

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	658	-15.5	-7.9	-0.9	6.1	13.9	9.5	-13.70	10,175	If redeemed bet. 0 Day to 365 Day; Exit Load is 1%;
Canara Robeco Equity Diversified Fund - Growth	133	-7.8	-0.1	5.1	6.3	11.5	9.6	-5.70	2,107	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Mahindra Manulife Multi Cap Badhat Yojana - Reg - Growth	11	-10.5	-1.2	0.9	--	--	--	-9.10	312	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
UTI Equity Fund - Growth	141	-9.3	2	4.9	6.3	12.1	10.7	-7.30	9,750	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Kotak Standard Multicap Fund - Reg - Growth	33	-13.7	-7.3	1.5	7.1	14.2	11.2	-11.90	27,976	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>16,618</b>	<b>-13.1</b>	<b>-6.7</b>	<b>1.5</b>	<b>5.8</b>	<b>10.7</b>	<b>8.2</b>	<b>-11.20</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	29	-10.0	-0.4	8.4	8.3	12.3	10.3	-8.90	14,522	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Mirae Asset Large Cap Fund - Reg - Growth	48	-13.4	-6.7	2.9	7.5	14.7	12.1	-12.00	16,381	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nippon India Large Cap Fund - Growth	29	-21.3	-18.5	-2.1	2.9	11.1	8.6	-20.10	9,983	If redeemed bet. 0 Day to 7 Days; Exit Load is 1%;
<b>Nifty 50 TRI</b>	<b>14,978</b>	<b>-13.7</b>	<b>-7.3</b>	<b>3.6</b>	<b>6</b>	<b>9.7</b>	<b>8.3</b>	<b>-12.30</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	54	-8.1	2.1	1.5	7.7	17.7	12.2	-5.30	6,962	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Edelweiss Mid Cap Fund - Growth	25	-10.6	-4.2	-0.9	4.4	16.1	12.4	-8.40	826	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Axis Midcap Fund - Growth	38	-5.7	5.8	7.8	7.3	17.2	--	-4.30	5,511	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Invesco India Mid Cap Fund - Growth	48	-7.3	1.1	2.7	6.1	16.5	13.2	-5.40	817	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Kotak Emerging Equity Fund - Reg - Growth	36	-13.7	-4.3	-0.8	6.4	17.5	11.6	-10.40	6,449	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>19,609</b>	<b>-14.2</b>	<b>-10.5</b>	<b>-5.3</b>	<b>3.4</b>	<b>11.6</b>	<b>7.4</b>	<b>-11.40</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	29	34.6	50.1	26.6	12	9.2	11.3	40.50	137	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	53	-10.4	0.3	4.1	11.4	22.3	18.1	-8.00	9,834	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Canara Robeco Emerging Equities - Growth	90	-9.1	-1.9	1.4	8	20.4	15	-6.90	5,162	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Principal Emerging Bluechip Fund - Growth	98	-10.7	-2.7	0.0	6.9	17.2	12.2	-9.00	1,918	If redeemed bet. 0 Day to 365 Days; Exit Load is 1%;
Invesco India Growth Opportunities Fund - Growth	32	-12.7	-4.3	3.1	6	12.7	10.2	-11.50	2,498	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Sundaram Large and Mid Cap Fund - Reg - Growth	31	-17.3	-9.4	0.9	5.8	12.5	8.3	-15.90	1,113	If redeemed bet. 0 Day to 365 Days; Exit Load is 1%;
<b>NIFTY Large Midcap 250 TRI</b>	<b>6,657</b>	<b>-12.3</b>	<b>-6</b>	<b>0.9</b>	<b>6.3</b>	<b>12.6</b>	<b>9.2</b>	<b>-10.30</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	-11.9	-1.5	5.2	8.5	12.8	--	-10.30	10,399	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
ICICI Prudential Focused Equity Fund - Ret - Growth	29	-3.0	-2.6	2	4.8	9.8	8.1	-0.30	681	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Focused Equity Fund - Growth	139	-10.9	-2.8	5.5	8.7	14.3	13.8	-9.60	8,962	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
<b>S&amp;P BSE 500 TRI</b>	<b>16,618</b>	<b>-13.1</b>	<b>-6.7</b>	<b>1.5</b>	<b>5.8</b>	<b>10.7</b>	<b>8.2</b>	<b>-11.20</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		
HDFC Small Cap Fund - Growth	33	-18.7	-20.6	-5.3	4.4	11.2	8.4	-15.30	7,511	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Small Cap Fund - Growth	50	-9.1	-1.1	3.1	9.2	21.8	16.2	-6.80	3,917	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
<b>Nifty Smallcap 100 TRI</b>	<b>5,930</b>	<b>-21.7</b>	<b>-19.4</b>	<b>-13.2</b>	<b>-1.9</b>	<b>8.2</b>	<b>3.5</b>	<b>-17.20</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	30	-9.0	-1.1	1.9	6.4	14.4	9.9	-7.80	10,101	Nil
Axis Long Term Equity Fund - Growth	44	-13.0	-3.7	5.2	6.9	15.8	14.2	-11.60	20,292	Nil
Canara Robeco Equity Tax Saver Fund - Growth	65	-6.9	-0.5	5.3	6.4	12.1	9.8	-5.40	992	Nil
Invesco India Tax Plan - Growth	49	-10.0	-2.2	3.6	6.2	14.2	11.2	-8.50	997	Nil
Mirae Asset Tax Saver Fund - Reg - Growth	17	-11.9	-3.2	4.4	--	--	--	-9.70	3,538	Nil
<b>S&amp;P BSE 200 TRI</b>	<b>5,395</b>	<b>-12.8</b>	<b>-6.4</b>	<b>2.5</b>	<b>6.1</b>	<b>10.7</b>	<b>8.4</b>	<b>-11.20</b>	--	--

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**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	117	-7.4	-2.8	2.7	6.8	12.6	12	-5.80	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	-7.0	1.3	3.1	7.4	14.1	--	-5.70	1,087	If redeemed bet. 0 Month to 61 Month; Exit Load is 1%;
Tata Retirement Savings Fund - Progressive Plan - Reg	29	-10.0	-0.9	2.9	8.4	13.5	--	-8.60	728	If redeemed bet. 0 Month to 61 Month; Exit Load is 1%;
Tata Retirement Savings Fund - Reg - Conservative Plan	22	2.6	6.8	5.3	7.4	9.4	--	3.20	138	If redeemed bet. 0 Month to 61 Month; Exit Load is 1%;
<b>S&amp;P BSE 200 TRI</b>	<b>5,395</b>	<b>-12.8</b>	<b>-6.4</b>	<b>2.5</b>	<b>6.1</b>	<b>10.7</b>	<b>8.4</b>	<b>-11.20</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	97	-14.2	-8.2	3.1	5.4	9.2	7.5	-12.90	1,622	If redeemed bet. 0 Day to 3 Day; Exit Load is 0.25%;
ICICI Prudential Nifty Next 50 Index Fund - Growth	23	-10.0	-4.1	-1.8	5.2	11.6	8.4	-8.40	729	Nil
UTI Nifty Index Fund - Growth	70	-14.0	-7.8	3.3	5.6	9.2	7.6	-12.70	2,362	Nil
<b>Nifty 50 TRI</b>	<b>14,978</b>	<b>-13.7</b>	<b>-7.3</b>	<b>3.6</b>	<b>6</b>	<b>9.7</b>	<b>8.3</b>	<b>-12.30</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	-8.7	-2.2	4.1	7.7	16.7	11.1	-6.30	4,662	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
UTI Value Opportunities Fund - Growth	58	-12.7	-4.3	2	3.6	8.7	8.8	-10.60	4,017	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
<b>S&amp;P BSE 500 TRI</b>	<b>16,618</b>	<b>-13.1</b>	<b>-6.7</b>	<b>1.5</b>	<b>5.8</b>	<b>10.7</b>	<b>8.2</b>	<b>-11.20</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	39	-8.5	2.5	4.9	8.1	13.8	11.9	-7.30	372	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Mirae Asset Great Consumer Fund - Growth	33	-13.3	-0.9	4.3	8.3	14.2	--	-10.90	940	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
ICICI Prudential Technology Fund - Growth	59	-3.7	-0.7	13.6	8.5	15.4	14.2	1.50	379	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%;
Nippon India Pharma Fund - Growth	193	24.7	35.7	12.9	6.9	14.7	13.6	26.80	3,093	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	-6.1	7.2	--	--	--	--	-3.90	525	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
ICICI Prudential Banking and Financial Services Fund - Retail - Growth	49	-31.5	-27.8	-6.1	4.5	12.3	11.3	-30.40	2,538	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%;
<b>S&amp;P BSE 500 TRI</b>	<b>16,618</b>	<b>-13.1</b>	<b>-6.7</b>	<b>1.5</b>	<b>5.8</b>	<b>10.7</b>	<b>8.2</b>	<b>-11.20</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	36	-6.3	0.4	4.6	6.7	11	10.6	-5.50	25,409	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Invesco India Dynamic Equity Fund - Growth	29	-5.5	-1.9	2.4	5.1	10.5	8.8	-4.90	741	If redeemed bet. 0 Month to 3 Month; Exit Load is 0.25%;
Nippon India Balanced Advantage Fund - Growth	89	-6.9	-3.2	2.3	5.1	10.2	8.8	-5.80	2,782	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
SBI Dynamic Asset Allocation Fund - Reg - Growth	13	-9.1	-4.2	1.7	5.1	--	--	-7.90	576	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
<b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>	<b>10,156</b>	<b>-4.9</b>	<b>0.9</b>	<b>6.1</b>	<b>7.6</b>	<b>9.9</b>	<b>8.9</b>	<b>-3.90</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	164	-3.9	3.3	5.5	7.4	13	10.7	-2.40	3,041	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Equity Hybrid Fund - Growth	135	-8.7	-1.8	4.7	6.9	12.9	10.4	-7.60	30,192	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Mirae Asset Hybrid - Equity Fund - Reg - Growth	15	-8.0	-2.2	4.4	--	--	--	-6.80	3,468	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
ICICI Prudential Equity & Debt Fund - Growth	124	-12.7	-7.8	1	6	11.8	11.2	-11.20	17,615	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
<b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>	<b>10,156</b>	<b>-4.9</b>	<b>0.9</b>	<b>6.1</b>	<b>7.6</b>	<b>9.9</b>	<b>8.9</b>	<b>-3.90</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	1.2	3.9	4.1	4.6	5.7	5.8	4.30	8,237	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%;
Kotak Equity Arbitrage Fund - Reg - Growth	28	0.7	4.3	4.8	5.1	5.9	6	4.90	15,854	If redeemed bet. 0 Day to 30 Day; Exit Load is 0.25%;
Tata Arbitrage Fund - Reg - Growth	11	1.7	5.2	5.9	5.7	--	--	5.90	2,062	If redeemed bet. 0 Day to 30 Day; Exit Load is 0.25%;
Nippon India Arbitrage Fund - Growth	20	1.7	5	5	5.1	5.9	6.1	5.10	7,847	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	1,087	2.9	2.9	2.8	2.9	4.2	3.25	--	7,621	Nil
HDFC Overnight Fund - Growth	2,978	2.9	2.9	2.8	2.8	4.2	3.1418	0.00	13,989	Nil
ICICI Prudential Overnight Fund - Reg - Growth	109	2.9	2.9	2.8	2.8	4.2	3.19	--	10,011	Nil
Nippon India Overnight Fund - Reg - Growth	108	3.0	3	2.8	3	4.3	3.24	--	5,363	Nil
Kotak Overnight Fund - Reg - Growth	1,074	2.9	2.9	2.7	2.9	4.3	3.18	--	6,183	Nil
<b>CRISIL Liquid Fund Index</b>	--	<b>4.1</b>	<b>4.1</b>	<b>4.3</b>	<b>4.8</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	3.6	3.6	4.1	4.7	5.5	4.06	--	36,679	*Ref Footnote
ICICI Prudential Liquid Fund - Reg - Growth	296	3.4	3.3	3.8	4.6	5.5	4.07	--	57,335	*Ref Footnote
Kotak Liquid Fund - Reg - Growth	4,051	3.5	3.4	3.9	4.3	5.3	3.64	--	36,040	*Ref Footnote
Nippon India Liquid Fund - Growth	4,889	3.3	3.3	3.9	4.7	5.5	3.89	--	30,604	*Ref Footnote
Mahindra Manulife Liquid Fund - Reg - Growth	1,299	3.5	3.5	3.8	4.5	5.5	4	--	2,144	*Ref Footnote
<b>CRISIL Liquid Fund Index</b>	--	<b>4.1</b>	<b>4.1</b>	<b>4.3</b>	<b>4.8</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	9.9	10.5	8.1	7.5	--	4.90271	0.44	7,697	Nil
L&T Ultra Short Term Fund - Growth	33	6.3	8.6	7.4	7.1	7.2	3.8	0.45	1,960	Nil
<b>NIFTY Ultra Short Duration Debt Index</b>	<b>4,144</b>	<b>6.3</b>	<b>7.5</b>	<b>6.8</b>	<b>7</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	277	9.3	10.8	8.7	8	7.9	4.91	--	9,214	Nil
HDFC Money Market Fund - Growth	4,298	9.1	11.5	8.7	8	7.7	4.52615	0.63	8,422	Nil
Tata Money Market Fund - Reg - Growth	3,535	8.3	10.2	8.2	7.6	5.1	4.7	--	424	Nil
<b>CRISIL Liquid Fund Index</b>	--	<b>4.3</b>	<b>4.8</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	31.5	23.6	14.4	11.9	8.9	6.71	3.46	11,138	Nil
Nippon India Short Term Fund - Growth	39	23.4	18.5	11.9	10.4	7.6	6.56	--	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	2,329	14.8	13.4	9.3	8.8	7.9	4.6	1.06	4,955	Nil
Canara Robeco Savings Fund - Reg - Growth	32	11.3	11.7	8.4	7.9	7.4	4.62	--	1,049	Nil
IDFC Low Duration Fund - Reg - Growth	29	14.4	12.8	9.2	8.5	7.7	4.12	1.01	4,575	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	28.6	22	13.4	11.4	8.4	6.41	3.33	6,416	Nil
Kotak Banking and PSU Debt Fund - Reg - Growth	49	27.4	23.4	14.2	11.3	9	6.4	--	7,146	Nil
Nippon India Banking & PSU Debt Fund - Reg - Growth	16	24.6	23.3	15.2	12.2	8.9	5.65	--	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	27.1	23.4	14.2	11.5	8.6	6.35	--	15,799	Nil
L&T Triple Ace Bond Fund - Reg - Growth	56	31.2	35.9	20.3	12.9	9.9	6.54	8.15	3,871	If redeemed bet. 0 Month to 3 Month; Exit Load is 0.5%;
Kotak Corporate Bond Fund - Std - Growth	2,808	24.0	18.6	11.9	10.5	8.7	5.75	--	4,607	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	26.8	13.5	9.8	10	7.9	9.29	--	6,562	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
HDFC Credit Risk Debt Fund - Reg - Growth	17	38.7	13.7	9.9	9.2	7.1	10.0516	3.02	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	24.9	14.2	9.6	8.7	6.7	8.77	--	3,895	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	34	28.3	23.4	15	11.7	8.2	6.29	--	11,636	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	23.9	23.4	16.8	11.8	8.2	8.02	--	3,108	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%;
IDFC D B F - Reg - Growth	27	20.8	29.1	22.7	12.7	8.9	5.83	6.70	2,311	Nil
Kotak Dynamic Bond Fund - Reg - Growth	28	32.5	28.4	16.5	10.9	9.4	6.84	--	1,322	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	16.9	25.7	20.1	11.4	9.3	6.05	--	1,452	If redeemed bet. 0 Day to 7 Day; Exit Load is 0.25%;
SBI Magnum Gilt Fund - Growth	49	11.9	25.9	19	11.6	8.7	6.27	--	3,415	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	34.2	16.7	10.8	10.5	7.3	8.54	--	4,864	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Magnum Medium Duration Fund - Growth	38	24.7	22	14.8	12.2	8.9	7.76	--	3,384	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	32.8	28.6	17	12.9	8.3	6.56	--	3,645	If redeemed bet. 0 Month to 6 Month; Exit Load is 1%;
SBI Magnum Income Fund - Growth	53	25.4	23.6	15.6	12.5	8.3	7.41	--	1,342	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;

Disclaimers:

Source: - ICRA MF, NAV as on Jul 14,2020

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