

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%;
<b>S&amp;P BSE 500 TRI</b>	<b>18,690</b>	<b>28.8</b>	<b>4</b>	<b>4.3</b>	<b>8.5</b>	<b>12.2</b>	<b>8.3</b>	<b>-0.20</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	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
<b>Nifty 50 TRI</b>	<b>16,840</b>	<b>29.1</b>	<b>3</b>	<b>6.7</b>	<b>8.9</b>	<b>11.1</b>	<b>8.4</b>	<b>-1.40</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	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%;
<b>Nifty Midcap 100 TRI</b>	<b>22,221</b>	<b>30.3</b>	<b>5.9</b>	<b>-2.3</b>	<b>5.9</b>	<b>13.8</b>	<b>7.5</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	32	44.1	66.8	27.2	16.8	10.1	10.9	54.10	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	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%;
<b>NIFTY Large Midcap 250 TRI</b>	<b>7,485</b>	<b>28.7</b>	<b>5.7</b>	<b>3.3</b>	<b>8.8</b>	<b>14.4</b>	<b>9.2</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	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%;
<b>S&amp;P BSE 500 TRI</b>	<b>18,690</b>	<b>28.8</b>	<b>4</b>	<b>4.3</b>	<b>8.5</b>	<b>12.2</b>	<b>8.3</b>	<b>-0.20</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		
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%;
<b>Nifty Smallcap 100 TRI</b>	<b>7,318</b>	<b>44.4</b>	<b>7.1</b>	<b>-9</b>	<b>2.1</b>	<b>11.2</b>	<b>4.1</b>	<b>2.10</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	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
<b>S&amp;P BSE 200 TRI</b>	<b>6,048</b>	<b>28.3</b>	<b>3.6</b>	<b>5.3</b>	<b>8.8</b>	<b>12.1</b>	<b>8.5</b>	<b>-0.50</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	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%;
<b>S&amp;P BSE 200 TRI</b>	<b>6,048</b>	<b>28.3</b>	<b>3.6</b>	<b>5.3</b>	<b>8.8</b>	<b>12.1</b>	<b>8.5</b>	<b>-0.50</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	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
<b>Nifty 50 TRI</b>	<b>16,840</b>	<b>29.1</b>	<b>3</b>	<b>6.7</b>	<b>8.9</b>	<b>11.1</b>	<b>8.4</b>	<b>-1.40</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	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%;
<b>S&amp;P BSE 500 TRI</b>	<b>18,690</b>	<b>28.8</b>	<b>4</b>	<b>4.3</b>	<b>8.5</b>	<b>12.2</b>	<b>8.3</b>	<b>-0.20</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	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%;
<b>S&amp;P BSE 500 TRI</b>	<b>18,690</b>	<b>28.8</b>	<b>4</b>	<b>4.3</b>	<b>8.5</b>	<b>12.2</b>	<b>8.3</b>	<b>-0.20</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	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%;
<b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>	<b>11,032</b>	<b>21.1</b>	<b>7.9</b>	<b>8.2</b>	<b>9.4</b>	<b>11</b>	<b>9</b>	<b>4.40</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	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%;
<b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>	<b>11,032</b>	<b>21.1</b>	<b>7.9</b>	<b>8.2</b>	<b>9.4</b>	<b>11</b>	<b>9</b>	<b>4.40</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	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%;
<b>Prices of Gold</b>	<b>50,766</b>	--	<b>32.5</b>	<b>19.7</b>	<b>13.6</b>	<b>7.2</b>	<b>10.1</b>	<b>29.90</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	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%;

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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	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
<b>CRISIL Liquid Fund Index</b>	--	<b>4.1</b>	<b>4.1</b>	<b>4</b>	<b>4</b>	<b>5</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	3.5	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
<b>CRISIL Liquid Fund Index</b>	--	<b>4.1</b>	<b>4.1</b>	<b>4</b>	<b>4</b>	<b>5</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	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
<b>NIFTY Ultra Short Duration Debt Index</b>	<b>4,189</b>	<b>4.7</b>	<b>4.1</b>	<b>5.5</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	5.5	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
<b>CRISIL Liquid Fund Index</b>	--	<b>4.0</b>	<b>4</b>	<b>4.3</b>	<b>5</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	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 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