

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	681	36.6	-6.3	-0.3	7.4	14.9	8.8	-10.70	11,023	If redeemed before 365 Day; Exit Load is 1%;
Canara Robeco Equity Diversified Fund - Growth	139	34.0	2.4	6.1	8.5	12.5	9	-2.00	2,280	If redeemed before 1 Year; Exit Load is 1%;
Mahindra Manulife Multi Cap Badhat Yojana - Reg - Growth	11	35.8	-1.7	1.8	--	--	--	-7.10	340	If redeemed before 1 Year; Exit Load is 1%;
UTI Equity Fund - Growth	148	35.9	2.6	6.7	8.2	13.5	10.1	-2.40	10,983	If redeemed before 1 Year; Exit Load is 1%;
Kotak Standard Multicap Fund - Reg - Growth	33	35.5	-7.4	2	7.9	14.7	10	-10.80	29,714	If redeemed before 1 Year ; Exit Load is 1%;
<b>S&amp;P BSE 500 TRI</b>	<b>17,186</b>	<b>41.7</b>	<b>-4.2</b>	<b>2.6</b>	<b>7.8</b>	<b>11.7</b>	<b>7.4</b>	<b>-8.20</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	22.5	-5.1	7.5	9.6	12.9	9.4	-7.90	16,764	If redeemed before 12 Month; Exit Load is 1%;
Mirae Asset Large Cap Fund - Reg - Growth	49	39.3	-4.4	3.6	9.2	15.5	11.2	-9.10	18,386	If redeemed before 1 Year; Exit Load is 1%;
Nippon India Large Cap Fund - Growth	29	28.0	-16.3	-1.7	4.4	11.6	7.4	-19.80	10,616	If redeemed before 7 Day; Exit Load is 1%;
<b>Nifty 50 TRI</b>	<b>15,291</b>	<b>39.2</b>	<b>-5.8</b>	<b>4.3</b>	<b>7.9</b>	<b>10.4</b>	<b>7.3</b>	<b>-10.50</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	59	41.3	8.3	4.5	10.9	20.5	11.9	3.30	7,883	If redeemed before 12 Month; Exit Load is 1%;
Edelweiss Mid Cap Fund - Growth	27	43.7	1.5	2	7	18.6	12.3	0.20	917	If redeemed before 12 Month; Exit Load is 1%;
Axis Midcap Fund - Growth	41	32.3	6.6	9.9	9.5	19.5	--	2.10	6,307	If redeemed before 12 Month; Exit Load is 1%;
Invesco India Mid Cap Fund - Growth	51	39.3	7	5.3	8.7	19.1	12.6	2.00	935	If redeemed before 1 Year; Exit Load is 1%;
Kotak Emerging Equity Fund - Reg - Growth	39	40.0	1.1	2	8.7	20.4	11.3	-3.00	7,301	If redeemed before 1 Year ; Exit Load is 1%;
<b>Nifty Midcap 100 TRI</b>	<b>20,937</b>	<b>45.0</b>	<b>-2.7</b>	<b>-3.1</b>	<b>5.8</b>	<b>13.7</b>	<b>7</b>	<b>-5.40</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	29	67.2	58.5	25.3	16.3	9.3	10.5	44.10	273	If redeemed before 1 Month ; Exit Load is 1%;

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	43.9	1.9	5.8	12.9	23.7	17.2	-4.10	11,316	If redeemed before 1 Year; Exit Load is 1%;
Canara Robeco Emerging Equities - Growth	96	38.9	4.1	3.1	9.8	22.7	14.8	-1.30	5,878	If redeemed before 1 Year; Exit Load is 1%;
Principal Emerging Bluechip Fund - Growth	104	37.3	0.1	1	9.3	19.2	11.6	-4.10	2,091	If redeemed before 365 Day; Exit Load is 1%;
Invesco India Growth Opportunities Fund - Growth	34	35.6	-3.5	3.8	8.1	13.7	9.5	-7.40	2,831	If redeemed before 1 Year; Exit Load is 1%;
Sundaram Large and Mid Cap Fund - Reg - Growth	32	35.0	-8.4	2.6	7.8	14.3	7.9	-12.20	1,249	If redeemed before 365 Day; Exit Load is 1%;
<b>NIFTY Large Midcap 250 TRI</b>	<b>6,972</b>	<b>43.0</b>	<b>-2</b>	<b>2.2</b>	<b>8.4</b>	<b>14.1</b>	<b>8.5</b>	<b>-6.00</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	26.4	-5.2	4.8	10	13.6	--	-9.20	11,372	If redeemed before 12 Month; Exit Load is 1%;
ICICI Prudential Focused Equity Fund - Ret - Growth	29	39.1	0.6	2.6	6.3	10	6.9	0.50	800	If redeemed before 1 Year; Exit Load is 1%;
SBI Focused Equity Fund - Growth	137	24.0	-5.1	4.8	8.9	15.6	12.2	-10.50	10,248	If redeemed before 1 Year; Exit Load is 1%;
<b>S&amp;P BSE 500 TRI</b>	<b>17,186</b>	<b>41.7</b>	<b>-4.2</b>	<b>2.6</b>	<b>7.8</b>	<b>11.7</b>	<b>7.4</b>	<b>-8.20</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		
HDFC Small Cap Fund - Growth	36	50.1	-8.7	-1.3	7.5	13.4	8.4	-5.40	8,645	If redeemed before 1 Year; Exit Load is 1%;
SBI Small Cap Fund - Growth	57	48.5	7.8	5.2	12.9	24.3	16.4	5.70	5,039	If redeemed before 1 Year; Exit Load is 1%;
<b>Nifty Smallcap 100 TRI</b>	<b>6,831</b>	<b>65.7</b>	<b>-4.4</b>	<b>-9</b>	<b>2.3</b>	<b>11.5</b>	<b>3.7</b>	<b>-4.70</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	37.6	-0.2	2.5	7.8	15.5	9.3	-4.60	11,001	Nil
Axis Long Term Equity Fund - Growth	44	24.5	-6.4	4.4	7.6	16.7	13.1	-10.30	21,905	Nil
Canara Robeco Equity Tax Saver Fund - Growth	69	37.8	5.5	7.8	9.1	13.6	9.5	1.10	1,122	Nil
Invesco India Tax Plan - Growth	51	36.8	0.0	4.7	7.9	15.6	10.5	-4.40	1,113	Nil
Mirae Asset Tax Saver Fund - Reg - Growth	18	46.3	0.5	6.1	--	--	--	-4.70	4,181	Nil
<b>S&amp;P BSE 200 TRI</b>	<b>5,545</b>	<b>40.6</b>	<b>-4.5</b>	<b>3.3</b>	<b>8</b>	<b>11.6</b>	<b>7.6</b>	<b>-8.80</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	122	32.7	0.4	4.3	8.4	13.5	11.5	-1.90	3,363	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	31	34.6	2.7	3.6	9.1	15.3	--	-1.30	1,155	If redeemed before 61 Month; Exit Load is 1%;
Tata Retirement Savings Fund - Progressive Plan - Reg	30	40.1	0.8	3.4	10	14.9	--	-3.50	793	If redeemed before 61 Month; Exit Load is 1%;
Tata Retirement Savings Fund - Reg - Conservative Plan	22	14.3	6.9	5.2	7.8	9.7	--	4.50	144	If redeemed before 61 Month; Exit Load is 1%;
<b>S&amp;P BSE 200 TRI</b>	<b>5,545</b>	<b>40.6</b>	<b>-4.5</b>	<b>3.3</b>	<b>8</b>	<b>11.6</b>	<b>7.6</b>	<b>-8.80</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	99	38.4	-6.6	3.8	7.3	9.8	6.5	-11.10	1,858	If redeemed before 3 Day; Exit Load is 0.25%;
ICICI Prudential Nifty Next 50 Index Fund - Growth	23	37.0	-8.2	-2.4	6.1	12.4	7.3	-9.40	783	Nil
UTI Nifty Index Fund - Growth	71	38.9	-6.3	3.9	7.5	9.9	6.6	-10.90	2,718	Nil
<b>Nifty 50 TRI</b>	<b>15,291</b>	<b>39.2</b>	<b>-5.8</b>	<b>4.3</b>	<b>7.9</b>	<b>10.4</b>	<b>7.3</b>	<b>-10.50</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	47	39.2	-0.3	4.7	9.3	17.9	10.5	-4.10	5,019	If redeemed before 1 Year; Exit Load is 1%;
UTI Value Opportunities Fund - Growth	60	38.2	-2.5	2.8	5.5	9.5	7.8	-7.60	4,406	If redeemed before 1 Year; Exit Load is 1%;
<b>S&amp;P BSE 500 TRI</b>	<b>17,186</b>	<b>41.7</b>	<b>-4.2</b>	<b>2.6</b>	<b>7.8</b>	<b>11.7</b>	<b>7.4</b>	<b>-8.20</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	32.2	-1.4	5.7	10.2	15.8	10.8	-4.50	398	If redeemed before 1 Year; Exit Load is 1%;
Mirae Asset Great Consumer Fund - Growth	34	33.8	-5.9	4.8	10.1	13.8	--	-8.60	1,013	If redeemed before 1 Year; Exit Load is 1%;
ICICI Prudential Technology Fund - Growth	78	78.9	32.6	24.3	12.8	17.9	16.2	34.10	545	If redeemed before 15 Day; Exit Load is 1%;
Nippon India Pharma Fund - Growth	218	62.1	51.5	18.8	7.2	17.1	15.1	43.40	3,653	If redeemed before 1 Month ; Exit Load is 1%;
BNP Paribas India Consumption Fund - Reg - Growth	12	24.6	-0.1	--	--	--	--	-4.80	558	If redeemed before 12 Month; Exit Load is 1%;
ICICI Prudential Banking and Financial Services Fund - Retail - Growth	47	27.4	-27.2	-7	5.4	14	8.9	-32.20	2,836	If redeemed before 15 Day; Exit Load is 1%;
<b>S&amp;P BSE 500 TRI</b>	<b>17,186</b>	<b>41.7</b>	<b>-4.2</b>	<b>2.6</b>	<b>7.8</b>	<b>11.7</b>	<b>7.4</b>	<b>-8.20</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	28.2	0.2	4.9	7.4	11.2	10.2	-3.50	26,638	If redeemed before 1 Year; Exit Load is 1%;
Invesco India Dynamic Equity Fund - Growth	29	26.0	-0.8	1.7	6.1	10.7	8	-2.90	744	If redeemed before 3 Month; Exit Load is 0.25%;
Nippon India Balanced Advantage Fund - Growth	91	20.3	-1.1	3.3	7	11.4	7.8	-3.50	2,905	If redeemed before 12 Month; Exit Load is 1%;
SBI Dynamic Asset Allocation Fund - Reg - Growth	13	16.4	-3.6	2.7	5.9	--	--	-6.90	594	If redeemed before 12 Month; Exit Load is 1%;
<b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>	<b>10,313</b>	<b>28.0</b>	<b>1.7</b>	<b>6.3</b>	<b>8.8</b>	<b>10.5</b>	<b>8.2</b>	<b>-2.40</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	169	26.3	4.5	6.1	8.8	14	10.2	0.30	3,351	If redeemed before 1 Year; Exit Load is 1%;
SBI Equity Hybrid Fund - Growth	135	21.7	-3.8	4.5	7.4	13.4	9.6	-7.70	31,993	If redeemed before 12 Month; Exit Load is 1%;
Mirae Asset Hybrid - Equity Fund - Reg - Growth	15	29.3	-0.9	4.4	8.9	--	--	-5.70	3,749	If redeemed before 1 Year; Exit Load is 1%;
ICICI Prudential Equity & Debt Fund - Growth	122	22.7	-7.8	0.5	6.3	11.9	10.1	-12.80	17,535	If redeemed before 1 Year; Exit Load is 1%;
<b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>	<b>10,313</b>	<b>28.0</b>	<b>1.7</b>	<b>6.3</b>	<b>8.8</b>	<b>10.5</b>	<b>8.2</b>	<b>-2.40</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	4.8	3	4	4.3	5.4	5.6	4.00	7,341	If redeemed before 1 Month; Exit Load is 0.25%;
Kotak Equity Arbitrage Fund - Reg - Growth	29	5.2	3.2	4.5	4.8	5.6	5.8	4.60	15,000	If redeemed before 30 Day; Exit Load is 0.25%;
Tata Arbitrage Fund - Reg - Growth	11	4.9	3.3	4.9	5.4	--	--	5.30	2,050	If redeemed before 30 Day; Exit Load is 0.25%;
Nippon India Arbitrage Fund - Growth	21	4.9	3	4.8	4.8	5.6	5.9	4.60	7,384	If redeemed before 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	1,093	3.0	3	2.9	2.9	3.8	3.05	0.00	7,592	Nil
HDFC Overnight Fund - Growth	2,996	3.0	3	2.9	2.9	3.8	3.02	0.00	11,845	Nil
ICICI Prudential Overnight Fund - Reg - Growth	109	3.0	3	2.9	2.9	3.8	3.05	0	8,246	Nil
Nippon India Overnight Fund - Reg - Growth	109	3.0	3	3	3	3.9	3.03	0.00	3,980	Nil
Kotak Overnight Fund - Reg - Growth	1,080	3.0	3	3	2.9	3.8	3.03	0	5,169	Nil
<b>CRISIL Liquid Fund Index</b>	--	<b>3.7</b>	<b>3.8</b>	<b>3.8</b>	<b>3.9</b>	<b>5.2</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	324	3.0	3.1	3	3.3	4.9	3.5	0.12	39,810	*Ref Footnote
ICICI Prudential Liquid Fund - Reg - Growth	298	3.0	3	2.9	3.2	4.9	3.36	0.11	54,052	*Ref Footnote
Kotak Liquid Fund - Reg - Growth	4,076	3.0	3	2.9	3.2	4.7	3.32	0.10	31,752	*Ref Footnote
Nippon India Liquid Fund - Growth	4,919	3.0	3	2.9	3.2	4.9	3.31	0.12	26,900	*Ref Footnote
Mahindra Manulife Liquid Fund - Reg - Growth	1,308	3.1	3.1	3.1	3.4	4.9	3.4	0.09	2,138	*Ref Footnote
<b>CRISIL Liquid Fund Index</b>	--	<b>3.7</b>	<b>3.8</b>	<b>3.8</b>	<b>3.9</b>	<b>5.2</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	4.2	5.2	9.9	6.9	--	4.38	0.51	11,891	Nil
L&T Ultra Short Term Fund - Growth	34	2.8	3.5	8.7	6.3	7	3.55	0.37	2,045	Nil
<b>NIFTY Ultra Short Duration Debt Index</b>	<b>4,175</b>	<b>3.5</b>	<b>4.2</b>	<b>7.2</b>	<b>6.3</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	279	3.7	5	10.9	7.2	7.7	3.98	0.45	9,969	Nil
HDFC Money Market Fund - Growth	4,332	3.5	4.9	11.2	7.2	7.5	3.88	0.43	10,759	Nil
Tata Money Market Fund - Reg - Growth	3,564	4.2	4.9	10.5	7	4.9	4.08	0.46	564	Nil
<b>CRISIL Liquid Fund Index</b>	--	<b>3.8</b>	<b>3.9</b>	<b>5</b>	<b>5.2</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	9.3	9.5	17	10.9	8.7	6.26	3.75	13,154	Nil
Nippon India Short Term Fund - Growth	40	6.9	7	13.4	9.3	7.4	5.63	2.67	7,619	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	2,347	4.5	5.9	11.7	7.9	7.8	4.16	0.83	7,439	Nil
Canara Robeco Savings Fund - Reg - Growth	33	3.6	4.3	10.4	6.9	7.2	4.04	0.99	1,228	Nil
IDFC Low Duration Fund - Reg - Growth	30	4.0	5	10.7	7.5	7.5	3.92	0.83	6,140	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	8.1	8.5	16.8	10.4	8.3	6.09	3.62	8,173	Nil
Kotak Banking and PSU Debt Fund - Reg - Growth	49	8.6	7.2	16	10.5	8.6	5.84	4.00	9,132	Nil
Nippon India Banking & PSU Debt Fund - Reg - Growth	16	9.0	6.1	18.4	10.8	8.6	5.2	3.69	5,410	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	8.6	7.4	15.8	10.4	8.3	5.41	4.03	16,162	Nil
L&T Triple Ace Bond Fund - Reg - Growth	56	12.8	5.5	19.4	12.4	9.2	6.6	7.88	4,615	If redeemed before 3 Month; Exit Load is 0.5%;
Kotak Corporate Bond Fund - Std - Growth	2,828	6.3	7.5	14.5	9.5	8.5	5.04	2.25	6,586	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	10.4	12.5	12.9	10	8	8.7	2.97	6,503	If redeemed before 1 Year; Exit Load is 1%;
HDFC Credit Risk Debt Fund - Reg - Growth	17	11.5	12.8	12.7	9.3	7.1	9.79	2.85	6,181	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	33	12.1	9.8	12.9	8.5	6.7	8.09	2.72	3,765	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%;

**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	6.6	7.3	17.1	10.5	7.9	5.47	2.82	12,158	Nil

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	15.7	8.8	14.7	12.1	8.1	7.21	9.22	4,287	If redeemed before 1 Month; Exit Load is 0.25%;
IDFC D B F - Reg - Growth	27	11.9	3.5	14.5	11.8	8.4	6.26	7.20	2,647	Nil
Kotak Dynamic Bond Fund - Reg - Growth	28	19.7	6.8	16.4	10.8	8.9	6.68	7.96	1,632	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	13.6	2.9	12.9	11	8.9	6.1	10.39	1,496	If redeemed before 7 Day; Exit Load is 0.25%;
SBI Magnum Gilt Fund - Growth	49	16.5	2.8	12.2	11.2	8.4	6.41	13.74	3,838	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	19.8	13	14.7	10.7	7.4	7.94	4.93	5,088	If redeemed before 1 Year; Exit Load is 1%;
SBI Magnum Medium Duration Fund - Growth	38	15.1	9.1	16.5	11.9	8.8	7.05	4.49	4,019	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	30	13.3	8.4	19.1	11.7	8	6.19	7.10	3,976	If redeemed before 1 Month ; Exit Load is 0.25%;
SBI Magnum Income Fund - Growth	53	17.1	8.3	16.3	12.7	8.3	7.05	8.17	1,473	If redeemed before 1 Year; Exit Load is 1%;

Disclaimers:

Source: - ICRA MF, NAV as on Sep 24,2020

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