

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	683	-12.1	-2.7	0.2	6.6	14.8	9.9	-10.50	10,175	If redeemed bet. 0 Day to 365 Day; Exit Load is 1%;
Canara Robeco Equity Diversified Fund - Growth	139	-3.4	6.6	6.6	7.1	12.3	10	-1.50	2,107	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Mahindra Manulife Multi Cap Badhat Yojana - Reg - Growth	11	-6.4	5.3	2.4	--	--	--	-5.10	312	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
UTI Equity Fund - Growth	146	-5.7	8.7	6.2	6.9	12.7	11.1	-4.10	9,750	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Kotak Standard Multicap Fund - Reg - Growth	34	-9.3	-0.9	3.2	7.8	15.1	11.6	-8.00	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>17,361</b>	<b>-8.4</b>	<b>-0.4</b>	<b>2.9</b>	<b>6.5</b>	<b>11.5</b>	<b>8.6</b>	<b>-7.30</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	30	-5.5	5.8	9.6	8.9	13.1	10.7	-5.20	14,522	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Mirae Asset Large Cap Fund - Reg - Growth	50	-7.9	-0.7	4.4	8.4	15.5	12.5	-7.70	16,381	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nippon India Large Cap Fund - Growth	30	-16.6	-13	-0.7	3.7	12.1	9.1	-16.40	9,983	If redeemed bet. 0 Day to 7 Days; Exit Load is 1%;
<b>Nifty 50 TRI</b>	<b>15,764</b>	<b>-7.7</b>	<b>-0.5</b>	<b>5.3</b>	<b>6.8</b>	<b>10.5</b>	<b>8.8</b>	<b>-7.70</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	56	-6.7	8.4	2.3	8.3	18.7	12.5	-2.00	6,962	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Edelweiss Mid Cap Fund - Growth	25	-10.5	2.2	0.0	4.9	16.9	12.7	-5.70	826	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Axis Midcap Fund - Growth	39	-4.5	10.5	8.7	7.6	17.8	--	-2.40	5,511	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Invesco India Mid Cap Fund - Growth	49	-6.4	8.5	3.6	6.8	17.3	13.4	-2.30	817	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Kotak Emerging Equity Fund - Reg - Growth	37	-13.0	0.9	0.0	6.8	18.1	11.7	-8.20	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>20,070</b>	<b>-13.6</b>	<b>-4.7</b>	<b>-4.5</b>	<b>3.8</b>	<b>12.3</b>	<b>7.5</b>	<b>-9.40</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	28	28.8	44.8	25.1	11.3	8.9	10.7	36.00	137	If redeemed bet. 0 Month and 0 Day to 1 Month and 0 Day; Exit

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Jul 2020 - Sept 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	55	-6.5	5.7	5.4	12.2	23.2	18.2	-4.50	9,834	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Canara Robeco Emerging Equities - Growth	94	-5.9	5.1	2.5	8.7	21.4	15.4	-3.20	5,162	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Principal Emerging Bluechip Fund - Growth	102	-8.3	4.1	1.2	7.6	18.3	12.6	-5.50	1,918	If redeemed bet. 0 Day to 365 Days; Exit Load is 1%;
Invesco India Growth Opportunities Fund - Growth	33	-9.8	1.6	3.8	6.6	13.3	10.5	-8.30	2,498	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Sundaram Large and Mid Cap Fund - Reg - Growth	32	-14.5	-2.7	2.2	6.4	13.3	8.7	-12.60	1,113	If redeemed bet. 0 Day to 365 Days; Exit Load is 1%;
<b>NIFTY Large Midcap 250 TRI</b>	<b>6,895</b>	<b>-9.3</b>	<b>0.0</b>	<b>2</b>	<b>6.9</b>	<b>13.4</b>	<b>9.5</b>	<b>-7.00</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	-8.3	4.4	6.1	9	13.6	--	-7.50	10,399	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
ICICI Prudential Focused Equity Fund - Ret - Growth	30	0.7	1.6	2.5	5.2	10.4	8.5	3.00	681	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Focused Equity Fund - Growth	142	-9.4	1.2	6.5	9.3	15.2	14	-7.20	8,962	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
<b>S&amp;P BSE 500 TRI</b>	<b>17,361</b>	<b>-8.4</b>	<b>-0.4</b>	<b>2.9</b>	<b>6.5</b>	<b>11.5</b>	<b>8.6</b>	<b>-7.30</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	-18.1	-16	-4.4	4.8	11.7	8.5	-13.50	7,511	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Small Cap Fund - Growth	51	-9.3	3.2	3.5	9.5	22.1	16.5	-4.80	3,917	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
<b>Nifty Smallcap 100 TRI</b>	<b>6,089</b>	<b>-20.7</b>	<b>-13.4</b>	<b>-13.1</b>	<b>-1.5</b>	<b>9</b>	<b>3.7</b>	<b>-15.00</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	31	-6.7	3.6	2.6	6.8	14.9	10.1	-5.50	10,101	Nil
Axis Long Term Equity Fund - Growth	45	-9.1	2.3	5.9	7.5	16.7	14.5	-8.60	20,292	Nil
Canara Robeco Equity Tax Saver Fund - Growth	68	-1.2	7.2	6.9	7.4	13	10.4	-0.40	992	Nil
Invesco India Tax Plan - Growth	51	-5.4	5.1	4.9	6.9	15	11.7	-4.20	997	Nil
Mirae Asset Tax Saver Fund - Reg - Growth	18	-6.9	2.8	5.9	--	--	--	-5.60	3,538	Nil
<b>S&amp;P BSE 200 TRI</b>	<b>5,644</b>	<b>-7.8</b>	<b>0.1</b>	<b>4</b>	<b>6.9</b>	<b>11.5</b>	<b>8.9</b>	<b>-7.10</b>	--	--

**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	121	-4.3	2.1	3.6	7.4	13.2	12.3	-2.70	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	31	-4.1	6.3	3.9	7.9	14.5	--	-2.90	1,087	If redeemed bet. 0 Month to 61 Month; Exit Load is 1%;
Tata Retirement Savings Fund - Progressive Plan - Reg	30	-6.7	4.7	3.8	9	14	--	-5.50	728	If redeemed bet. 0 Month to 61 Month; Exit Load is 1%;
Tata Retirement Savings Fund - Reg - Conservative Plan	22	3.6	8.6	5.5	7.6	9.5	--	4.20	138	If redeemed bet. 0 Month to 61 Month; Exit Load is 1%;
<b>S&amp;P BSE 200 TRI</b>	<b>5,644</b>	<b>-7.8</b>	<b>0.1</b>	<b>4</b>	<b>6.9</b>	<b>11.5</b>	<b>8.9</b>	<b>-7.10</b>	<b>--</b>	<b>--</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	102	-8.3	-1.4	4.7	6.3	10	8	-8.30	1,622	If redeemed bet. 0 Day to 3 Day; Exit Load is 0.25%;
ICICI Prudential Nifty Next 50 Index Fund - Growth	24	-7.3	-0.6	-1.3	5.6	12.1	8.5	-6.40	729	Nil
UTI Nifty Index Fund - Growth	73	-8.1	-1	4.9	6.4	10	8.1	-8.10	2,362	Nil
<b>Nifty 50 TRI</b>	<b>15,764</b>	<b>-7.7</b>	<b>-0.5</b>	<b>5.3</b>	<b>6.8</b>	<b>10.5</b>	<b>8.8</b>	<b>-7.70</b>	<b>--</b>	<b>--</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	48	-4.1	5.2	5.6	8.5	17.7	11.6	-1.70	4,662	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
UTI Value Opportunities Fund - Growth	61	-8.0	2.5	3.5	4.5	9.4	9.3	-6.00	4,017	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
<b>S&amp;P BSE 500 TRI</b>	<b>17,361</b>	<b>-8.4</b>	<b>-0.4</b>	<b>2.9</b>	<b>6.5</b>	<b>11.5</b>	<b>8.6</b>	<b>-7.30</b>	<b>--</b>	<b>--</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	41	-4.5	9.1	6.1	8.9	14.7	12.2	-3.60	372	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Mirae Asset Great Consumer Fund - Growth	34	-11.7	3.5	5	8.6	14.5	--	-9.00	940	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
ICICI Prudential Technology Fund - Growth	65	7.5	10.9	16.6	9.4	16.7	15.1	11.90	379	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%;
Nippon India Pharma Fund - Growth	194	24.2	37.6	13.1	7.1	15.1	13.8	27.80	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	13	-4.7	10.4	--	--	--	--	-2.00	525	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
ICICI Prudential Banking and Financial Services Fund - Retail - Growth	51	-26.8	-21.2	-4.7	6	14	11.8	-26.50	2,538	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%;
<b>S&amp;P BSE 500 TRI</b>	<b>17,361</b>	<b>-8.4</b>	<b>-0.4</b>	<b>2.9</b>	<b>6.5</b>	<b>11.5</b>	<b>8.6</b>	<b>-7.30</b>	<b>--</b>	<b>--</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	37	-3.3	4.3	5.3	7.2	11.6	10.9	-2.70	25,409	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Invesco India Dynamic Equity Fund - Growth	30	-1.6	2.8	3.3	5.7	11.2	9.2	-1.50	741	If redeemed bet. 0 Month to 3 Month; Exit Load is 0.25%;
Nippon India Balanced Advantage Fund - Growth	91	-4.1	0.7	3.2	5.4	10.8	9.1	-3.20	2,782	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
SBI Dynamic Asset Allocation Fund - Reg - Growth	13	-4.7	-0.2	2.8	5.6	--	--	-4.80	576	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
<b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>	<b>10,510</b>	<b>-0.7</b>	<b>5</b>	<b>7.2</b>	<b>8.2</b>	<b>10.5</b>	<b>9.2</b>	<b>-0.50</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	170	-0.6	8.4	6.5	8	13.7	11	0.80	3,041	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Equity Hybrid Fund - Growth	139	-5.4	2.7	5.7	7.6	13.6	10.7	-4.50	30,192	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Mirae Asset Hybrid - Equity Fund - Reg - Growth	15	-3.9	2.2	5.4	--	--	--	-3.70	3,468	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
ICICI Prudential Equity & Debt Fund - Growth	127	-9.8	-4.7	1.5	6.4	12.4	11.5	-9.00	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>10,510</b>	<b>-0.7</b>	<b>5</b>	<b>7.2</b>	<b>8.2</b>	<b>10.5</b>	<b>9.2</b>	<b>-0.50</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	0.2	2.7	3.9	4.6	5.6	5.7	4.10	8,237	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%;
Kotak Equity Arbitrage Fund - Reg - Growth	28	0.0	3	4.6	5	5.8	5.9	4.70	15,854	If redeemed bet. 0 Day to 30 Day; Exit Load is 0.25%;
Tata Arbitrage Fund - Reg - Growth	11	1.1	3.9	5.7	5.6	--	--	5.70	2,062	If redeemed bet. 0 Day to 30 Day; Exit Load is 0.25%;
Nippon India Arbitrage Fund - Growth	20	0.4	3.4	4.8	5.1	5.9	6	4.90	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	1,088	2.9	2.9	2.8	2.9	4.2	3.17	0	7,621	Nil
HDFC Overnight Fund - Growth	2,980	3.0	2.9	2.8	2.8	4.2	3.14	0.00	13,989	Nil
ICICI Prudential Overnight Fund - Reg - Growth	109	2.9	2.9	2.8	2.8	4.2	3.12	0	10,011	Nil
Nippon India Overnight Fund - Reg - Growth	108	3.0	3	2.9	3	4.3	3.09	0.00	5,363	Nil
Kotak Overnight Fund - Reg - Growth	1,074	2.9	2.9	2.8	2.8	4.2	3.14	0	6,183	Nil
<b>CRISIL Liquid Fund Index</b>	--	<b>3.7</b>	<b>3.9</b>	<b>3.9</b>	<b>4.6</b>	<b>5.6</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	3.1	3.4	3.7	4.4	5.4	3.67	0.14	36,679	*Ref Footnote
ICICI Prudential Liquid Fund - Reg - Growth	297	3.1	3.2	3.4	4.3	5.4	3.63154	0.12	57,335	*Ref Footnote
Kotak Liquid Fund - Reg - Growth	4,053	2.9	3.2	3.4	4	5.2	3.43	0.12	36,040	*Ref Footnote
Nippon India Liquid Fund - Growth	4,891	3.1	3.2	3.5	4.3	5.4	3.57	0.15	30,604	*Ref Footnote
Mahindra Manulife Liquid Fund - Reg - Growth	1,300	3.1	3.3	3.6	4.2	5.4	3.61	0.15	2,144	*Ref Footnote
<b>CRISIL Liquid Fund Index</b>	--	<b>3.7</b>	<b>3.9</b>	<b>3.9</b>	<b>4.6</b>	<b>5.6</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	8.1	9.2	8.1	7.5	--	4.9	0.44	7,697	Nil
L&T Ultra Short Term Fund - Growth	34	5.1	7.3	7.3	7	7.2	3.8	0.45	1,960	Nil
<b>NIFTY Ultra Short Duration Debt Index</b>	<b>4,147</b>	<b>5.6</b>	<b>6.6</b>	<b>6.8</b>	<b>6.9</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	7.3	9.4	8.6	7.9	7.9	4.45	0.58	9,214	Nil
HDFC Money Market Fund - Growth	4,301	7.1	9.5	8.7	7.9	7.7	4.53	0.64	8,422	Nil
Tata Money Market Fund - Reg - Growth	3,538	6.8	8.8	8.2	7.5	5.1	4.59	0.52	424	Nil
<b>CRISIL Liquid Fund Index</b>	--	<b>3.9</b>	<b>4.6</b>	<b>5.1</b>	<b>5.6</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	25.1	19.1	14.2	11.9	8.8	6.71	3.46	11,138	Nil
Nippon India Short Term Fund - Growth	39	17.9	14.3	11.7	10.4	7.5	5.86	2.75	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	2,331	11.1	11.5	9.3	8.7	7.9	4.6	1.06	4,955	Nil
Canara Robeco Savings Fund - Reg - Growth	32	8.4	9.8	8.4	7.8	7.4	4.13	1.04	1,049	Nil
IDFC Low Duration Fund - Reg - Growth	30	10.2	10.5	9.1	8.4	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	21.7	17.2	13.2	11.5	8.4	6.41	3.33	6,416	Nil
Kotak Banking and PSU Debt Fund - Reg - Growth	49	22.3	18.6	13.8	11.5	8.9	6.11	4.73	7,146	Nil
Nippon India Banking & PSU Debt Fund - Reg - Growth	16	17.1	17.8	15	12.2	8.8	5.28	3.27	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	21.9	19.5	14.2	11.6	8.6	5.53	3.60	15,799	Nil
L&T Triple Ace Bond Fund - Reg - Growth	56	26.4	22.1	19.7	13.1	9.8	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	2,814	19.5	16	12.1	10.6	8.7	5.33	2.09	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	23	25.6	13.1	10	10.2	7.9	8.96	2.41	6,562	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
HDFC Credit Risk Debt Fund - Reg - Growth	17	29.6	15.7	10	9.5	7.1	10.05	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	18.9	12.7	9.6	8.8	6.7	8.33	2.65	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	21.7	18.2	15	11.7	8.1	5.65	2.90	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	21.8	18.1	15.9	12	8.1	7.87	10.98	3,108	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%;
IDFC D B F - Reg - Growth	27	19.8	19.8	20.6	12.9	8.8	5.83	6.70	2,311	Nil
Kotak Dynamic Bond Fund - Reg - Growth	28	23.0	21.1	15.6	11.2	9.2	6.45	8.20	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	15.6	15.9	18.7	11.6	9.2	5.89	8.52	1,452	If redeemed bet. 0 Day to 7 Day; Exit Load is 0.25%;
SBI Magnum Gilt Fund - Growth	49	13.9	16.4	18.4	11.6	8.5	6.26	12.60	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	25.9	13.5	10.4	10.5	7.2	8.4	4.69	4,864	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Magnum Medium Duration Fund - Growth	38	19.0	16.6	14.3	12.3	8.8	7.15	4.60	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	26.4	19.7	16.4	12.8	8.2	6.22	5.67	3,645	If redeemed bet. 0 Month to 6 Month; Exit Load is 1%;
SBI Magnum Income Fund - Growth	53	21.7	17.9	15.2	12.9	8.3	7.11	6.73	1,342	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;

Disclaimers:

Source: - ICRA MF, NAV as on Jul 21,2020

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