

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 | 743 | 25.1 | 3.2 | 1.7 | 8.6 | 15.2 | 9.8 | -2.60 | 10,832 | If redeemed before 365 Day; Exit Load is 1%; |
| Canara Robeco Equity Diversified Fund - Growth | 150 | 24.0 | 9.5 | 7.9 | 9.4 | 12.9 | 10 | 6.10 | 2,413 | If redeemed before 1 Year; Exit Load is 1%; |
| Mahindra Manulife Multi Cap Badhat Yojana - Reg - Growth | 12 | 22.2 | 5.1 | 3 | -- | -- | -- | -0.40 | 341 | If redeemed before 1 Year; Exit Load is 1%; |
| UTI Equity Fund - Growth | 163 | 30.5 | 12.8 | 9 | 9.3 | 14 | 11 | 7.00 | 11,386 | If redeemed before 1 Year; Exit Load is 1%; |
| Kotak Standard Multicap Fund - Reg - Growth | 36 | 25.0 | 1.4 | 4 | 8.9 | 15 | 11 | -2.70 | 29,551 | If redeemed before 1 Year ; Exit Load is 1%; |
| S&P BSE 500 TRI | 18,690 | 28.8 | 4 | 4.3 | 8.5 | 12.2 | 8.3 | -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 | 32 | 19.1 | 2.4 | 9.5 | 10.6 | 13.5 | 10.5 | 0.40 | 17,270 | If redeemed before 12 Month; Exit Load is 1%; |
| Mirae Asset Large Cap Fund - Reg - Growth | 54 | 26.2 | 3.7 | 5.2 | 10 | 15.8 | 12 | -1.30 | 18,450 | If redeemed before 1 Year; Exit Load is 1%; |
| Canara Robeco Bluechip Equity Fund - Growth | 29 | 23.2 | 9.5 | 8.9 | 10.1 | 12.5 | 10.6 | 5.20 | 788 | If redeemed before 1 Year; Exit Load is 1%; |
| IDFC Large Cap Fund - Reg - Growth | 35 | 28.3 | 6.8 | 4.5 | 8.4 | 9.9 | 7.6 | 3.70 | 529 | Nil |
| Nifty 50 TRI | 16,840 | 29.1 | 3 | 6.7 | 8.9 | 11.1 | 8.4 | -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 | 62 | 26.7 | 12.3 | 3.9 | 10.5 | 19.6 | 12 | 7.30 | 8,274 | If redeemed before 12 Month; Exit Load is 1%; |
| Edelweiss Mid Cap Fund - Growth | 29 | 28.2 | 8.7 | 1.9 | 7.5 | 18.4 | 12.9 | 5.60 | 933 | If redeemed before 12 Month; Exit Load is 1%; |
| Axis Midcap Fund - Growth | 42 | 21.7 | 9.7 | 10 | 10.4 | 19.3 | -- | 6.80 | 6,732 | If redeemed before 12 Month; Exit Load is 1%; |
| Invesco India Mid Cap Fund - Growth | 53 | 23.5 | 11.6 | 5 | 9 | 18.4 | 12.9 | 6.00 | 1,005 | If redeemed before 1 Year; Exit Load is 1%; |
| Kotak Emerging Equity Fund - Reg - Growth | 42 | 27.8 | 8.9 | 2.4 | 9.1 | 20.1 | 11.9 | 2.50 | 7,535 | If redeemed before 1 Year ; Exit Load is 1%; |
| Nifty Midcap 100 TRI | 22,221 | 30.3 | 5.9 | -2.3 | 5.9 | 13.8 | 7.5 | 0.40 | -- | -- |

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 | 32 | 45.4 | 68.2 | 27.6 | 17 | 10.2 | 10.9 | 55.40 | 321 | If redeemed before 1 Month ; Exit Load is 1%; |

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Oct 2020 - Dec 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 | 60 | 27.8 | 10.8 | 6.5 | 13.5 | 23.9 | 17.9 | 3.90 | 11,466 | If redeemed before 1 Year; Exit Load is 1%; |
| Canara Robeco Emerging Equities - Growth | 102 | 25.8 | 10.3 | 4.1 | 10.3 | 22.6 | 15.3 | 5.30 | 5,987 | If redeemed before 1 Year; Exit Load is 1%; |
| Principal Emerging Bluechip Fund - Growth | 111 | 25.1 | 7 | 1.2 | 9.8 | 19.3 | 12.3 | 3.00 | 2,119 | If redeemed before 365 Day; Exit Load is 1%; |
| Invesco India Growth Opportunities Fund - Growth | 36 | 23.6 | 1.9 | 4.9 | 9 | 13.8 | 10.2 | -0.90 | 2,960 | If redeemed before 1 Year; Exit Load is 1%; |
| Sundaram Large and Mid Cap Fund - Reg - Growth | 34 | 22.5 | -5.1 | 3.3 | 8.4 | 14.3 | 8.4 | -6.80 | 1,252 | If redeemed before 365 Day; Exit Load is 1%; |
| NIFTY Large Midcap 250 TRI | 7,485 | 28.7 | 5.7 | 3.3 | 8.8 | 14.4 | 9.2 | 0.90 | -- | -- |

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 | 30 | 22.8 | 1.3 | 6.5 | 11.3 | 14 | -- | -1.50 | 11,455 | If redeemed before 12 Month; Exit Load is 1%; |
| ICICI Prudential Focused Equity Fund - Ret - Growth | 30 | 19.7 | 4.7 | 2.6 | 6.1 | 9.8 | 7.4 | 4.30 | 795 | If redeemed before 1 Year; Exit Load is 1%; |
| SBI Focused Equity Fund - Growth | 146 | 14.1 | -1.1 | 6 | 9.3 | 16.1 | 13 | -4.80 | 10,114 | If redeemed before 1 Year; Exit Load is 1%; |
| S&P BSE 500 TRI | 18,690 | 28.8 | 4 | 4.3 | 8.5 | 12.2 | 8.3 | -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 | | |
| Axis Small Cap Fund - Reg - Growth | 34 | 26.0 | 9.5 | 8.4 | 11.3 | -- | -- | 5.40 | 2,930 | If redeemed before 12 Month; Exit Load is 1%; |
| DSP Small Cap Fund - Reg - Growth | 60 | 38.3 | 18 | -1.4 | 7.1 | 21.1 | 12.8 | 12.00 | 5,320 | If redeemed before 12 Month; Exit Load is 1%; |
| SBI Small Cap Fund - Growth | 58 | 29.5 | 11.6 | 4.1 | 12.3 | 23.9 | 16.6 | 9.20 | 5,321 | If redeemed before 1 Year; Exit Load is 1%; |
| Nifty Smallcap 100 TRI | 7,318 | 44.4 | 7.1 | -9 | 2.1 | 11.2 | 4.1 | 2.10 | -- | -- |

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 | 20.1 | 4.3 | 2.3 | 8 | 15.3 | 9.8 | -0.20 | 11,123 | Nil |
| Axis Long Term Equity Fund - Growth | 48 | 17.5 | -0.4 | 6.3 | 8.8 | 17.2 | 14 | -3.00 | 21,836 | Nil |
| Canara Robeco Equity Tax Saver Fund - Growth | 75 | 26.8 | 12.9 | 9.7 | 10.1 | 14 | 10.5 | 9.90 | 1,181 | Nil |
| Invesco India Tax Plan - Growth | 55 | 24.7 | 5.8 | 5.8 | 8.8 | 15.4 | 11.2 | 2.00 | 1,134 | Nil |
| Mirae Asset Tax Saver Fund - Reg - Growth | 20 | 30.0 | 10.1 | 7.5 | -- | -- | -- | 3.70 | 4,271 | Nil |
| S&P BSE 200 TRI | 6,048 | 28.3 | 3.6 | 5.3 | 8.8 | 12.1 | 8.5 | -0.50 | -- | -- |

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Oct 2020 - Dec 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 | 129 | 24.2 | 5.9 | 5 | 8.7 | 13.5 | 11.8 | 3.40 | 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 | 21.4 | 7.2 | 4.5 | 9.7 | 15.5 | -- | 4.30 | 1,182 | If redeemed before 61 Month; Exit Load is 1%; |
| Tata Retirement Savings Fund - Progressive Plan - Reg | 32 | 24.0 | 5.7 | 4.3 | 10.7 | 15.2 | -- | 2.50 | 818 | If redeemed before 61 Month; Exit Load is 1%; |
| Tata Retirement Savings Fund - Reg - Conservative Plan | 22 | 9.5 | 8.6 | 5.7 | 8 | 9.8 | -- | 7.30 | 147 | If redeemed before 61 Month; Exit Load is 1%; |
| S&P BSE 200 TRI | 6,048 | 28.3 | 3.6 | 5.3 | 8.8 | 12.1 | 8.5 | -0.50 | -- | -- |

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 | 28.8 | 2.1 | 5.9 | 8.3 | 10.5 | 7.7 | -2.20 | 1,882 | If redeemed before 3 Day; Exit Load is 0.25%; |
| ICICI Prudential Nifty Next 50 Index Fund - Growth | 24 | 16.9 | -2.5 | -1.6 | 6.6 | 12.4 | 7.8 | -3.50 | 804 | Nil |
| UTI Nifty Index Fund - Growth | 78 | 29.0 | 2.4 | 6.1 | 8.5 | 10.6 | 7.7 | -1.90 | 2,711 | Nil |
| Nifty 50 TRI | 16,840 | 29.1 | 3 | 6.7 | 8.9 | 11.1 | 8.4 | -1.40 | -- | -- |

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 | 25.5 | 6.8 | 5.4 | 10.2 | 17.6 | 11.3 | 2.90 | 4,967 | If redeemed before 1 Year; Exit Load is 1%; |
| UTI Value Opportunities Fund - Growth | 65 | 24.6 | 6.4 | 4.6 | 6.2 | 9.9 | 8.7 | 0.20 | 4,340 | If redeemed before 1 Year; Exit Load is 1%; |
| S&P BSE 500 TRI | 18,690 | 28.8 | 4 | 4.3 | 8.5 | 12.2 | 8.3 | -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 | 44 | 18.8 | 3.5 | 7.4 | 10.9 | 15.9 | 11.5 | 2.40 | 412 | If redeemed before 1 Year; Exit Load is 1%; |
| Mirae Asset Great Consumer Fund - Growth | 36 | 18.7 | -1.8 | 5.2 | 9.9 | 14 | -- | -4.10 | 1,003 | If redeemed before 1 Year; Exit Load is 1%; |
| ICICI Prudential Technology Fund - Growth | 85 | 79.6 | 44.8 | 26.4 | 14.9 | 17.6 | 16.9 | 46.90 | 692 | If redeemed before 15 Day; Exit Load is 1%; |
| Nippon India Pharma Fund - Growth | 228 | 28.7 | 59.2 | 19.5 | 7.8 | 17.3 | 15.1 | 49.70 | 3,911 | If redeemed before 1 Month ; Exit Load is 1%; |
| BNP Paribas India Consumption Fund - Reg - Growth | 13 | 13.7 | 4.9 | -- | -- | -- | -- | 1.30 | 547 | If redeemed before 12 Month; Exit Load is 1%; |
| ICICI Prudential Banking and Financial Services Fund - Retail - Growth | 53 | 19.4 | -16 | -3.6 | 7.6 | 14.8 | 10.1 | -23.90 | 2,685 | If redeemed before 15 Day; Exit Load is 1%; |
| S&P BSE 500 TRI | 18,690 | 28.8 | 4 | 4.3 | 8.5 | 12.2 | 8.3 | -0.20 | -- | -- |

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

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 | 18.5 | 4.9 | 6.1 | 7.9 | 11.4 | 10.7 | 1.60 | 26,175 | If redeemed before 1 Year; Exit Load is 1%; |
| Nippon India Balanced Advantage Fund - Growth | 95 | 14.1 | 3.5 | 3.8 | 7 | 11.3 | 8.4 | 0.50 | 2,812 | If redeemed before 12 Month; Exit Load is 1%; |
| Edelweiss Balanced Advantage Fund - Growth | 27 | 15.6 | 12.1 | 7.1 | 7.7 | 10.5 | 9 | 9.90 | 1,585 | If redeemed before 365 Day; Exit Load is 1%; |
| Kotak Balanced Advantage Fund - Reg - Growth | 12 | 20.5 | 9 | -- | -- | -- | -- | 5.70 | 4,528 | If redeemed before 1 Year ; Exit Load is 1%; |
| NIFTY 50 Hybrid Composite Debt 65:35 Index | 11,032 | 21.1 | 7.9 | 8.2 | 9.4 | 11 | 9 | 4.40 | -- | -- |

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 | 179 | 18.0 | 9.9 | 7.6 | 9.2 | 14.1 | 11 | 6.50 | 3,438 | If redeemed before 1 Year; Exit Load is 1%; |
| SBI Equity Hybrid Fund - Growth | 142 | 13.0 | 0.4 | 5.3 | 8 | 13.7 | 10.2 | -2.50 | 31,226 | If redeemed before 12 Month; Exit Load is 1%; |
| Mirae Asset Hybrid - Equity Fund - Reg - Growth | 16 | 18.7 | 6.1 | 5.8 | 9.4 | -- | -- | 0.70 | 3,735 | If redeemed before 1 Year; Exit Load is 1%; |
| ICICI Prudential Equity & Debt Fund - Growth | 125 | 7.7 | -6 | 0.3 | 6.1 | 11.5 | 10.4 | -10.60 | 16,099 | If redeemed before 1 Year; Exit Load is 1%; |
| NIFTY 50 Hybrid Composite Debt 65:35 Index | 11,032 | 21.1 | 7.9 | 8.2 | 9.4 | 11 | 9 | 4.40 | -- | -- |

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 | 5.8 | 31.5 | 18.1 | 12.1 | 6 | -- | 29.40 | 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 | 4.2 | 30.2 | 17.8 | 12.4 | 6 | -- | 28.50 | 715 | If redeemed before 1 Year ; Exit Load is 1%; |
| Nippon India Gold Savings Fund - Growth | 21 | 6.8 | 31 | 18.1 | 12 | 5.6 | -- | 28.70 | 1,264 | If redeemed before 15 Day; Exit Load is 1%; |
| Prices of Gold | 50,766 | -- | 32.5 | 19.7 | 13.6 | 7.2 | 10.1 | 29.90 | -- | -- |

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 | 3.3 | 3.1 | 3.1 | 3.9 | 5.2 | 5.6 | 3.90 | 7,164 | If redeemed before 1 Month; Exit Load is 0.25%; |
| Kotak Equity Arbitrage Fund - Reg - Growth | 29 | 3.1 | 3.5 | 3.5 | 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 | 3.6 | 3.7 | 4.1 | 5.1 | -- | -- | 5.20 | 2,093 | If redeemed before 30 Day; Exit Load is 0.25%; |
| Nippon India Arbitrage Fund - Growth | 21 | 3.2 | 3.2 | 3.6 | 4.4 | 5.4 | 5.9 | 4.50 | 7,168 | If redeemed before 1 Month; Exit Load is 0.25%; |

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

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 | 2.9 | 3 | 3 | 3 | 3.6 | 3.26 | 0.00 | 2,675 | Nil |
| Tata Overnight Fund - Reg - Growth | 1,070 | 2.9 | 3 | 3 | 3 | 3.7 | 3.2713 | 0.00 | 2,131 | Nil |
| SBI Overnight Fund - Growth | 3,277 | 2.9 | 3 | 3 | 3 | 3.7 | 3.2 | 0.00 | 12,932 | Nil |
| ICICI Prudential Overnight Fund - Reg - Growth | 109 | 2.9 | 3 | 3 | 3 | 3.6 | 3.21 | 0 | 8,340 | Nil |
| Nippon India Overnight Fund - Reg - Growth | 109 | 2.9 | 3 | 3 | 3 | 3.7 | 3.23 | 0.00 | 4,459 | Nil |
| CRISIL Liquid Fund Index | -- | 4.1 | 4.1 | 4 | 4 | 5 | -- | -- | -- | -- |

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 | 3.5 | 3.4 | 3.4 | 3.3 | 4.7 | 3.39 | 0.13 | 32,611 | *Ref Footnote |
| ICICI Prudential Liquid Fund - Reg - Growth | 299 | 3.4 | 3.4 | 3.4 | 3.3 | 4.7 | 3.42 | 0.12 | 44,170 | *Ref Footnote |
| Kotak Liquid Fund - Reg - Growth | 4,086 | 3.4 | 3.4 | 3.5 | 3.2 | 4.6 | 3.39 | 0.13 | 27,682 | *Ref Footnote |
| Nippon India Liquid Fund - Growth | 4,931 | 3.4 | 3.4 | 3.4 | 3.2 | 4.7 | 3.38 | 0.14 | 24,930 | *Ref Footnote |
| Mahindra Manulife Liquid Fund - Reg - Growth | 1,311 | 3.6 | 3.6 | 3.5 | 3.4 | 4.7 | 3.55 | 0.15 | 2,062 | *Ref Footnote |
| CRISIL Liquid Fund Index | -- | 4.1 | 4.1 | 4 | 4 | 5 | -- | -- | -- | -- |

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 | 6.2 | 4.8 | 7.3 | 6.7 | -- | 4.41 | 0.50 | 11,967 | Nil |
| ICICI Prudential Ultra Short Term Fund - Growth | 21 | 7.4 | 6.1 | 7.5 | 7.2 | 7.5 | 5.24 | 0.50 | 7,413 | Nil |
| Axis Ultra Short Term Fund - Reg - Growth | 12 | 5.6 | 4.4 | 5.4 | 5.7 | -- | 4.49 | 0.53 | 3,871 | Nil |
| Aditya Birla Sun Life Savings Fund - Reg - Growth | 416 | 7.4 | 5.7 | 8.4 | 7.4 | 7.7 | 4.51 | 0.55 | 14,532 | Nil |
| NIFTY Ultra Short Duration Debt Index | 4,189 | 4.7 | 4.1 | 5.5 | 6.1 | 7.3 | -- | -- | -- | -- |

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 | 5.5 | 4.6 | 7.2 | 7 | 7.7 | 4 | 0.42 | 9,629 | Nil |
| SBI Savings Fund - Growth | 32 | 5.0 | 4.2 | 6.3 | 6.1 | 6.9 | 4.16 | 0.38 | 21,035 | If redeemed before 3 Days; Exit Load is 0.1%; |
| HDFC Money Market Fund - Growth | 4,348 | 4.9 | 4.4 | 7.2 | 7 | 7.5 | 3.94 | 0.39 | 10,543 | Nil |
| Tata Money Market Fund - Reg - Growth | 3,578 | 5.4 | 4.6 | 6.9 | 6.8 | 4.9 | 4.07707 | 0.39 | 632 | Nil |
| CRISIL Liquid Fund Index | -- | 4.0 | 4 | 4.3 | 5 | -- | -- | -- | -- | -- |

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

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 | 15.1 | 6.4 | 13.3 | 11.2 | 8.9 | 6.22 | 3.73 | 13,569 | Nil |
| Nippon India Short Term Fund - Growth | 40 | 14.4 | 5.9 | 10.6 | 9.5 | 7.6 | 5.61 | 2.67 | 8,637 | Nil |
| ICICI Prudential Short Term Fund - Growth | 45 | 14.9 | 6 | 12.9 | 10.8 | 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 | 10.3 | 6.6 | 9.6 | 8 | 7.4 | 5.36 | 1.24 | 16,796 | Nil |
| ICICI Prudential Savings Fund - Reg - Growth | 408 | 9.8 | 6 | 10.3 | 8.5 | 8 | 4.94 | 1.76 | 19,922 | Nil |
| Kotak Low Duration Fund - Std - Growth | 2,591 | 9.5 | 6.2 | 9.9 | 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 | 15.4 | 6.8 | 12.5 | 10.7 | 8.5 | 6.07 | 3.81 | 9,329 | Nil |
| Kotak Banking and PSU Debt Fund - Reg - Growth | 50 | 15.2 | 5.3 | 12.5 | 10.8 | 8.9 | 5.83 | 3.87 | 9,277 | Nil |
| Nippon India Banking & PSU Debt Fund - Reg - Growth | 16 | 16.3 | 5.8 | 12.3 | 11 | 8.9 | 5.17 | 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 | 14.8 | 5.2 | 12.8 | 10.8 | 8.5 | 5.4 | 4.09 | 15,201 | Nil |
| IDFC Corporate Bond Fund - Reg - Growth | 15 | 19.8 | 4.8 | 14 | 11.2 | 8.3 | 5.63 | 3.42 | 18,236 | Nil |
| HDFC Corporate Bond Fund - Growth | 25 | 17.5 | 5.7 | 13.4 | 11.7 | 9 | 5.76 | 4.61 | 20,526 | Nil |
| Kotak Corporate Bond Fund - Std - Growth | 2,860 | 14.6 | 6.3 | 11.5 | 9.7 | 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 | 14.2 | 8.6 | 11 | 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 | 18.9 | 9.4 | 12.7 | 10.1 | 7.4 | 9.59 | 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 | 34 | 17.3 | 9.1 | 11.2 | 9 | 6.9 | 7.89 | 2.85 | 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 | 16.7 | 6 | 12.8 | 11.1 | 8.1 | 5.49 | 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 | 15.1 | 6 | 12.6 | 12.5 | 8.5 | 6.98 | 8.60 | 4,529 | If redeemed before 1 Month; Exit Load is 0.25%; |
| IDFC D B F - Reg - Growth | 27 | 23.3 | 3.1 | 11.8 | 12.5 | 9.1 | 6.09 | 6.94 | 2,687 | Nil |
| Kotak Dynamic Bond Fund - Reg - Growth | 29 | 19.0 | 5.6 | 14 | 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 | 15.1 | 1.1 | 8.8 | 11.1 | 9.4 | 5.72 | 8.96 | 1,506 | If redeemed before 7 Day; Exit Load is 0.25%; |
| Kotak Gilt Fund - Growth | 75 | 13.2 | 1 | 7.8 | 11.4 | 8.4 | 6.37 | 14.52 | 840 | Nil |
| IDFC G Sec Fund - Invt Plan - Reg - Growth (Re-launched) | 28 | 23.1 | 3 | 12.4 | 13.6 | 10.3 | 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 | 20.8 | 10.3 | 12.4 | 11.2 | 7.6 | 7.54 | 4.84 | 5,192 | If redeemed before 1 Year; Exit Load is 1%; |
| SBI Magnum Medium Duration Fund - Growth | 39 | 21.5 | 9.2 | 13.5 | 12.6 | 9.2 | 7.23 | 4.49 | 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 | 16.1 | 5.2 | 13.6 | 12.1 | 8.3 | 6.09 | 7.00 | 4,124 | If redeemed before 1 Month ; Exit Load is 0.25%; |
| SBI Magnum Income Fund - Growth | 54 | 18.8 | 6.9 | 13 | 13.2 | 8.7 | 6.97 | 8.37 | 1,519 | If redeemed before 1 Year; Exit Load is 1%; |

Disclaimers:

Source: - ICRA MF, NAV as on Oct 20,2020

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