

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Oct 2020 - Dec 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	741	29.4	5.6	1.7	8.9	15.5	9.5	-2.90	10,832	If redeemed before 365 Day; Exit Load is 1%;
Canara Robeco Equity Diversified Fund - Growth	151	28.1	13	8.3	9.9	13.1	9.9	6.80	2,413	If redeemed before 1 Year; Exit Load is 1%;
Mahindra Manulife Multi Cap Badhat Yojana - Reg - Growth	12	26.8	8.6	3.2	--	--	--	-0.10	341	If redeemed before 1 Year; Exit Load is 1%;
UTI Equity Fund - Growth	164	35.8	17.4	9.3	10	14.3	10.9	7.90	11,386	If redeemed before 1 Year; Exit Load is 1%;
Kotak Standard Multicap Fund - Reg - Growth	36	29.0	4.3	4.1	9.5	15.2	10.8	-2.60	29,551	If redeemed before 1 Year ; Exit Load is 1%;
<b>S&amp;P BSE 500 TRI</b>	<b>18,745</b>	<b>33.5</b>	<b>7.7</b>	<b>4.4</b>	<b>9</b>	<b>12.5</b>	<b>8</b>	<b>0.10</b>	<b>--</b>	<b>--</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	32	21.0	5	9.5	11.2	13.7	10.3	0.70	17,270	If redeemed before 12 Month; Exit Load is 1%;
Mirae Asset Large Cap Fund - Reg - Growth	54	31.9	7.2	5.5	10.7	16.1	11.8	-1.00	18,450	If redeemed before 1 Year; Exit Load is 1%;
Canara Robeco Bluechip Equity Fund - Growth	29	26.8	12.6	9.2	10.7	12.8	10.4	5.60	788	If redeemed before 1 Year; Exit Load is 1%;
IDFC Large Cap Fund - Reg - Growth	35	31.5	10.3	4.8	9	10.1	7.3	4.10	529	Nil
<b>Nifty 50 TRI</b>	<b>16,945</b>	<b>33.6</b>	<b>6.6</b>	<b>6.9</b>	<b>9.5</b>	<b>11.4</b>	<b>8.1</b>	<b>-0.80</b>	<b>--</b>	<b>--</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	62	31.8	15.6	4.1	10.9	19.7	11.9	7.20	8,274	If redeemed before 12 Month; Exit Load is 1%;
Edelweiss Mid Cap Fund - Growth	28	33.7	10.2	1.8	7.6	18.3	12.6	4.70	933	If redeemed before 12 Month; Exit Load is 1%;
Axis Midcap Fund - Growth	43	24.5	12.4	10.2	10.7	19.4	--	7.20	6,732	If redeemed before 12 Month; Exit Load is 1%;
Invesco India Mid Cap Fund - Growth	53	30.2	13.5	5.1	9.2	18.7	12.6	6.20	1,005	If redeemed before 1 Year; Exit Load is 1%;
Kotak Emerging Equity Fund - Reg - Growth	41	34.0	10.3	2.3	9	20.1	11.6	1.50	7,535	If redeemed before 1 Year ; Exit Load is 1%;
<b>Nifty Midcap 100 TRI</b>	<b>22,042</b>	<b>36.8</b>	<b>9.2</b>	<b>-2.4</b>	<b>6.1</b>	<b>13.8</b>	<b>7.2</b>	<b>-0.40</b>	<b>--</b>	<b>--</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	31	56.7	70.6	27.2	16.8	10.6	10.8	53.90	321	If redeemed before 1 Month ; 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	60	33.8	14.3	6.7	14.1	24	17.7	3.60	11,466	If redeemed before 1 Year; Exit Load is 1%;
Canara Robeco Emerging Equities - Growth	102	30.1	13.4	4.2	10.5	22.7	15.2	5.60	5,987	If redeemed before 1 Year; Exit Load is 1%;
Principal Emerging Bluechip Fund - Growth	111	29.9	10.2	1.3	10.1	19.4	12.1	2.70	2,119	If redeemed before 365 Day; Exit Load is 1%;
Invesco India Growth Opportunities Fund - Growth	36	27.3	5.4	5.1	9.6	14.1	10	-0.60	2,960	If redeemed before 1 Year; Exit Load is 1%;
Sundaram Large and Mid Cap Fund - Reg - Growth	34	26.7	-1.2	3.5	8.7	14.4	8.3	-6.60	1,252	If redeemed before 365 Day; Exit Load is 1%;
<b>NIFTY Large Midcap 250 TRI</b>	<b>7,483</b>	<b>33.9</b>	<b>9.2</b>	<b>3.3</b>	<b>9.2</b>	<b>14.5</b>	<b>9</b>	<b>0.90</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	31	27.1	5.1	6.6	11.9	14.2	--	-0.70	11,455	If redeemed before 12 Month; Exit Load is 1%;
ICICI Prudential Focused Equity Fund - Ret - Growth	30	23.0	6.1	2.9	6.5	10.1	7.1	4.40	795	If redeemed before 1 Year; Exit Load is 1%;
SBI Focused Equity Fund - Growth	146	16.3	1.9	6	9.6	16.2	12.7	-4.80	10,114	If redeemed before 1 Year; Exit Load is 1%;
<b>S&amp;P BSE 500 TRI</b>	<b>18,745</b>	<b>33.5</b>	<b>7.7</b>	<b>4.4</b>	<b>9</b>	<b>12.5</b>	<b>8</b>	<b>0.10</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		
Axis Small Cap Fund - Reg - Growth	34	32.6	10.9	8.3	11.2	--	--	4.50	2,930	If redeemed before 12 Month; Exit Load is 1%;
DSP Small Cap Fund - Reg - Growth	60	45.5	21.3	-1.4	7.2	21.3	12.7	12.20	5,320	If redeemed before 12 Month; Exit Load is 1%;
SBI Small Cap Fund - Growth	58	35.8	14	4.2	12.7	24	16.4	8.80	5,321	If redeemed before 1 Year; Exit Load is 1%;
<b>Nifty Smallcap 100 TRI</b>	<b>7,262</b>	<b>54.4</b>	<b>9.6</b>	<b>-8.9</b>	<b>2.4</b>	<b>11.3</b>	<b>3.9</b>	<b>1.40</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	32	24.2	7.5	2.8	8.6	15.5	9.6	0.40	11,123	Nil
Axis Long Term Equity Fund - Growth	48	21.0	2.8	6.3	9.2	17.4	13.8	-2.60	21,836	Nil
Canara Robeco Equity Tax Saver Fund - Growth	76	30.9	16.5	10	10.6	14.3	10.4	10.50	1,181	Nil
Invesco India Tax Plan - Growth	55	28.7	9.5	6.1	9.3	15.7	11	2.60	1,134	Nil
Mirae Asset Tax Saver Fund - Reg - Growth	20	36.2	13.4	7.6	--	--	--	3.50	4,271	Nil
<b>S&amp;P BSE 200 TRI</b>	<b>6,069</b>	<b>32.8</b>	<b>7.4</b>	<b>5.4</b>	<b>9.3</b>	<b>12.4</b>	<b>8.3</b>	<b>-0.10</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	130	29.4	8.9	5.4	9.2	13.6	11.8	4.10	3,387	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	33	25.1	10.6	4.6	10.1	15.8	--	4.70	1,182	If redeemed before 61 Month; Exit Load is 1%;
Tata Retirement Savings Fund - Progressive Plan - Reg	32	28.0	9.6	4.4	11.2	15.4	--	3.00	818	If redeemed before 61 Month; Exit Load is 1%;
Tata Retirement Savings Fund - Reg - Conservative Plan	22	11.8	9.8	5.7	8.1	9.9	--	7.30	147	If redeemed before 61 Month; Exit Load is 1%;
<b>S&amp;P BSE 200 TRI</b>	<b>6,069</b>	<b>32.8</b>	<b>7.4</b>	<b>5.4</b>	<b>9.3</b>	<b>12.4</b>	<b>8.3</b>	<b>-0.10</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	109	33.2	5.7	6.3	8.9	10.9	7.4	-1.60	1,882	If redeemed before 3 Day; Exit Load is 0.25%;
ICICI Prudential Nifty Next 50 Index Fund - Growth	24	19.3	1.7	-1.5	6.8	12.6	7.5	-3.70	804	Nil
UTI Nifty Index Fund - Growth	79	33.5	6.1	6.5	9	10.9	7.4	-1.30	2,711	Nil
<b>Nifty 50 TRI</b>	<b>16,945</b>	<b>33.6</b>	<b>6.6</b>	<b>6.9</b>	<b>9.5</b>	<b>11.4</b>	<b>8.1</b>	<b>-0.80</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	51	30.8	10	5.6	10.7	18	11.1	3.30	4,967	If redeemed before 1 Year; Exit Load is 1%;
UTI Value Opportunities Fund - Growth	64	29.4	8.9	4.5	6.7	10.1	8.4	-0.10	4,340	If redeemed before 1 Year; Exit Load is 1%;
<b>S&amp;P BSE 500 TRI</b>	<b>18,745</b>	<b>33.5</b>	<b>7.7</b>	<b>4.4</b>	<b>9</b>	<b>12.5</b>	<b>8</b>	<b>0.10</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	43	21.5	6.1	6.9	11.1	16.2	11.2	1.60	412	If redeemed before 1 Year; Exit Load is 1%;
Mirae Asset Great Consumer Fund - Growth	36	21.4	1.1	5.1	10.4	14.1	--	-4.60	1,003	If redeemed before 1 Year; Exit Load is 1%;
ICICI Prudential Technology Fund - Growth	87	85.4	47.9	27.3	15.8	17.8	16.6	49.50	692	If redeemed before 15 Day; Exit Load is 1%;
Nippon India Pharma Fund - Growth	231	32.5	65.4	20.5	8.3	17.5	15.2	51.90	3,911	If redeemed before 1 Month ; Exit Load is 1%;
BNP Paribas India Consumption Fund - Reg - Growth	13	16.4	7.2	--	--	--	--	1.00	547	If redeemed before 12 Month; Exit Load is 1%;
ICICI Prudential Banking and Financial Services Fund - Retail - Growth	53	26.4	-14.3	-4.3	7.6	14.7	9.7	-24.60	2,685	If redeemed before 15 Day; Exit Load is 1%;
<b>S&amp;P BSE 500 TRI</b>	<b>18,745</b>	<b>33.5</b>	<b>7.7</b>	<b>4.4</b>	<b>9</b>	<b>12.5</b>	<b>8</b>	<b>0.10</b>	--	--

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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	22.4	7	6.2	8.1	11.5	10.6	1.70	26,175	If redeemed before 1 Year; Exit Load is 1%;
Nippon India Balanced Advantage Fund - Growth	95	17.0	4.7	4	7.5	11.4	8.1	0.40	2,812	If redeemed before 12 Month; Exit Load is 1%;
Edelweiss Balanced Advantage Fund - Growth	27	18.7	14.6	7.4	8	10.6	8.9	10.20	1,585	If redeemed before 365 Day; Exit Load is 1%;
Kotak Balanced Advantage Fund - Reg - Growth	12	24.5	10.9	--	--	--	--	6.10	4,528	If redeemed before 1 Year ; Exit Load is 1%;
<b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>	<b>11,071</b>	<b>24.8</b>	<b>10.4</b>	<b>8.3</b>	<b>9.8</b>	<b>11.2</b>	<b>8.8</b>	<b>4.80</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	180	21.1	12.5	7.8	9.5	14.3	10.8	6.90	3,438	If redeemed before 1 Year; Exit Load is 1%;
SBI Equity Hybrid Fund - Growth	142	16.3	2.8	5.5	8.4	13.8	10.1	-2.20	31,226	If redeemed before 12 Month; Exit Load is 1%;
Mirae Asset Hybrid - Equity Fund - Reg - Growth	16	23.3	8.5	5.9	9.9	--	--	0.80	3,735	If redeemed before 1 Year; Exit Load is 1%;
ICICI Prudential Equity & Debt Fund - Growth	125	10.4	-4.5	0.3	6.3	11.5	10.2	-11.00	16,099	If redeemed before 1 Year; Exit Load is 1%;
<b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>	<b>11,071</b>	<b>24.8</b>	<b>10.4</b>	<b>8.3</b>	<b>9.8</b>	<b>11.2</b>	<b>8.8</b>	<b>4.80</b>	--	--

Gold

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 Gold Fund - Growth	16	3.0	30.7	17.7	12.2	6.2	--	28.80	939	If redeemed before 6 Months; Exit Load is 2%; If redeemed bet. 6 Months to 12 Months; Exit Load is 1%;
Kotak Gold Fund - Reg - Growth	21	1.3	29.3	18.2	12.3	6.2	--	27.80	715	If redeemed before 1 Year ; Exit Load is 1%;
Nippon India Gold Savings Fund - Growth	21	3.7	30.4	17.3	11.8	6	--	27.90	1,264	If redeemed before 15 Day; Exit Load is 1%;
<b>Prices of Gold</b>	<b>50,467</b>	--	<b>31.4</b>	<b>19.3</b>	<b>13.6</b>	<b>7.5</b>	<b>9.8</b>	<b>29.20</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	4.3	3.1	3.5	3.9	5.3	5.6	3.90	7,164	If redeemed before 1 Month; Exit Load is 0.25%;
Kotak Equity Arbitrage Fund - Reg - Growth	29	4.0	3.4	3.8	4.4	5.4	5.7	4.50	15,111	If redeemed before 30 Day; Exit Load is 0.25%;
Tata Arbitrage Fund - Reg - Growth	11	4.4	3.5	4.4	5	--	--	5.20	2,093	If redeemed before 30 Day; Exit Load is 0.25%;
Nippon India Arbitrage Fund - Growth	21	4.3	3.1	4.1	4.4	5.5	5.9	4.50	7,168	If redeemed before 1 Month; Exit Load is 0.25%;

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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				
IDFC Overnight Fund - Reg - Growth	1,081	3.0	3	3	3	3.6	3.26	0.00	2,675	Nil
Tata Overnight Fund - Reg - Growth	1,069	3.1	3.1	3.1	3	3.7	3.2713	0.00	2,131	Nil
SBI Overnight Fund - Growth	3,276	3.1	3.1	3.1	3	3.7	3.04	--	12,932	Nil
ICICI Prudential Overnight Fund - Reg - Growth	109	3.0	3	3	3	3.7	3.05	--	8,340	Nil
Nippon India Overnight Fund - Reg - Growth	109	3.1	3.1	3.1	3	3.8	3.22522	0.00	4,459	Nil
<b>CRISIL Liquid Fund Index</b>	--	<b>4.0</b>	<b>4</b>	<b>3.9</b>	<b>3.9</b>	<b>5.1</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	325	3.4	3.3	3.4	3.3	4.8	3.39	0.13	32,611	*Ref Footnote
ICICI Prudential Liquid Fund - Reg - Growth	299	3.5	3.4	3.4	3.2	4.7	3.42	0.12	44,170	*Ref Footnote
Kotak Liquid Fund - Reg - Growth	4,084	3.4	3.4	3.4	3.2	4.6	3.39	0.13	27,682	*Ref Footnote
Nippon India Liquid Fund - Growth	4,928	3.4	3.4	3.4	3.2	4.7	3.37532	0.14	24,930	*Ref Footnote
Mahindra Manulife Liquid Fund - Reg - Growth	1,310	3.6	3.5	3.5	3.4	4.8	3.55	0.15	2,062	*Ref Footnote
<b>CRISIL Liquid Fund Index</b>	--	<b>4.0</b>	<b>4</b>	<b>3.9</b>	<b>3.9</b>	<b>5.1</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	5.6	4.7	7.7	6.7	--	4.41093	0.50	11,967	Nil
ICICI Prudential Ultra Short Term Fund - Growth	21	6.8	5.9	7.6	7.2	7.5	5.24	0.50	7,413	Nil
Axis Ultra Short Term Fund - Reg - Growth	12	5.4	4.3	5.6	5.8	--	4.49	0.53	3,871	Nil
Aditya Birla Sun Life Savings Fund - Reg - Growth	415	6.9	5.6	8.8	7.4	7.7	4.51	0.55	14,532	Nil
<b>NIFTY Ultra Short Duration Debt Index</b>	<b>4,186</b>	<b>4.3</b>	<b>4.1</b>	<b>5.8</b>	<b>6.1</b>	<b>7.3</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	280	5.1	4.4	7.7	7.1	7.7	4	0.42	9,629	Nil
SBI Savings Fund - Growth	32	4.7	4.2	6.6	6.2	6.9	4.04	--	21,035	If redeemed before 3 Days; Exit Load is 0.1%;
HDFC Money Market Fund - Growth	4,345	4.8	4.4	8	7	7.5	3.94059	0.39	10,543	Nil
Tata Money Market Fund - Reg - Growth	3,575	5.1	4.5	7.4	6.8	4.9	4.07707	0.39	632	Nil
<b>CRISIL Liquid Fund Index</b>	--	<b>3.9</b>	<b>3.9</b>	<b>4.4</b>	<b>5.1</b>	--	--	--	--	--

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**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	14.4	6.6	15.3	11.3	8.9	6.22	3.73	13,569	Nil
Nippon India Short Term Fund - Growth	40	14.1	6	12.4	9.5	7.6	5.61	2.67	8,637	Nil
ICICI Prudential Short Term Fund - Growth	45	13.8	6.2	14.9	10.9	8.2	5.83	3.97	18,946	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				
HDFC Low Duration Fund - Growth	44	9.9	6.7	10.1	8	7.4	5.36288	1.24	16,796	Nil
ICICI Prudential Savings Fund - Reg - Growth	408	9.4	6.2	11	8.6	8	4.94	1.76	19,922	Nil
Kotak Low Duration Fund - Std - Growth	2,586	8.5	6	10.1	8.5	7.9	5	1.25	8,418	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	18	14.1	6.7	14.5	10.8	8.4	6.07	3.81	9,329	Nil
Kotak Banking and PSU Debt Fund - Reg - Growth	50	13.6	5.1	14.4	10.8	8.8	5.83	3.87	9,277	Nil
Nippon India Banking & PSU Debt Fund - Reg - Growth	16	14.5	5.7	14.7	11.1	8.8	5.17384	3.45	6,429	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	13.1	5.6	14.6	10.8	8.5	5.4	4.09	15,201	Nil
IDFC Corporate Bond Fund - Reg - Growth	15	16.9	4.6	16.9	11.1	8.3	5.63	3.42	18,236	Nil
HDFC Corporate Bond Fund - Growth	25	16.2	5.5	16.2	11.6	9	5.75637	4.61	20,526	Nil
Kotak Corporate Bond Fund - Std - Growth	2,854	13.3	6.6	12.7	9.8	8.7	5.36	2.27	5,171	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	13.0	9.2	11.5	10.2	8.1	8.63	3.01	6,563	If redeemed before 1 Year; Exit Load is 1%;
HDFC Credit Risk Debt Fund - Reg - Growth	18	16.2	9.6	11.8	9.9	7.4	9.58953	3.20	6,189	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	16.8	9.2	11.9	9	6.9	8.09	--	3,721	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%;

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

**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	15.5	6.2	15	11.1	8.1	5.49195	2.77	12,372	Nil

**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	15.4	6.8	15.3	12.7	8.6	6.98	8.60	4,529	If redeemed before 1 Month; Exit Load is 0.25%;
IDFC D B F - Reg - Growth	27	24.3	3.2	16.2	12.4	9.1	6.09	6.94	2,687	Nil
Kotak Dynamic Bond Fund - Reg - Growth	29	16.7	5.1	16.9	11.4	9.3	6.75	8.88	1,726	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	15.8	2.1	14	11.2	9.4	5.7157	8.96	1,506	If redeemed before 7 Day; Exit Load is 0.25%;
Kotak Gilt Fund - Growth	75	14.1	2.4	13.1	11.6	8.4	6.37	14.52	840	Nil
IDFC G Sec Fund - Invt Plan - Reg - Growth (Re-launched)	28	24.3	3.3	17	13.6	10.2	6.14	7.32	1,596	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	33	20.6	10.6	13.9	11.4	7.6	7.54	4.84	5,192	If redeemed before 1 Year; Exit Load is 1%;
SBI Magnum Medium Duration Fund - Growth	39	20.2	9.1	15.8	12.6	9.2	7.05	--	4,437	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	31	13.7	5.3	17.1	12.2	8.3	6.19	--	4,124	If redeemed before 1 Month ; Exit Load is 0.25%;
SBI Magnum Income Fund - Growth	54	16.6	7.7	15.9	13.2	8.7	7.05	--	1,519	If redeemed before 1 Year; Exit Load is 1%;

**Disclaimers:**

Source: - ICRA MF, NAV as on Oct 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