

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	785	15.0	19.3	8.9	9.6	16.6	12.6	2.90	12,098	If redeemed bet. 0 Day to 365 Day; Exit Load is 1%;
Canara Robeco Equity Diversified Fund - Growth	149	17.3	20.9	14.3	8.6	13.4	12.4	5.50	1,728	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
ICICI Prudential Multicap Fund - Growth	295	6.8	11.4	7.4	7.7	14	11.8	-1.60	5,197	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Kotak Standard Multicap Fund - Reg - Growth	38	11.3	18.7	11.2	9.9	16.7	14.1	1.40	30,546	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
S&P BSE 500 TRI	18,677	9.9	13.8	10.3	7.8	12.7	10.6	-0.20	--	--

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	14.4	24.7	18.3	10.6	15.4	13	3.60	11,077	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Mirae Asset Large Cap Fund - Reg - Growth	54	9.1	14.9	11.9	10.1	16.5	14.7	-1.30	17,141	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nippon India Large Cap Fund - Growth	35	9.3	11.6	9.8	7	13.8	12.3	-1.60	12,741	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Nifty 50 TRI	16,837	8.8	14.1	12.2	7.6	12.1	10.7	-1.40	--	--

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	19.0	23	9.1	10.6	18.3	15.3	5.50	7,626	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Edelweiss Mid Cap Fund - Growth	29	16.8	20.1	9.6	8.5	18.4	16.1	6.70	1,000	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Axis Midcap Fund - Growth	42	18.7	24.2	16.7	10.5	18.2	--	5.50	4,818	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Kotak Emerging Equity Fund - Reg - Growth	43	18.9	24.4	9.3	10.8	18.6	15.3	6.00	6,733	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nifty Midcap 100 TRI	22,984	12.2	11.5	4.2	7.3	13.4	10.6	3.80	--	--

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	23	20.1	25.3	16.4	6.7	6	--	10.30	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	103	19.6	21	12.6	12	21.9	18.9	6.70	5,626	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Invesco India Growth Opportunities Fund - Growth	37	13.3	18.9	13.1	9.2	15.3	13.1	2.30	2,447	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Principal Emerging Bluechip Fund - Growth	113	18.3	20.3	10	10.8	19.3	15.1	4.90	2,202	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
NIFTY Large Midcap 250 TRI	7,534	11.7	14.6	10	8.8	14.4	11.6	1.60	--	--

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	32	16.5	28.1	16.8	11.9	15.4	--	4.20	9,627	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
SBI Focused Equity Fund - Growth	161	19.0	27.6	15.9	11.5	15.7	17.2	4.60	7,694	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
S&P BSE 500 TRI	18,677	9.9	13.8	10.3	7.8	12.7	10.6	-0.20	--	--

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	50	6.3	3.4	1.3	5.6	17	15	1.00	7,188	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
HDFC Small Cap Fund - Growth	39	2.8	-0.8	7.7	8.7	14.2	11.7	1.60	9,872	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
L&T Emerging Businesses Fund - Reg - Growth	23	7.1	2.7	5.1	9.7	--	--	0.90	6,123	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Small Cap Fund - Growth	57	17.7	22.3	13.3	13.5	24.1	18.9	6.30	3,493	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nifty Smallcap 100 TRI	7,451	11.0	8.1	-1.6	2.4	9.7	6.9	4.00	--	--

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	33	13.4	11.8	10.9	8.4	16.2	12.4	2.00	10,308	Nil
Axis Long Term Equity Fund - Growth	51	16.6	27.3	16	10.6	19.9	17.7	4.30	21,997	Nil
Canara Robeco Equity Tax Saver Fund - Growth	73	18.0	22.6	14.1	8.6	14	12.9	6.50	1,033	Nil
Invesco India Tax Plan - Growth	56	15.9	19.8	12.5	9.3	16.4	14.2	4.60	1,026	Nil
Mirae Asset Tax Saver Fund - Reg - Growth	19	11.2	18.4	14.1	--	--	--	-0.30	3,293	Nil
S&P BSE 200 TRI	6,038	9.6	14.1	11	8	12.7	10.8	-0.70	--	--

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

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	11.0	15.1	12.6	8.6	13.2	11.4	1.60	900	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Invesco India Contra Fund - Growth	51	14.7	17.7	12.5	9.9	17.3	13.3	4.20	4,751	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
UTI Value Opportunities Fund - Growth	66	14.6	17.5	9.5	5.2	11.2	11.2	2.20	4,635	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nippon India Value Fund - Growth	76	10.8	15.3	9.3	6.9	13.1	10.7	0.80	3,114	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
S&P BSE 500 TRI	18,677	9.9	13.8	10.3	7.8	12.7	10.6	-0.20	--	--

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	19.7	24.5	15.2	11.5	16.1	15.7	5.90	388	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Mirae Asset Great Consumer Fund - Growth	38	15.2	17.3	15.4	11	16.3	--	0.90	1,004	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
ICICI Prudential Technology Fund - Growth	62	6.3	2.8	15.9	7.3	17	16.1	7.10	418	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%;
Nippon India Pharma Fund - Growth	162	17.3	10.7	6.1	4.4	13.9	14	6.60	2,451	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
BNP Paribas India Consumption Fund - Reg - Growth	14	19.4	32.3	--	--	--	--	6.60	499	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
ICICI Prudential Banking and Financial Services Fund - Retail - Growth	68	9.4	20.6	11.5	11.9	17.2	17	-2.70	3,615	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%;
S&P BSE 500 TRI	18,677	9.9	13.8	10.3	7.8	12.7	10.6	-0.20	--	--

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	38	8.7	14	9	8.5	12.2	12.2	0.30	28,853	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Invesco India Dynamic Equity Fund - Growth	31	7.6	12.5	8.4	7	12.2	10.6	2.10	870	If redeemed bet. 0 Month to 3 Month; Exit Load is 0.25%;
Nippon India Balanced Advantage Fund - Growth	96	6.5	11.3	8.6	6.6	11.8	11.1	1.40	2,884	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
HDFC Balanced Advantage Fund - Growth	197	3.4	10	8.8	7.6	11.5	10.7	-2.40	44,151	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Dynamic Asset Allocation Fund - Reg - Growth	14	4.1	5.2	8	--	--	--	-1.30	664	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
NIFTY 50 Hybrid Composite Debt 65:35 Index	10,561	7.6	13.9	10.9	8	11	10.1	0.0	--	--

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	137	6.4	12.7	7.2	7.9	13.7	13.3	-2.00	22,390	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Mirae Asset Hybrid - Equity Fund - Reg - Growth	16	7.6	14.1	10.3	--	--	--	-0.90	3,380	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Equity Hybrid Fund - Growth	150	12.1	20.7	12.1	9.2	14.9	12.5	2.70	32,585	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Canara Robeco Equity Hybrid Fund - Growth	175	13.6	18.1	11.4	9.2	14	12.8	4.00	3,000	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
NIFTY 50 Hybrid Composite Debt 65:35 Index	10,561	7.6	13.9	10.9	8	11	10.1	0.0	--	--

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	5.6	4.9	4.9	6.1	6.1	6	5.90	12,224	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%;
Kotak Equity Arbitrage Fund - Reg - Growth	28	5.7	5	5.1	6.1	6.1	6.1	5.80	17,856	If redeemed bet. 0 Day to 30 Day; Exit Load is 0.25%;
Nippon India Arbitrage Fund - Growth	20	6.1	5	5.1	6.2	6.3	6.2	6.10	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	6.5	11.4	8.8	--	--	--	1.90	820	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Kotak Equity Savings Fund - Reg - Growth	15	6.1	9.5	7.9	7.4	--	--	0.90	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	2,178	5.3	5.4	5.3	5.2	6.4	5.38	0.10	33,800	*Ref Footnote
IDFC Cash Fund - Reg - Growth	2,375	5.2	5.2	5.1	5	6.1	5.21	0.08	9,799	*Ref Footnote
Kotak Liquid Fund - Reg - Growth	3,974	5.3	5.3	5.1	5.1	6.2	5.27	0.09	29,452	*Ref Footnote
CRISIL Liquid Fund Index	--	5.6	5.8	5.7	5.6	--	--	--	--	--

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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	6.5	6	6.7	7.8	--	5.83	0.46	5,468	Nil
Sundaram Ultra Short Term Fund - Reg - Growth	10	5.5	4.7	5.4	--	--	5.75	0.40	339	Nil
L&T Ultra Short Term Fund - Growth	32	6.2	5.5	6.1	7.3	7.2	5.85	0.46	2,666	Nil
NIFTY Ultra Short Duration Debt Index	4,033	6.7	6.2	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	7.4	6.3	6.6	7.9	7.6	6.1	0.54	12,504	Nil
Franklin India Savings Fund - Growth	37	6.4	5.8	6.7	8.2	7.6	5.7	0.34	4,741	Nil
Nippon India Money Market Fund - Growth	3,013	6.5	6	6.6	7.8	7.5	5.81	0.35	4,540	Nil
CRISIL Liquid Fund Index	--	5.7	5.6	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	15.5	9.1	9.6	10.5	7.6	6.63	2.20	4,939	Nil
HDFC Short Term Debt Fund - Growth	23	17.7	10.6	10.5	10.7	8.1	7.07	3.06	11,026	Nil
IDFC Bond Fund - Short Term Plan - Reg - Growth	41	15.3	8.4	9.5	10.3	7.7	6.62	2.21	11,979	Nil
Kotak Bond Short Term Fund - Reg - Growth	38	16.2	9.1	9.5	10.3	7.4	6.88	2.42	11,400	Nil
L&T Short Term Bond Fund - Reg - Growth	19	13.9	7.9	8.8	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	2,244	8.8	6.8	7.6	8.8	7.6	5.99	0.78	5,239	Nil
Canara Robeco Savings Fund - Reg - Growth	31	7.9	6.2	6.7	7.9	7.3	5.87	0.80	1,135	Nil
IDFC Low Duration Fund - Reg - Growth	28	9.4	6.8	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	17	18.9	10.7	10.9	11.3	7.9	7.28	3.16	4,896	Nil
Kotak Banking and PSU Debt Fund - Reg - Growth	47	19.4	11.2	10.9	12	8.4	6.93	3.29	4,553	Nil
IDFC Banking & PSU Debt Fund - Reg - Growth	18	18.9	9.6	10.7	12.3	8.4	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	14.5	9.4	9.7	10.6	7.8	6.76	2.26	12,074	Nil
L&T Triple Ace Bond Fund - Reg - Growth	52	32.0	15.8	12.2	16.2	8.5	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	2,681	12.7	8.1	9	9.9	8.1	6.63	1.62	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	18.0	12.7	11.8	10.8	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	18.0	11.2	11	10.2	7.6	8.71	2.44	5,104	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Credit Risk Fund - Growth	32	16.9	8.6	9.2	7.5	6.8	8.58	2.38	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	26	26.8	15.6	11.9	12.6	8.3	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	32.1	13.5	10.3	14.5	8	7.12	12.71	2,004	Nil
Kotak Dynamic Bond Fund - Reg - Growth	27	24.5	12.1	10.5	12.6	8.9	7.43	5.63	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	33.4	14.9	11.3	16.5	9	7.13	13.06	469	Nil
Nippon India Gilt Securities Fund - Growth	28	32.3	13.3	9.8	15.2	9.1	6.92	9.92	1,086	If redeemed bet. 0 Day to 7 Day; Exit Load is 0.25%;
UTI Gilt Fund - Growth	46	29.2	10.8	7.8	14.6	8.2	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	22.1	9.5	8.9	11	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	29.2	11.7	8.9	13.7	7.5	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	29.6	11.8	8.9	14.4	8	6.88	9.18	294	If redeemed bet. 0 Day to 15 Day; Exit Load is 0.25%;

Disclaimers:

Source: - ICRA MF, NAV as on Feb 19,2020

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