

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	789	14.5	16.7	9.2	10.3	16.6	12.7	3.40	12,098	If redeemed bet. 0 Day to 365 Day; Exit Load is 1%;
Canara Robeco Equity Diversified Fund - Growth	149	15.7	17.9	14.3	9.3	13.3	12.4	5.50	1,728	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
ICICI Prudential Multicap Fund - Growth	302	8.4	11.5	8.4	8.8	14.3	12.2	0.80	5,197	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Kotak Standard Multicap Fund - Reg - Growth	38	12.4	17.3	11.6	10.6	16.8	14.3	2.50	30,546	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
S&P BSE 500 TRI	18,937	10.7	12.7	10.8	8.7	12.8	10.9	1.20	--	--

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	13.1	21.9	18.4	11.2	15.5	13.1	3.70	11,077	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Mirae Asset Large Cap Fund - Reg - Growth	54	9.9	13.5	12.5	10.9	16.7	15	-0.10	17,141	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nippon India Large Cap Fund - Growth	36	10.5	10.9	10.9	8.1	14.1	12.6	0.40	12,741	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Nifty 50 TRI	16,995	9.2	12.5	12.7	8.4	12.2	11	-0.50	--	--

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	18.4	22.4	8.9	11.5	18.3	15.4	6.20	7,626	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Edelweiss Mid Cap Fund - Growth	29	18.3	19.8	10.1	9.5	18.7	16.4	8.70	1,000	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Axis Midcap Fund - Growth	42	19.5	23.4	17.3	11.2	18.2	--	6.60	4,818	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Kotak Emerging Equity Fund - Reg - Growth	44	20.3	25.1	9.7	11.8	18.7	15.5	7.80	6,733	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nifty Midcap 100 TRI	23,581	14.4	12.6	5	8.4	13.6	10.9	6.50	--	--

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	14.8	23.9	15.6	6.2	5.7	--	7.10	49	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
MSCI AC World Index*	--	--	--	--	--	--	--	--	--	--

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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		
Canara Robeco Emerging Equities - Growth	104	18.4	18.6	12.5	12.7	21.7	18.9	6.90	5,626	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Invesco India Growth Opportunities Fund - Growth	37	13.6	17.3	13.4	10	15.3	13.2	3.00	2,447	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Principal Emerging Bluechip Fund - Growth	114	18.6	18.3	10.1	11.4	19.3	15.2	5.90	2,202	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
NIFTY Large Midcap 250 TRI	7,665	13.0	14.1	10.6	9.8	14.6	11.9	3.30	--	--

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	33	16.3	26	17.4	12.9	15.6	--	5.60	9,627	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
SBI Focused Equity Fund - Growth	162	17.4	26	16.4	12.3	15.7	17.3	5.40	7,694	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
S&P BSE 500 TRI	18,937	10.7	12.7	10.8	8.7	12.8	10.9	1.20	--	--

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	8.5	4.1	1.8	6.7	17.4	15.3	3.70	7,188	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
HDFC Small Cap Fund - Growth	40	5.1	-0.3	8.5	9.7	14.6	12.1	4.50	9,872	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
L&T Emerging Businesses Fund - Reg - Growth	24	8.5	2.6	5.7	10.6	--	--	3.00	6,123	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Small Cap Fund - Growth	57	19.5	22.5	13.3	14.3	24.1	19	7.40	3,493	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nifty Smallcap 100 TRI	7,607	12.9	7.5	-1.3	3.7	9.7	7.1	6.20	--	--

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	34	15.2	12.2	11.3	9.5	16.4	12.7	4.00	10,308	Nil
Axis Long Term Equity Fund - Growth	52	15.6	24.9	16.7	11.6	20	17.9	5.40	21,997	Nil
Canara Robeco Equity Tax Saver Fund - Growth	73	15.7	18.5	13.6	9.2	13.9	12.9	6.40	1,033	Nil
Invesco India Tax Plan - Growth	56	14.7	17	12.5	9.9	16.2	14.2	4.30	1,026	Nil
Mirae Asset Tax Saver Fund - Reg - Growth	19	11.9	16.9	14.6	--	--	--	0.80	3,293	Nil
S&P BSE 200 TRI	6,116	10.3	12.8	11.5	8.8	12.9	11.1	0.60	--	--

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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	11.7	13.3	13.1	9.4	13.4	11.5	2.50	900	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Invesco India Contra Fund - Growth	51	13.5	15	12.4	10.4	17.1	13.4	4.30	4,751	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
UTI Value Opportunities Fund - Growth	67	14.3	16	9.8	5.9	11.3	11.4	3.10	4,635	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nippon India Value Fund - Growth	77	10.7	13.7	9.6	7.9	13.1	10.9	1.90	3,114	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
S&P BSE 500 TRI	18,937	10.7	12.7	10.8	8.7	12.8	10.9	1.20	--	--

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	45	18.1	20.1	15.1	12	16	15.6	5.70	388	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Mirae Asset Great Consumer Fund - Growth	38	16.4	16.3	16.2	12.1	16.5	--	2.80	1,004	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
ICICI Prudential Technology Fund - Growth	61	3.9	-0.5	15.9	7.5	16.6	16.1	5.70	418	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%;
Nippon India Pharma Fund - Growth	163	16.1	7.7	6.7	5.1	13.9	14.3	7.00	2,417	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
BNP Paribas India Consumption Fund - Reg - Growth	14	17.7	27.7	--	--	--	--	5.90	499	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
ICICI Prudential Banking and Financial Services Fund - Retail - Growth	70	12.1	20.7	12.9	13.1	17.8	17.7	0.30	3,615	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%;
S&P BSE 500 TRI	18,937	10.7	12.7	10.8	8.7	12.8	10.9	1.20	--	--

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	39	8.8	13.3	9.3	8.9	12.3	12.4	1.00	28,853	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Invesco India Dynamic Equity Fund - Growth	31	6.7	10.3	8.2	7.4	12	10.6	1.70	870	If redeemed bet. 0 Month to 3 Month; Exit Load is 0.25%;
Nippon India Balanced Advantage Fund - Growth	96	6.8	11.1	8.8	7.4	11.8	11.1	1.80	2,884	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
HDFC Balanced Advantage Fund - Growth	200	5.1	9.5	9.5	8.4	11.5	11	-0.90	44,151	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Dynamic Asset Allocation Fund - Reg - Growth	14	4.7	5	8.5	--	--	--	-0.50	664	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
NIFTY 50 Hybrid Composite Debt 65:35 Index	10,611	7.6	12.8	11.2	8.6	11.1	10.3	0.40	--	--

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	140	7.8	13	7.9	8.7	13.9	13.5	-0.30	22,390	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Mirae Asset Hybrid - Equity Fund - Reg - Growth	16	8.4	13.1	10.7	--	--	--	-0.10	3,380	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Equity Hybrid Fund - Growth	151	11.8	19.4	12.4	9.9	15	12.6	3.40	32,585	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Canara Robeco Equity Hybrid Fund - Growth	174	12.4	15.8	11.4	9.5	13.9	12.8	3.80	3,000	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
NIFTY 50 Hybrid Composite Debt 65:35 Index	10,611	7.6	12.8	11.2	8.6	11.1	10.3	0.40	--	--

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	4.9	4.8	5.1	6.2	6.1	6.1	6.40	12,224	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%;
Kotak Equity Arbitrage Fund - Reg - Growth	28	4.9	4.9	5.2	6.2	6.2	6.2	6.20	17,856	If redeemed bet. 0 Day to 30 Day; Exit Load is 0.25%;
Nippon India Arbitrage Fund - Growth	20	5.3	4.9	5.2	6.2	6.3	6.3	6.50	10,497	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	6.0	10	8.8	--	--	--	2.00	820	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Kotak Equity Savings Fund - Reg - Growth	15	6.0	8.9	7.9	7.6	--	--	1.00	1,804	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
CRISIL Hybrid 50+50 - Moderate Index*	--	--	--	--	--	--	--	--	--	--

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	2,176	5.5	5.3	5.1	5.2	6.4	5.29	--	33,800	*Ref Footnote	
IDFC Cash Fund - Reg - Growth	2,373	5.2	5.1	4.9	5	6.1	5.21	0.08	9,799	*Ref Footnote	
Kotak Liquid Fund - Reg - Growth	3,970	5.3	5.2	5	5.1	6.2	5.28	--	29,452	*Ref Footnote	
CRISIL Liquid Fund Index	--	6.0	5.9	5.6	5.7	--	--	--	--	--	

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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	6.3	6.2	6.6	7.8	--	5.83	0.46	5,468	Nil
Sundaram Ultra Short Term Fund - Reg - Growth	10	5.3	4.9	5.4	--	--	5.57	--	339	Nil
L&T Ultra Short Term Fund - Growth	32	5.8	5.6	6.1	7.3	7.2	5.85	0.46	2,666	Nil
NIFTY Ultra Short Duration Debt Index	4,028	6.5	6.4	6.6	7.6	7.6	--	--	--	--

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	267	6.9	6.3	6.5	7.9	7.6	5.91	--	12,504	Nil
Franklin India Savings Fund - Growth	37	6.1	5.9	6.7	8.2	7.7	5.75	--	4,741	Nil
Nippon India Money Market Fund - Growth	3,009	6.1	6	6.6	7.8	7.5	5.55	0.30	3,805	Nil
CRISIL Liquid Fund Index	--	5.6	5.7	5.8	--	--	--	--	--	--

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	14.5	9.8	9.2	10.4	7.6	6.65	--	4,939	Nil
HDFC Short Term Debt Fund - Growth	23	16.6	11.2	10.1	10.6	8.1	7.07	3.06	11,026	Nil
IDFC Bond Fund - Short Term Plan - Reg - Growth	41	15.3	9.5	9.3	10.4	7.7	6.62	2.21	11,979	Nil
Kotak Bond Short Term Fund - Reg - Growth	38	15.3	9.6	9	10.2	7.4	7.16	--	11,400	Nil
L&T Short Term Bond Fund - Reg - Growth	19	13.5	8.5	8.5	9.9	7.5	6.48	2.11	5,450	Nil

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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	2,241	8.5	7.1	7.6	8.8	7.6	6.1	--	5,239	Nil
Canara Robeco Savings Fund - Reg - Growth	31	7.7	6.5	6.7	7.9	7.3	5.98	--	1,135	Nil
IDFC Low Duration Fund - Reg - Growth	28	9.3	7.1	7.4	8.4	7.6	5.96	0.90	5,804	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	18.0	11.4	10.4	11.2	7.9	7.28	3.16	4,896	Nil
Kotak Banking and PSU Debt Fund - Reg - Growth	47	18.7	12	10.2	11.9	8.4	7.09	--	4,553	Nil
IDFC Banking & PSU Debt Fund - Reg - Growth	18	19.3	10.9	10.4	12.3	8.5	6.8	3.10	13,030	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	13.8	9.8	9.2	10.4	7.8	6.76	2.26	12,074	Nil
L&T Triple Ace Bond Fund - Reg - Growth	52	26.7	16.6	10.3	15.3	8.2	7.59	8.39	2,474	If redeemed bet. 0 Month to 3 Month; Exit Load is 0.5%;
Kotak Corporate Bond Fund - Std - Growth	2,679	12.7	8.7	8.9	10	8.2	6.82	--	4,523	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	17.5	13.3	11.4	10.6	8	9.41	2.30	12,381	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Kotak Credit Risk Fund - Reg - Growth	22	16.8	11.5	10.7	9.9	7.6	8.94	--	5,104	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Credit Risk Fund - Growth	32	16.1	9.1	8.9	7.3	6.8	8.69	--	5,055	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%;

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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	22.6	15	10.4	11.9	8.1	8.23	6.93	3,139	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%;
IDFC D B F - Reg - Growth	25	30.2	14.4	8.4	13.8	7.9	7.12	12.71	2,004	Nil
Kotak Dynamic Bond Fund - Reg - Growth	27	22.2	12.6	9.3	12.3	8.8	7.58	--	1,132	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	31.5	16	9.2	16	8.9	7.13	13.06	469	Nil
Nippon India Gilt Securities Fund - Growth	28	26.8	13.4	7.7	14.5	8.9	6.86	--	1,086	If redeemed bet. 0 Day to 7 Day; Exit Load is 0.25%;
UTI Gilt Fund - Growth	46	21.7	10.3	5.8	14	8	6.91	9.42	504	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	21.0	10.3	8.1	10.8	7.4	6.83	4.86	2,951	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	27.0	12.7	7.1	13	7.4	6.96	10.17	670	If redeemed bet. 0 Day to 365 Day; Exit Load is 1%;
Nippon India Income Fund - G P - Growth	66	24.4	12	7.2	13.6	7.8	6.9	--	294	If redeemed bet. 0 Day to 15 Day; Exit Load is 0.25%;

Disclaimers:

Source: - ICRA MF, NAV as on Feb 11,2020

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