7,070</b>	<b>-8.1</b>	<b>6.4</b>	<b>2.2</b>	<b>6.9</b>	<b>15.4</b>	<b>9.6</b>	<b>-4.70</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	29	-9.9	6.4	5.8	9	15	--	-5.90	11,043	If redeemed before 12 Month; Exit Load is 1%;
ICICI Prudential Focused Equity Fund - Ret - Growth	31	3.4	8.3	2.8	5.5	12.1	8.5	4.90	681	If redeemed before 1 Year; Exit Load is 1%;
SBI Focused Equity Fund - Growth	143	-11.1	5.5	6.8	8.7	16.6	13.5	-6.50	9,506	If redeemed before 1 Year; Exit Load is 1%;
<b>S&amp;P BSE 500 TRI</b>	<b>17,635</b>	<b>-7.0</b>	<b>5.5</b>	<b>2.9</b>	<b>6.5</b>	<b>13.2</b>	<b>8.7</b>	<b>-5.80</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	35	-12.8	-6.2	-2.3	5.1	13.7	8.9	-8.70	7,851	If redeemed before 1 Year; Exit Load is 1%;
SBI Small Cap Fund - Growth	53	-7.6	11.8	4.8	10.1	24.3	16.9	-0.50	4,270	If redeemed before 1 Year; Exit Load is 1%;
<b>Nifty Smallcap 100 TRI</b>	<b>6,505</b>	<b>-15.3</b>	<b>-1.3</b>	<b>-11.3</b>	<b>-1.2</b>	<b>12.1</b>	<b>4.1</b>	<b>-9.20</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	31	-6.7	8.5	2.8	6.2	16.5	10.2	-4.00	10,101	Nil
Axis Long Term Equity Fund - Growth	46	-11.1	4.9	5.7	7.2	18.3	14.5	-7.00	21,051	Nil
Canara Robeco Equity Tax Saver Fund - Growth	70	-3.5	12.7	7.3	7.4	14.6	10.5	1.90	1,089	Nil
Invesco India Tax Plan - Growth	52	-7.5	8.3	4.7	6.9	16.4	11.5	-3.40	1,075	Nil
Mirae Asset Tax Saver Fund - Reg - Growth	18	-5.3	7.7	5.3	--	--	--	-4.60	3,538	Nil
<b>S&amp;P BSE 200 TRI</b>	<b>5,718</b>	<b>-6.6</b>	<b>5.5</b>	<b>3.8</b>	<b>6.8</b>	<b>13.1</b>	<b>8.9</b>	<b>-5.90</b>	--	--

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Jul 2020 - Sept 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	123	-3.7	6.5	3.8	7.1	14.2	12.2	-1.60	3,211	If redeemed before 1 Year; Exit Load is 3%; If redeemed bet. 1 Year to 2 Year; Exit Load is 2%; If redeemed bet. 2 Year to 3 Year; Exit Load is 1%;
Tata Retirement Savings Fund - Moderate Plan - Reg	31	-2.9	10.8	4.2	8.2	16.1	--	-0.80	1,140	If redeemed before 61 Month; Exit Load is 1%;
Tata Retirement Savings Fund - Progressive Plan - Reg	30	-5.1	9.8	4.2	8.9	15.8	--	-3.00	776	If redeemed before 61 Month; Exit Load is 1%;
Tata Retirement Savings Fund - Reg - Conservative Plan	22	2.9	9.8	5.5	7.7	10	--	4.90	141	If redeemed before 61 Month; Exit Load is 1%;
<b>S&amp;P BSE 200 TRI</b>	<b>5,718</b>	<b>-6.6</b>	<b>5.5</b>	<b>3.8</b>	<b>6.8</b>	<b>13.1</b>	<b>8.9</b>	<b>-5.90</b>	<b>--</b>	<b>--</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	102	-7.3	3.4	4.4	6.3	11.4	8	-7.80	1,746	If redeemed before 3 Day; Exit Load is 0.25%;
ICICI Prudential Nifty Next 50 Index Fund - Growth	24	-6.7	5.2	-1.7	5	14	8.7	-4.40	729	Nil
UTI Nifty Index Fund - Growth	74	-7.1	3.8	4.6	6.5	11.5	8.1	-7.60	2,571	Nil
<b>Nifty 50 TRI</b>	<b>15,853</b>	<b>-6.6</b>	<b>4.4</b>	<b>5</b>	<b>6.9</b>	<b>12</b>	<b>8.8</b>	<b>-7.20</b>	<b>--</b>	<b>--</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	49	-4.5	10.7	6	8.5	19.5	11.8	-0.10	4,952	If redeemed before 1 Year; Exit Load is 1%;
UTI Value Opportunities Fund - Growth	61	-8.4	7.3	3.2	4.3	10.8	9.2	-5.00	4,251	If redeemed before 1 Year; Exit Load is 1%;
<b>S&amp;P BSE 500 TRI</b>	<b>17,635</b>	<b>-7.0</b>	<b>5.5</b>	<b>2.9</b>	<b>6.5</b>	<b>13.2</b>	<b>8.7</b>	<b>-5.80</b>	<b>--</b>	<b>--</b>

**Sector/Thematic**

Scheme Name	NAV	Historic Return (%)							AUM (Cr.)	Exit Load/Lock-in Details
		6 M	1 Y	3 Y	5 Y	7 Y	10 Y	YTD		
Canara Robeco Consumer Trends Fund - Reg - Growth	42	-7.6	11.7	5.7	8.7	16.7	12.1	-2.40	390	If redeemed before 1 Year; Exit Load is 1%;
Mirae Asset Great Consumer Fund - Growth	35	-9.9	7.7	5.1	8.6	15.6	--	-6.70	940	If redeemed before 1 Year; Exit Load is 1%;
ICICI Prudential Technology Fund - Growth	70	14.0	19.7	19.8	10.9	17.4	15.5	20.70	379	If redeemed before 15 Day; Exit Load is 1%;
Nippon India Pharma Fund - Growth	214	32.6	54.7	18.8	8	17.6	15.2	41.00	3,093	If redeemed before 1 Month ; Exit Load is 1%;
BNP Paribas India Consumption Fund - Reg - Growth	13	-6.3	12.1	--	--	--	--	-0.90	525	If redeemed before 12 Month; Exit Load is 1%;
ICICI Prudential Banking and Financial Services Fund - Retail - Growth	50	-29.4	-18.4	-6.7	4.6	15.4	11.1	-28.80	2,538	If redeemed before 15 Day; Exit Load is 1%;
<b>S&amp;P BSE 500 TRI</b>	<b>17,635</b>	<b>-7.0</b>	<b>5.5</b>	<b>2.9</b>	<b>6.5</b>	<b>13.2</b>	<b>8.7</b>	<b>-5.80</b>	<b>--</b>	<b>--</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	37	-3.1	7.1	5.3	7	12.5	10.9	-1.90	25,409	If redeemed before 1 Year; Exit Load is 1%;
Invesco India Dynamic Equity Fund - Growth	30	-3.2	4.5	2.2	5.5	11.7	9.1	-1.60	757	If redeemed before 3 Month; Exit Load is 0.25%;
Nippon India Balanced Advantage Fund - Growth	92	-4.5	3	2.8	5.2	12.4	9	-2.60	2,782	If redeemed before 12 Month; Exit Load is 1%;
SBI Dynamic Asset Allocation Fund - Reg - Growth	13	-3.7	1.7	2.8	5.7	--	--	-4.40	593	If redeemed before 12 Month; Exit Load is 1%;
<b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>	<b>10,546</b>	<b>-0.5</b>	<b>8.5</b>	<b>6.9</b>	<b>8.2</b>	<b>11.6</b>	<b>9.2</b>	<b>-0.20</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	171	-1.9	11.7	6.3	7.6	14.8	11.1	1.90	3,231	If redeemed before 1 Year; Exit Load is 1%;
SBI Equity Hybrid Fund - Growth	140	-7.0	5.3	5.5	7.3	14.5	10.7	-3.90	31,434	If redeemed before 12 Month; Exit Load is 1%;
Mirae Asset Hybrid - Equity Fund - Reg - Growth	15	-3.1	6.3	4.9	8.4	--	--	-3.10	3,468	If redeemed before 1 Year; Exit Load is 1%;
ICICI Prudential Equity & Debt Fund - Growth	128	-8.7	-0.2	1.6	6.1	13.4	11.4	-8.50	17,615	If redeemed before 1 Year; Exit Load is 1%;
<b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>	<b>10,546</b>	<b>-0.5</b>	<b>8.5</b>	<b>6.9</b>	<b>8.2</b>	<b>11.6</b>	<b>9.2</b>	<b>-0.20</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	1.8	2	3.3	4.3	5.6	5.7	4.00	7,596	If redeemed before 1 Month; Exit Load is 0.25%;
Kotak Equity Arbitrage Fund - Reg - Growth	28	1.3	2.4	4.1	4.8	5.8	5.9	4.70	15,364	If redeemed before 30 Day; Exit Load is 0.25%;
Tata Arbitrage Fund - Reg - Growth	11	1.5	3.1	5.2	5.4	--	--	5.50	2,125	If redeemed before 30 Day; Exit Load is 0.25%;
Nippon India Arbitrage Fund - Growth	20	1.5	2.6	4.2	4.8	5.8	6	4.70	7,847	If redeemed before 1 Month; Exit Load is 0.25%;

**Overnight Fund**

Scheme Name	NAV	Historic Return (%)					YTM	Avg Maturity	AUM (Cr.)	Exit Load/Lock-in Details
		1 W	2 W	1 M	3 M	1 Y				
Aditya Birla Sun Life Overnight Fund - Reg - Growth	1,089	2.9	2.9	2.9	2.9	4.1	3.17	0	7,621	Nil
HDFC Overnight Fund - Growth	2,984	2.9	2.9	2.9	2.8	4	3.15384	0.01	13,165	Nil
ICICI Prudential Overnight Fund - Reg - Growth	109	3.0	3	3	2.8	4.1	3.12	0	10,011	Nil
Nippon India Overnight Fund - Reg - Growth	108	3.0	3	3	2.9	4.2	3.09	0.00	5,363	Nil
Kotak Overnight Fund - Reg - Growth	1,076	2.9	2.9	2.9	2.9	4.1	3.14	--	4,494	Nil
<b>CRISIL Liquid Fund Index</b>	--	<b>4.2</b>	<b>3.9</b>	<b>3.9</b>	<b>4.4</b>	<b>5.5</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	323	3.4	3.2	3.3	4.2	5.3	3.67	0.14	36,679	*Ref Footnote
ICICI Prudential Liquid Fund - Reg - Growth	297	3.4	3.2	3.3	4	5.2	3.63154	0.12	57,335	*Ref Footnote
Kotak Liquid Fund - Reg - Growth	4,059	3.3	3.1	3.2	3.8	5	3.43	--	32,611	*Ref Footnote
Nippon India Liquid Fund - Growth	4,899	3.3	3.1	3.2	4	5.2	3.57	0.15	30,604	*Ref Footnote
Mahindra Manulife Liquid Fund - Reg - Growth	1,302	3.5	3.3	3.3	3.9	5.3	3.61	0.15	2,144	*Ref Footnote
<b>CRISIL Liquid Fund Index</b>	--	<b>4.2</b>	<b>3.9</b>	<b>3.9</b>	<b>4.4</b>	<b>5.5</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	5.1	8.9	7.8	7.2	--	4.57101	0.58	10,760	Nil
L&T Ultra Short Term Fund - Growth	34	3.3	6.9	6.9	6.7	7.1	3.8	--	2,095	Nil
<b>NIFTY Ultra Short Duration Debt Index</b>	<b>4,153</b>	<b>4.2</b>	<b>6.2</b>	<b>6.4</b>	<b>6.6</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	278	4.6	8.9	8.2	7.5	7.8	4.45	0.58	9,214	Nil
HDFC Money Market Fund - Growth	4,309	4.6	8.9	8.4	7.6	7.6	4.04227	0.53	9,713	Nil
Tata Money Market Fund - Reg - Growth	3,544	4.6	8.7	7.9	7.2	5	4.07458	0.48	535	Nil
<b>CRISIL Liquid Fund Index</b>	--	<b>3.9</b>	<b>4.4</b>	<b>5</b>	<b>5.5</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	8.8	18.1	11.9	11.3	8.7	6.17	3.57	12,737	Nil
Nippon India Short Term Fund - Growth	40	5.7	13.4	9.8	9.7	7.4	5.86	2.75	6,825	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	2,334	5.2	11.3	8.5	8.3	7.9	4.18352	0.97	6,334	Nil
Canara Robeco Savings Fund - Reg - Growth	32	3.7	9.2	7.6	7.3	7.3	3.98	1.02	1,200	Nil
IDFC Low Duration Fund - Reg - Growth	30	3.8	10.1	8.2	8	7.6	4.01	1.01	5,326	Nil

**Banking & PSU Bond Funds**

Scheme Name	NAV	Historic Return (%)					YTM	Avg Maturity	AUM (Cr.)	Exit Load/Lock-in Details
		1 M	3 M	6 M	1 Y	3 Y				
HDFC Banking and PSU Debt Fund - Reg - Growth	17	8.5	17.3	10.9	10.9	8.2	6.05	3.44	7,544	Nil
Kotak Banking and PSU Debt Fund - Reg - Growth	49	8.1	16.6	11.4	10.9	8.7	6.11	--	7,830	Nil
Nippon India Banking & PSU Debt Fund - Reg - Growth	16	4.3	15.5	12.4	11.1	8.6	5.28	3.27	5,211	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	7.6	16.8	12.3	11	8.4	5.53	3.60	15,799	Nil
L&T Triple Ace Bond Fund - Reg - Growth	56	7.8	18	14.5	12.2	9.5	6.54	--	4,580	If redeemed before 3 Month; Exit Load is 0.5%;
Kotak Corporate Bond Fund - Std - Growth	2,816	7.6	15.3	10.5	10	8.6	5.33	--	5,267	Nil

**Credit Risk Fund**

Scheme Name	NAV	Historic Return (%)					YTM	Avg Maturity	AUM (Cr.)	Exit Load/Lock-in Details
		1 M	3 M	6 M	1 Y	3 Y				
ICICI Prudential Credit Risk Fund - Growth	23	12.1	15.3	8.3	10.1	7.9	8.96	2.41	6,562	If redeemed before 1 Year; Exit Load is 1%;
HDFC Credit Risk Debt Fund - Reg - Growth	17	13.0	19.9	8.1	9.3	7.1	9.81358	3.07	6,258	If redeemed before 12 Month; Exit Load is 1%; If redeemed bet. 12 Month to 18 Month; Exit Load is 0.5%;
SBI Credit Risk Fund - Growth	33	7.1	15.9	7.7	8.4	6.6	8.33	--	3,848	If redeemed before 12 Month; Exit Load is 3%; If redeemed bet. 12 Month to 24 Month; Exit Load is 1.5%; If redeemed bet. 24 Month to 36 Month; Exit Load is 0.75%;

**Floater Fund**

Scheme Name	NAV	Historic Return (%)					YTM	Avg Maturity	AUM (Cr.)	Exit Load/Lock-in Details
		1 M	3 M	6 M	1 Y	3 Y				
Nippon India Floating Rate Fund - Growth	34	6.2	16.6	12.6	11.1	8	5.65	2.90	11,636	Nil

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

Dynamic Bond Fund

Scheme Name	NAV	Historic Return (%)					YTM	Avg Maturity	AUM (Cr.)	Exit Load/Lock-in Details
		1 M	3 M	6 M	1 Y	3 Y				
ICICI Prudential All Seasons Bond Fund - Growth	27	8.3	14.4	12.8	11.7	8	7.87	10.98	3,108	If redeemed before 1 Month; Exit Load is 0.25%;
IDFC D B F - Reg - Growth	27	0.3	10.7	14.9	11.5	8.5	6.29	13.58	2,560	Nil
Kotak Dynamic Bond Fund - Reg - Growth	28	5.1	16	11.6	10.4	8.9	6.45	--	1,458	Nil
CRISIL Corporate Bond Composite Index*	--	--	--	--	--	--	--	--	--	--

Gilt Funds

Scheme Name	NAV	Historic Return (%)					YTM	Avg Maturity	AUM (Cr.)	Exit Load/Lock-in Details
		1 M	3 M	6 M	1 Y	3 Y				
Nippon India Gilt Securities Fund - Growth	30	-0.3	7.5	13.4	10.3	9	5.89	8.52	1,452	If redeemed before 7 Day; Exit Load is 0.25%;
SBI Magnum Gilt Fund - Growth	49	-0.2	7.5	14.2	10.6	8.4	6.26	--	4,108	Nil

Medium Duration Funds

Scheme Name	NAV	Historic Return (%)					YTM	Avg Maturity	AUM (Cr.)	Exit Load/Lock-in Details
		1 M	3 M	6 M	1 Y	3 Y				
ICICI Prudential Medium Term Bond Fund - Growth	32	12.3	16.5	8.1	10.3	7.1	8.4	4.69	4,864	If redeemed before 1 Year; Exit Load is 1%;
SBI Magnum Medium Duration Fund - Growth	38	5.7	15.6	11.5	11.6	8.7	7.15	--	3,719	If redeemed before 12 Month; Exit Load is 1.5%;

Medium to Long Duration Funds

Scheme Name	NAV	Historic Return (%)					YTM	Avg Maturity	AUM (Cr.)	Exit Load/Lock-in Details
		1 M	3 M	6 M	1 Y	3 Y				
ICICI Prudential Bond Fund - Growth	30	8.0	17.7	12.9	12	8	6.22	5.67	3,645	If redeemed before 6 Month; Exit Load is 1%;
SBI Magnum Income Fund - Growth	53	6.1	15	11.4	12.2	8.1	7.11	--	1,386	If redeemed before 1 Year; Exit Load is 1%;

Disclaimers:

Source: - ICRA MF, NAV as on Aug 07,2020

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