

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	677	-13.7	-3.1	-0.4	6.6	15.2	9.8	-11.30	10,175	If redeemed bet. 0 Day to 365 Day; Exit Load is 1%;
Canara Robeco Equity Diversified Fund - Growth	138	-4.8	5.9	6.1	7.1	12.4	9.9	-2.20	2,107	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Mahindra Manulife Multi Cap Badhat Yojana - Reg - Growth	11	-7.8	4.4	1.8	--	--	--	-6.10	312	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
UTI Equity Fund - Growth	145	-7.9	7.2	5.5	7.1	12.9	10.9	-4.90	9,750	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Kotak Standard Multicap Fund - Reg - Growth	34	-11.4	-1.7	2.5	7.8	15.2	11.6	-9.10	27,976	If redeemed bet. to 1 Year ; Exit Load is 1%;
<b>S&amp;P BSE 500 TRI</b>	<b>17,277</b>	<b>-9.0</b>	<b>-0.3</b>	<b>2.4</b>	<b>6.8</b>	<b>11.8</b>	<b>8.5</b>	<b>-7.70</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	-6.2	4.2	8.9	9	13.2	10.7	-5.90	14,522	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Mirae Asset Large Cap Fund - Reg - Growth	50	-8.5	-0.9	3.9	8.5	15.7	12.5	-8.30	16,381	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nippon India Large Cap Fund - Growth	30	-17.4	-12.7	-1.1	3.9	12.4	9	-17.10	9,983	If redeemed bet. 0 Day to 7 Days; Exit Load is 1%;
<b>Nifty 50 TRI</b>	<b>15,723</b>	<b>-7.6</b>	<b>-0.3</b>	<b>4.8</b>	<b>7.2</b>	<b>10.9</b>	<b>8.8</b>	<b>-7.90</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	-8.3	7.7	2.1	8.2	19.2	12.5	-2.30	6,962	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Edelweiss Mid Cap Fund - Growth	25	-11.7	3.5	0.0	5.1	17.3	12.7	-5.60	826	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Axis Midcap Fund - Growth	38	-6.8	10.2	8.2	7.4	18.2	--	-3.20	5,511	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Invesco India Mid Cap Fund - Growth	49	-8.1	9.5	3.7	6.8	17.9	13.5	-2.50	817	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Kotak Emerging Equity Fund - Reg - Growth	37	-15.2	1	-0.1	6.9	18.7	11.8	-8.50	6,449	If redeemed bet. to 1 Year ; Exit Load is 1%;
<b>Nifty Midcap 100 TRI</b>	<b>19,969</b>	<b>-15.7</b>	<b>-4.2</b>	<b>-4.9</b>	<b>3.9</b>	<b>12.8</b>	<b>7.5</b>	<b>-9.80</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	31.3	46	25.4	12.4	9.4	10.7	37.80	137	If redeemed bet. to 1 Month ; Exit Load is 1%;

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	-7.6	5.2	5	12	23.5	18.2	-5.30	9,834	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Canara Robeco Emerging Equities - Growth	93	-7.9	5.3	2.3	8.5	21.9	15.5	-3.60	5,162	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Principal Emerging Bluechip Fund - Growth	102	-9.9	4.1	0.8	7.7	18.8	12.6	-5.80	1,918	If redeemed bet. 0 Day to 365 Days; Exit Load is 1%;
Invesco India Growth Opportunities Fund - Growth	33	-10.9	1.6	3.5	6.7	13.6	10.5	-8.70	2,498	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Sundaram Large and Mid Cap Fund - Reg - Growth	32	-15.9	-3.7	1.9	6.6	13.6	8.7	-13.20	1,113	If redeemed bet. 0 Day to 365 Days; Exit Load is 1%;
<b>NIFTY Large Midcap 250 TRI</b>	<b>6,856</b>	<b>-10.5</b>	<b>0.0</b>	<b>1.5</b>	<b>7</b>	<b>13.7</b>	<b>9.4</b>	<b>-7.60</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	-9.8	2.4	5.5	9.1	13.7	--	-8.50	10,399	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
ICICI Prudential Focused Equity Fund - Ret - Growth	30	0.3	1.9	2.3	5.6	10.8	8.4	2.80	681	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Focused Equity Fund - Growth	140	-11.0	0.3	6.2	9.3	15.4	13.8	-8.50	8,962	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
<b>S&amp;P BSE 500 TRI</b>	<b>17,277</b>	<b>-9.0</b>	<b>-0.3</b>	<b>2.4</b>	<b>6.8</b>	<b>11.8</b>	<b>8.5</b>	<b>-7.70</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	-18.9	-15.1	-4.5	4.8	11.9	8.5	-14.00	7,511	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Small Cap Fund - Growth	51	-11.0	4.2	3.6	9.5	22.5	16.5	-4.70	3,917	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
<b>Nifty Smallcap 100 TRI</b>	<b>6,129</b>	<b>-21.4</b>	<b>-12</b>	<b>-12.9</b>	<b>-1.2</b>	<b>9.8</b>	<b>3.8</b>	<b>-14.50</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	30	-8.2	3.3	2.3	6.8	15.3	10.1	-5.90	10,101	Nil
Axis Long Term Equity Fund - Growth	44	-11.6	0.1	4.9	7.4	16.7	14.3	-10.40	20,292	Nil
Canara Robeco Equity Tax Saver Fund - Growth	68	-1.7	7.7	6.8	7.5	13.3	10.4	-0.40	992	Nil
Invesco India Tax Plan - Growth	51	-6.7	5.3	4.6	7.1	15.4	11.7	-4.60	997	Nil
Mirae Asset Tax Saver Fund - Reg - Growth	18	-8.0	2.1	5.3	--	--	--	-6.40	3,538	Nil
<b>S&amp;P BSE 200 TRI</b>	<b>5,617</b>	<b>-8.3</b>	<b>0.1</b>	<b>3.5</b>	<b>7.1</b>	<b>11.8</b>	<b>8.8</b>	<b>-7.60</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	-4.9	2.8	3.3	7.6	13.5	12.1	-3.00	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	-4.3	5.9	3.9	8.3	14.8	--	-2.70	1,087	If redeemed bet. 0 Month to 61 Month; Exit Load is 1%;
Tata Retirement Savings Fund - Progressive Plan - Reg	30	-6.9	4.2	3.8	9.4	14.4	--	-5.20	728	If redeemed bet. 0 Month to 61 Month; Exit Load is 1%;
Tata Retirement Savings Fund - Reg - Conservative Plan	22	3.2	8.4	5.5	7.7	9.6	--	4.20	138	If redeemed bet. 0 Month to 61 Month; Exit Load is 1%;
<b>S&amp;P BSE 200 TRI</b>	<b>5,617</b>	<b>-8.3</b>	<b>0.1</b>	<b>3.5</b>	<b>7.1</b>	<b>11.8</b>	<b>8.8</b>	<b>-7.60</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	-8.2	-1.2	4.3	6.6	10.3	7.9	-8.60	1,622	If redeemed bet. 0 Day to 3 Day; Exit Load is 0.25%;
ICICI Prudential Nifty Next 50 Index Fund - Growth	23	-9.9	-1.8	-1.8	5.4	12.4	8.4	-7.90	729	Nil
UTI Nifty Index Fund - Growth	73	-8.0	-0.8	4.5	6.8	10.3	8	-8.30	2,362	Nil
<b>Nifty 50 TRI</b>	<b>15,723</b>	<b>-7.6</b>	<b>-0.3</b>	<b>4.8</b>	<b>7.2</b>	<b>10.9</b>	<b>8.8</b>	<b>-7.90</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	-4.5	6.1	5.6	8.7	18.3	11.7	-1.50	4,662	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
UTI Value Opportunities Fund - Growth	60	-10.1	1.6	2.7	4.6	9.5	9.1	-7.40	4,017	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
<b>S&amp;P BSE 500 TRI</b>	<b>17,277</b>	<b>-9.0</b>	<b>-0.3</b>	<b>2.4</b>	<b>6.8</b>	<b>11.8</b>	<b>8.5</b>	<b>-7.70</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	-5.7	8.5	5.4	8.9	15.1	12.3	-4.10	372	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Mirae Asset Great Consumer Fund - Growth	33	-13.3	2.1	4.2	8.5	14.4	--	-10.30	940	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
ICICI Prudential Technology Fund - Growth	67	8.4	13.6	18	10.3	16.9	15.3	14.70	379	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%;
Nippon India Pharma Fund - Growth	195	22.9	36.9	13.9	7.3	15.3	14	28.10	3,093	If redeemed bet. to 1 Month ; Exit Load is 1%;
BNP Paribas India Consumption Fund - Reg - Growth	12	-7.2	8.2	--	--	--	--	-3.40	525	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
ICICI Prudential Banking and Financial Services Fund - Retail - Growth	50	-28.8	-22.1	-6.1	5.8	14.5	11.4	-28.20	2,538	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%;
<b>S&amp;P BSE 500 TRI</b>	<b>17,277</b>	<b>-9.0</b>	<b>-0.3</b>	<b>2.4</b>	<b>6.8</b>	<b>11.8</b>	<b>8.5</b>	<b>-7.70</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	-3.7	4.1	5.2	7.2	11.8	10.8	-2.90	25,409	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Invesco India Dynamic Equity Fund - Growth	29	-2.5	2.2	2.8	5.7	11.2	9.2	-2.30	741	If redeemed bet. 0 Month to 3 Month; Exit Load is 0.25%;
Nippon India Balanced Advantage Fund - Growth	91	-4.6	1.1	2.9	5.9	11.2	9.1	-3.10	2,782	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
SBI Dynamic Asset Allocation Fund - Reg - Growth	13	-4.3	0.0	2.6	5.8	--	--	-4.70	576	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
<b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>	<b>10,492</b>	<b>-0.7</b>	<b>5.8</b>	<b>6.9</b>	<b>8.4</b>	<b>10.8</b>	<b>9.1</b>	<b>-0.70</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	168	-1.7	7.9	6.1	7.9	13.9	11	0.20	3,041	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Equity Hybrid Fund - Growth	138	-6.7	2.1	5.3	7.6	13.7	10.6	-5.20	30,192	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Mirae Asset Hybrid - Equity Fund - Reg - Growth	15	-4.5	2	4.9	8.5	--	--	-4.20	3,468	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
ICICI Prudential Equity & Debt Fund - Growth	126	-10.6	-5.2	1.1	6.3	12.5	11.3	-10.00	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>10,492</b>	<b>-0.7</b>	<b>5.8</b>	<b>6.9</b>	<b>8.4</b>	<b>10.8</b>	<b>9.1</b>	<b>-0.70</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	3.2	3.8	4.6	5.6	5.7	4.20	8,237	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%;
Kotak Equity Arbitrage Fund - Reg - Growth	28	0.5	3.6	4.6	5.1	5.8	5.9	4.90	15,854	If redeemed bet. 0 Day to 30 Day; Exit Load is 0.25%;
Tata Arbitrage Fund - Reg - Growth	11	0.9	4.4	5.6	5.6	--	--	5.80	2,062	If redeemed bet. 0 Day to 30 Day; Exit Load is 0.25%;
Nippon India Arbitrage Fund - Growth	20	0.2	3.9	4.7	5.1	5.9	6.1	5.00	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	3.0	2.9	2.9	2.9	4.2	3.17	0	7,621	Nil
HDFC Overnight Fund - Growth	2,982	3.0	3	2.9	2.9	4.1	3.14	0.00	13,989	Nil
ICICI Prudential Overnight Fund - Reg - Growth	109	3.0	3	2.9	2.9	4.1	3.12	0	10,011	Nil
Nippon India Overnight Fund - Reg - Growth	108	3.0	3	3	3	4.2	3.09	0.00	5,363	Nil
Kotak Overnight Fund - Reg - Growth	1,075	3.0	2.9	2.9	2.9	4.2	3.14	0	6,183	Nil
<b>CRISIL Liquid Fund Index</b>	--	<b>3.8</b>	<b>3.8</b>	<b>3.9</b>	<b>4.5</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	3.2	3.2	3.5	4.3	5.4	3.67	0.14	36,679	*Ref Footnote
ICICI Prudential Liquid Fund - Reg - Growth	297	3.2	3.1	3.3	4.1	5.3	3.63154	0.12	57,335	*Ref Footnote
Kotak Liquid Fund - Reg - Growth	4,055	3.1	3.1	3.3	3.9	5.2	3.43	0.12	36,040	*Ref Footnote
Nippon India Liquid Fund - Growth	4,894	3.2	3.1	3.3	4.1	5.4	3.57	0.15	30,604	*Ref Footnote
Mahindra Manulife Liquid Fund - Reg - Growth	1,301	3.3	3.2	3.4	4	5.4	3.61	0.15	2,144	*Ref Footnote
<b>CRISIL Liquid Fund Index</b>	--	<b>3.8</b>	<b>3.8</b>	<b>3.9</b>	<b>4.5</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	6.5	9.5	8	7.4	--	4.9	0.44	7,697	Nil
L&T Ultra Short Term Fund - Growth	34	4.3	7.3	7.2	6.9	7.2	3.8	0.45	1,960	Nil
<b>NIFTY Ultra Short Duration Debt Index</b>	<b>4,150</b>	<b>4.9</b>	<b>6.3</b>	<b>6.6</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	6.1	9.3	8.5	7.8	7.9	4.45	0.58	9,214	Nil
HDFC Money Market Fund - Growth	4,304	6.3	9.5	8.6	7.9	7.7	4.53	0.64	8,422	Nil
Tata Money Market Fund - Reg - Growth	3,540	5.8	8.7	8.1	7.5	5	4.59	0.52	424	Nil
<b>CRISIL Liquid Fund Index</b>	--	<b>3.9</b>	<b>4.5</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	18.2	20.4	13.4	11.9	8.8	6.71	3.46	11,138	Nil
Nippon India Short Term Fund - Growth	39	11.8	14.7	11.1	10.3	7.5	5.86	2.75	6,825	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	2,332	8.5	11.9	9	8.6	7.9	4.6	1.06	4,955	Nil
Canara Robeco Savings Fund - Reg - Growth	32	6.0	9.9	8.1	7.7	7.4	4.13	1.04	1,049	Nil
IDFC Low Duration Fund - Reg - Growth	30	6.9	11	8.8	8.3	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	16.3	20.5	12.6	11.5	8.3	6.41	3.33	6,416	Nil
Kotak Banking and PSU Debt Fund - Reg - Growth	49	16.8	19.6	13.2	11.6	8.8	6.11	4.73	7,146	Nil
Nippon India Banking & PSU Debt Fund - Reg - Growth	16	11.2	18.4	14.2	12.2	8.7	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	16.5	19.7	13.7	11.6	8.5	5.53	3.60	15,799	Nil
L&T Triple Ace Bond Fund - Reg - Growth	56	19.9	24.6	18.5	13.7	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	2,813	13.3	16.5	11.5	10.5	8.6	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	23.0	16.3	9.7	10.3	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	22.2	20.5	9.6	9.6	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	13.4	16	9.1	8.8	6.6	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	13.8	18.8	14.2	11.4	8	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	21.2	18.2	15.5	12.4	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	17.6	18.2	19.4	13.5	8.8	5.83	6.70	2,311	Nil
Kotak Dynamic Bond Fund - Reg - Growth	28	17.3	21.4	14.8	11.4	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	13.9	14	17.5	12.2	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	14.5	14.5	17.7	11.9	8.6	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	20.9	17	10.1	10.7	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	13.7	18.4	13.6	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	19.2	20.9	15.6	13	8.1	6.22	5.67	3,645	If redeemed bet. 0 Month to 6 Month; Exit Load is 1%;
SBI Magnum Income Fund - Growth	53	16.6	18.5	14.4	13.2	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 27,2020

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