

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	781	11.7	13.2	10.6	9.8	15.9	12.1	2.40	11,856	If redeemed bet. 0 Day to 365 Day; Exit Load is 1%;
Canara Robeco Equity Diversified Fund - Growth	145	10.7	14.9	15	8.1	12.3	11.8	2.30	1,634	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
ICICI Prudential Multicap Fund - Growth	306	6.2	10.7	10.6	8.6	13.8	12	2.10	4,745	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Kotak Standard Multicap Fund - Reg - Growth	38	10.1	16	13.7	10.1	16.2	13.9	2.20	29,598	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
S&P BSE 500 TRI	19,022	9.3	12	13	8.3	12.4	10.5	1.60	--	--

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	11.9	19.8	19.2	9.7	14.7	12.5	0.30	10,212	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Mirae Asset Large Cap Fund - Reg - Growth	55	8.5	14.4	14.6	10.7	16.2	14.6	0.60	16,873	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nippon India Large Cap Fund - Growth	36	5.4	9.6	13.1	7.8	13.6	12.3	0.90	12,955	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Nifty 50 TRI	17,096	8.0	13.9	14.7	8	11.9	10.6	0.10	--	--

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	16.6	18.1	11.1	10.8	17.3	15	5.80	6,957	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Edelweiss Mid Cap Fund - Growth	29	15.2	13.8	11.1	8.8	18	15.8	6.10	935	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Axis Midcap Fund - Growth	41	17.1	18.7	17.9	10	17	--	3.00	4,141	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Kotak Emerging Equity Fund - Reg - Growth	43	17.6	19	11.8	10.9	17.8	15.1	7.00	5,888	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nifty Midcap 100 TRI	23,548	12.4	5.9	7.3	8.1	12.9	10.6	6.40	--	--

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	22	12.0	24.7	14.6	6	5.6	--	5.50	34	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	100	12.9	14.3	13.5	11.5	20.6	18.2	3.80	5,339	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Invesco India Growth Opportunities Fund - Growth	37	13.6	14.8	15	9.9	14.8	12.7	2.20	2,239	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Principal Emerging Bluechip Fund - Growth	112	14.2	13	11.7	10.7	18.5	14.8	3.50	2,117	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
NIFTY Large Midcap 250 TRI	7,649	11.2	11.2	12.7	9.4	14.1	11.4	3.10	--	--

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	14.0	20.6	18.1	11.7	14.6	--	0.80	9,110	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
SBI Focused Equity Fund - Growth	158	12.6	22.3	17.4	11.3	14.9	16.7	3.00	6,924	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
S&P BSE 500 TRI	19,022	9.3	12	13	8.3	12.4	10.5	1.60	--	--

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	52	5.5	0.6	4	6.5	17.3	14.8	4.90	6,929	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
HDFC Small Cap Fund - Growth	41	2.9	-2.7	10.8	9.2	14.2	11.9	5.90	9,233	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
L&T Emerging Businesses Fund - Reg - Growth	24	7.6	0.6	9.4	10.7	--	--	5.90	5,941	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Small Cap Fund - Growth	57	14.3	15.6	15.1	13.5	23.4	18.3	5.70	3,156	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nifty Smallcap 100 TRI	7,733	9.5	1.3	1.3	3.9	9.1	6.9	7.90	--	--

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	11.6	7.7	12.1	8.8	15.6	12	1.50	10,029	Nil
Axis Long Term Equity Fund - Growth	50	13.1	20.2	17	10.2	19	17.4	0.80	21,473	Nil
Canara Robeco Equity Tax Saver Fund - Growth	69	9.0	12.4	13.6	7.5	12.7	12.2	1.10	1,005	Nil
Invesco India Tax Plan - Growth	55	12.0	13	13.1	9.4	15.4	13.7	1.80	988	Nil
Mirae Asset Tax Saver Fund - Reg - Growth	19	11.3	17.6	17.3	--	--	--	2.10	3,066	Nil
S&P BSE 200 TRI	6,143	9.2	12.6	13.6	8.5	12.5	10.7	1.10	--	--

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	57	11.1	14.5	14.8	9	13.1	11.1	2.80	882	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Invesco India Contra Fund - Growth	51	10.7	11.3	14.1	10.2	16.3	12.9	3.20	4,596	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
UTI Value Opportunities Fund - Growth	66	12.4	15.2	11.7	5.4	10.9	10.9	3.00	4,560	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nippon India Value Fund - Growth	76	6.7	10.2	11.3	7.4	12.4	10.5	1.60	3,133	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
S&P BSE 500 TRI	19,022	9.3	12	13	8.3	12.4	10.5	1.60	--	--

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	14.5	15.3	16.1	10.3	14.9	14.9	1.20	374	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Mirae Asset Great Consumer Fund - Growth	39	17.7	14.2	18.5	11.8	16.2	--	3.60	961	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
ICICI Prudential Technology Fund - Growth	61	4.5	3.9	16.6	7.6	16.4	15.7	5.80	409	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%;
Nippon India Pharma Fund - Growth	157	11.4	3	6	3.9	12.8	13.9	3.00	2,417	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
BNP Paribas India Consumption Fund - Reg - Growth	13	16.1	23.9	--	--	--	--	3.40	467	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
ICICI Prudential Banking and Financial Services Fund - Retail - Growth	70	9.3	16.7	16.4	12.3	17.3	17.3	1.00	3,592	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%;
S&P BSE 500 TRI	19,022	9.3	12	13	8.3	12.4	10.5	1.60	--	--

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	8.0	12.5	10.2	8.8	11.9	12.1	0.80	28,528	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Invesco India Dynamic Equity Fund - Growth	30	5.1	9.2	9.1	7.3	11.5	10.2	0.40	893	If redeemed bet. 0 Month to 3 Month; Exit Load is 0.25%;
Nippon India Balanced Advantage Fund - Growth	96	5.6	10	10.5	7.2	11.3	10.8	1.50	2,694	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
HDFC Balanced Advantage Fund - Growth	202	2.1	8.8	11.8	7.8	11	10.9	0.40	44,498	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Dynamic Asset Allocation Fund - Reg - Growth	14	4.9	5.6	9.9	--	--	--	0.0	677	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
NIFTY 50 Hybrid Composite Debt 65:35 Index	10,593	6.4	13.2	12.1	8.2	10.8	10	0.30	--	--

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	141	5.6	12.1	9.5	8.6	13.8	13.5	1.00	23,073	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Mirae Asset Hybrid - Equity Fund - Reg - Growth	16	7.0	13.4	12.3	--	--	--	0.60	3,190	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Equity Hybrid Fund - Growth	148	9.2	16.5	12.8	9.3	14.4	12	1.60	31,620	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Canara Robeco Equity Hybrid Fund - Growth	171	9.3	13.6	11.6	8.6	13.1	12.3	1.60	2,824	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
NIFTY 50 Hybrid Composite Debt 65:35 Index	10,593	6.4	13.2	12.1	8.2	10.8	10	0.30	--	--

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	24	4.8	4.7	5.1	6.2	6.2	6.1	6.20	11,944	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%;
Kotak Equity Arbitrage Fund - Reg - Growth	28	5.1	5	5.3	6.1	6.2	6.2	6.10	17,486	If redeemed bet. 0 Day to 30 Day; Exit Load is 0.25%;
Nippon India Arbitrage Fund - Growth	20	4.8	4.7	5.2	6.2	6.4	6.2	5.90	10,528	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	6.0	9.4	9.1	--	--	--	0.90	812	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Kotak Equity Savings Fund - Reg - Growth	15	5.5	8.7	8.2	7.4	--	--	0.40	1,843	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	2,170	5.1	4.8	5.1	5.2	6.5	5.29	0.17	29,119	*Ref Footnote
IDFC Cash Fund - Reg - Growth	2,367	5.0	4.6	4.9	4.9	6.2	5.09	0.13	10,312	*Ref Footnote
Kotak Liquid Fund - Reg - Growth	3,959	5.0	4.7	4.9	5.1	6.3	5.28	0.14	27,114	*Ref Footnote
CRISIL Liquid Fund Index	--	5.5	5.2	5.5	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	5.8	6	7	7.8	--	5.78	0.41	4,408	Nil
Sundaram Ultra Short Term Fund - Reg - Growth	10	4.6	4.8	5.7	--	--	5.57	0.29	362	Nil
L&T Ultra Short Term Fund - Growth	32	5.4	5.5	6.5	7.4	7.2	5.8	0.49	2,454	Nil
NIFTY Ultra Short Duration Debt Index	4,014	6.2	6.2	6.8	7.7	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	266	5.9	5.9	6.9	7.9	7.6	5.91	0.39	10,878	Nil
Franklin India Savings Fund - Growth	37	5.5	5.9	7.2	8.3	7.6	5.75	0.38	4,724	Nil
Nippon India Money Market Fund - Growth	2,998	5.6	6	6.9	7.9	7.5	5.55	0.30	3,805	Nil
CRISIL Liquid Fund Index	--	5.5	5.6	5.9	--	--	--	--	--	--

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	7.6	7.7	8.8	9.8	7.2	6.65	2.50	4,404	Nil
HDFC Short Term Debt Fund - Growth	22	8.5	8.6	9.2	9.9	7.7	7.17	3.05	10,519	Nil
IDFC Bond Fund - Short Term Plan - Reg - Growth	41	7.7	7.3	9	9.8	7.3	6.79	2.23	11,757	Nil
Kotak Bond Short Term Fund - Reg - Growth	37	7.8	7.2	8.3	9.5	7	7.16	2.94	10,602	Nil
L&T Short Term Bond Fund - Reg - Growth	19	7.2	6.6	8.4	9.4	7.1	6.67	2.24	4,866	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	2,230	6.6	6.5	7.9	8.7	7.5	6.1	0.90	3,949	Nil
Canara Robeco Savings Fund - Reg - Growth	31	6.1	6	7	7.9	7.2	5.98	0.90	1,112	Nil
IDFC Low Duration Fund - Reg - Growth	28	6.3	6.3	7.5	8.3	7.5	5.88	0.79	5,323	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	16	8.7	8.8	9.6	10.4	7.3	7.24	3.05	4,848	Nil
Kotak Banking and PSU Debt Fund - Reg - Growth	46	10.0	9	9	11.1	7.9	7.09	3.81	4,204	Nil
IDFC Banking & PSU Debt Fund - Reg - Growth	17	9.3	7.8	9.8	11.4	8.1	6.95	3.14	12,627	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	8.2	8.2	8.7	9.9	7.4	6.96	2.40	11,339	Nil
L&T Triple Ace Bond Fund - Reg - Growth	51	9.2	10.1	7	13.3	6.5	7.58	8.28	2,298	If redeemed bet. 0 Month to 3 Month; Exit Load is 0.5%;
Kotak Corporate Bond Fund - Std - Growth	2,657	7.8	7.3	8.8	9.5	7.9	6.82	1.72	4,418	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	21	9.6	11	10.2	9.7	7.6	9.44	2.28	12,126	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Kotak Credit Risk Fund - Reg - Growth	22	10.2	9.2	9.8	9.2	7.2	8.94	2.70	5,043	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Credit Risk Fund - Growth	31	10.2	6.6	7.9	6.6	6.4	8.69	2.49	5,076	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%;

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Jan 2020 - Mar 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	25	7.9	10.4	7.9	10.5	7	8.24	6.37	3,071	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%;
IDFC D B F - Reg - Growth	24	4.7	5.2	5.7	11.7	6.9	7.06	11.71	2,025	Nil
Kotak Dynamic Bond Fund - Reg - Growth	26	9.1	7.7	6.9	11.4	7.8	7.58	5.58	1,030	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	4.4	6.4	6	14.2	7.8	7.09	12.75	462	Nil
Nippon India Gilt Securities Fund - Growth	27	3.8	5.3	5.1	13	7.6	6.86	10.04	1,118	If redeemed bet. 0 Day to 7 Day; Exit Load is 0.25%;
UTI Gilt Fund - Growth	45	3.6	3.3	3.2	12.5	6.9	6.35	5.38	531	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	8.5	5.6	6.6	9.5	6.8	6.92	4.82	2,929	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	48	5.4	4.6	4.6	11.2	6.5	6.93	9.90	677	If redeemed bet. 0 Day to 365 Day; Exit Load is 1%;
Nippon India Income Fund - G P - Growth	65	3.4	4.5	5	12.1	6.4	6.9	9.41	298	If redeemed bet. 0 Day to 15 Day; Exit Load is 0.25%;

Disclaimers:

Source: - ICRA MF, NAV as on Jan 23,2020

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