

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	699	32.5	-2.2	0.6	8	15.4	9	-8.40	11,023	If redeemed before 365 Day; Exit Load is 1%;
Canara Robeco Equity Diversified Fund - Growth	142	30.0	5.7	6.8	8.9	12.9	9.2	0.10	2,280	If redeemed before 1 Year; Exit Load is 1%;
Mahindra Manulife Multi Cap Badhat Yojana - Reg - Growth	11	32.1	1.9	2.5	--	--	--	-5.10	340	If redeemed before 1 Year; Exit Load is 1%;
UTI Equity Fund - Growth	152	34.0	6.1	7.4	8.7	13.8	10.3	-0.30	10,983	If redeemed before 1 Year; Exit Load is 1%;
Kotak Standard Multicap Fund - Reg - Growth	34	31.6	-3.9	2.8	8.5	15.1	10.3	-8.70	29,714	If redeemed before 1 Year ; Exit Load is 1%;
<b>S&amp;P BSE 500 TRI</b>	<b>17,593</b>	<b>37.4</b>	<b>-0.5</b>	<b>3.4</b>	<b>8.3</b>	<b>12.1</b>	<b>7.6</b>	<b>-6.00</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	18.8	-2.3	8.3	10.1	13.3	9.6	-5.80	16,764	If redeemed before 12 Month; Exit Load is 1%;
Mirae Asset Large Cap Fund - Reg - Growth	51	35.3	-0.4	4.5	9.7	15.9	11.5	-6.80	18,386	If redeemed before 1 Year; Exit Load is 1%;
Nippon India Large Cap Fund - Growth	29	26.3	-12.1	-0.8	4.9	12	7.7	-17.60	10,616	If redeemed before 7 Day; Exit Load is 1%;
<b>Nifty 50 TRI</b>	<b>15,638</b>	<b>33.5</b>	<b>-2.4</b>	<b>5.1</b>	<b>8.4</b>	<b>10.8</b>	<b>7.6</b>	<b>-8.40</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	60	39.5	11.2	5.1	11.3	20.7	12.1	5.00	7,883	If redeemed before 12 Month; Exit Load is 1%;
Edelweiss Mid Cap Fund - Growth	28	41.6	5	2.6	7.4	18.8	12.5	2.10	917	If redeemed before 12 Month; Exit Load is 1%;
Axis Midcap Fund - Growth	41	30.3	8.9	10.5	9.9	19.7	--	3.70	6,307	If redeemed before 12 Month; Exit Load is 1%;
Invesco India Mid Cap Fund - Growth	52	37.5	11	6.1	9.2	19.5	12.8	4.40	935	If redeemed before 1 Year; Exit Load is 1%;
Kotak Emerging Equity Fund - Reg - Growth	40	39.8	4.5	2.7	9.2	20.8	11.6	-1.10	7,301	If redeemed before 1 Year ; Exit Load is 1%;
<b>Nifty Midcap 100 TRI</b>	<b>21,543</b>	<b>44.4</b>	<b>2</b>	<b>-2.2</b>	<b>6.4</b>	<b>14.1</b>	<b>7.3</b>	<b>-2.70</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	51.9	56	24.2	15.7	8.8	10.2	40.40	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	57	40.2	6	6.6	13.4	24.1	17.5	-1.70	11,316	If redeemed before 1 Year; Exit Load is 1%;
Canara Robeco Emerging Equities - Growth	98	34.6	7.6	3.9	10.3	22.9	15	0.80	5,878	If redeemed before 1 Year; Exit Load is 1%;
Principal Emerging Bluechip Fund - Growth	106	34.1	3.5	1.8	9.8	19.7	11.9	-2.00	2,091	If redeemed before 365 Day; Exit Load is 1%;
Invesco India Growth Opportunities Fund - Growth	34	30.0	-0.3	4.5	8.5	14.1	9.7	-5.60	2,831	If redeemed before 1 Year; Exit Load is 1%;
Sundaram Large and Mid Cap Fund - Reg - Growth	33	31.5	-5.4	3.3	8.2	14.6	8.2	-10.30	1,249	If redeemed before 365 Day; Exit Load is 1%;
<b>NIFTY Large Midcap 250 TRI</b>	<b>7,140</b>	<b>39.7</b>	<b>1.9</b>	<b>3</b>	<b>8.9</b>	<b>14.5</b>	<b>8.8</b>	<b>-3.80</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	29	23.3	-2.3	5.6	10.4	14	--	-7.30	11,372	If redeemed before 12 Month; Exit Load is 1%;
ICICI Prudential Focused Equity Fund - Ret - Growth	30	38.9	5.2	3.5	6.8	10.5	7.2	3.30	800	If redeemed before 1 Year; Exit Load is 1%;
SBI Focused Equity Fund - Growth	140	21.2	-2.4	5.5	9.4	16	12.5	-8.60	10,248	If redeemed before 1 Year; Exit Load is 1%;
<b>S&amp;P BSE 500 TRI</b>	<b>17,593</b>	<b>37.4</b>	<b>-0.5</b>	<b>3.4</b>	<b>8.3</b>	<b>12.1</b>	<b>7.6</b>	<b>-6.00</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	37	50.2	-5.3	-0.4	8	13.8	8.7	-2.90	8,645	If redeemed before 1 Year; Exit Load is 1%;
SBI Small Cap Fund - Growth	57	46.9	10.3	5.7	13.2	24.6	16.6	7.10	5,039	If redeemed before 1 Year; Exit Load is 1%;
<b>Nifty Smallcap 100 TRI</b>	<b>7,009</b>	<b>64.9</b>	<b>0.0</b>	<b>-8.2</b>	<b>2.8</b>	<b>11.9</b>	<b>4</b>	<b>-2.20</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	31.4	2.6	3	8.1	15.7	9.4	-3.20	11,001	Nil
Axis Long Term Equity Fund - Growth	45	21.2	-3.4	5.2	8.1	17.2	13.4	-8.20	21,905	Nil
Canara Robeco Equity Tax Saver Fund - Growth	71	34.9	9.1	8.7	9.6	14	9.8	3.60	1,122	Nil
Invesco India Tax Plan - Growth	52	31.2	3.1	5.3	8.3	15.8	10.7	-2.60	1,113	Nil
Mirae Asset Tax Saver Fund - Reg - Growth	19	42.0	4.7	7	--	--	--	-2.30	4,181	Nil
<b>S&amp;P BSE 200 TRI</b>	<b>5,676</b>	<b>35.9</b>	<b>-0.9</b>	<b>4.1</b>	<b>8.5</b>	<b>12</b>	<b>7.8</b>	<b>-6.60</b>	--	--

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Jul 2020 - Sept 2020)

**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	124	30.1	3	4.8	8.7	13.7	11.6	-0.40	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	32	30.3	5.3	4.2	9.5	15.7	--	0.40	1,155	If redeemed before 61 Month; Exit Load is 1%;
Tata Retirement Savings Fund - Progressive Plan - Reg	31	34.6	3.7	4.1	10.5	15.3	--	-1.50	793	If redeemed before 61 Month; Exit Load is 1%;
Tata Retirement Savings Fund - Reg - Conservative Plan	22	14.9	7.8	5.4	8	9.8	--	5.10	144	If redeemed before 61 Month; Exit Load is 1%;
<b>S&amp;P BSE 200 TRI</b>	<b>5,676</b>	<b>35.9</b>	<b>-0.9</b>	<b>4.1</b>	<b>8.5</b>	<b>12</b>	<b>7.8</b>	<b>-6.60</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	101	33.0	-3.3	4.5	7.8	10.2	6.8	-9.10	1,858	If redeemed before 3 Day; Exit Load is 0.25%;
ICICI Prudential Nifty Next 50 Index Fund - Growth	23	35.9	-4.2	-1.5	6.7	12.8	7.5	-7.00	783	Nil
UTI Nifty Index Fund - Growth	73	33.3	-2.9	4.7	7.9	10.3	6.8	-8.90	2,718	Nil
<b>Nifty 50 TRI</b>	<b>15,638</b>	<b>33.5</b>	<b>-2.4</b>	<b>5.1</b>	<b>8.4</b>	<b>10.8</b>	<b>7.6</b>	<b>-8.40</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	35.4	3.7	5.6	9.9	18.3	10.8	-1.80	5,019	If redeemed before 1 Year; Exit Load is 1%;
UTI Value Opportunities Fund - Growth	61	35.8	0.9	3.6	5.9	9.9	8	-5.60	4,406	If redeemed before 1 Year; Exit Load is 1%;
<b>S&amp;P BSE 500 TRI</b>	<b>17,593</b>	<b>37.4</b>	<b>-0.5</b>	<b>3.4</b>	<b>8.3</b>	<b>12.1</b>	<b>7.6</b>	<b>-6.00</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	28.5	1.7	6.4	10.6	16.1	11	-2.60	398	If redeemed before 1 Year; Exit Load is 1%;
Mirae Asset Great Consumer Fund - Growth	35	31.4	-2.2	5.5	10.5	14.2	--	-6.70	1,013	If redeemed before 1 Year; Exit Load is 1%;
ICICI Prudential Technology Fund - Growth	80	80.2	37.4	25.7	13.5	18.4	16.6	38.70	545	If redeemed before 15 Day; Exit Load is 1%;
Nippon India Pharma Fund - Growth	223	63.6	56.9	19.6	7.6	17.3	15.3	46.30	3,653	If redeemed before 1 Month ; Exit Load is 1%;
BNP Paribas India Consumption Fund - Reg - Growth	13	20.9	2.7	--	--	--	--	-3.00	558	If redeemed before 12 Month; Exit Load is 1%;
ICICI Prudential Banking and Financial Services Fund - Retail - Growth	49	22.2	-23.7	-6.2	6	14.5	9.2	-30.50	2,836	If redeemed before 15 Day; Exit Load is 1%;
<b>S&amp;P BSE 500 TRI</b>	<b>17,593</b>	<b>37.4</b>	<b>-0.5</b>	<b>3.4</b>	<b>8.3</b>	<b>12.1</b>	<b>7.6</b>	<b>-6.00</b>	<b>--</b>	<b>--</b>

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Jul 2020 - Sept 2020)

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	25.5	2.7	5.4	7.8	11.5	10.4	-2.00	26,638	If redeemed before 1 Year; Exit Load is 1%;
Invesco India Dynamic Equity Fund - Growth	30	21.6	0.8	2	6.2	10.8	8.1	-2.10	744	If redeemed before 3 Month; Exit Load is 0.25%;
Nippon India Balanced Advantage Fund - Growth	92	19.4	1.1	3.8	7.3	11.6	7.9	-2.30	2,905	If redeemed before 12 Month; Exit Load is 1%;
SBI Dynamic Asset Allocation Fund - Reg - Growth	13	18.1	-1.5	3.2	6.2	--	--	-5.40	594	If redeemed before 12 Month; Exit Load is 1%;
<b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>	<b>10,459</b>	<b>25.1</b>	<b>4</b>	<b>7</b>	<b>9.1</b>	<b>10.8</b>	<b>8.3</b>	<b>-1.00</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	171	23.2	6.9	6.7	9.1	14.2	10.3	1.70	3,351	If redeemed before 1 Year; Exit Load is 1%;
SBI Equity Hybrid Fund - Growth	137	19.3	-1.2	5.1	7.8	13.7	9.8	-5.90	31,993	If redeemed before 12 Month; Exit Load is 1%;
Mirae Asset Hybrid - Equity Fund - Reg - Growth	15	26.4	2.1	5	9.3	--	--	-4.00	3,749	If redeemed before 1 Year; Exit Load is 1%;
ICICI Prudential Equity & Debt Fund - Growth	125	22.4	-4.4	1.2	6.7	12.2	10.4	-10.90	17,535	If redeemed before 1 Year; Exit Load is 1%;
<b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>	<b>10,459</b>	<b>25.1</b>	<b>4</b>	<b>7</b>	<b>9.1</b>	<b>10.8</b>	<b>8.3</b>	<b>-1.00</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	4.5	2.9	4.4	4.3	5.5	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	3.3	4.7	4.9	5.7	5.8	4.70	15,000	If redeemed before 30 Day; Exit Load is 0.25%;
Tata Arbitrage Fund - Reg - Growth	11	5.4	3.6	5.4	5.5	--	--	5.40	2,050	If redeemed before 30 Day; Exit Load is 0.25%;
Nippon India Arbitrage Fund - Growth	21	5.0	3.2	5.1	4.9	5.7	5.9	4.70	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	3.1	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	3.7	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	3.8	3.03	0.00	3,980	Nil
Kotak Overnight Fund - Reg - Growth	1,080	3.1	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	3.1	3.2	3.1	3.3	4.9	3.5	0.12	39,810	*Ref Footnote
ICICI Prudential Liquid Fund - Reg - Growth	298	3.1	3.1	3	3.2	4.9	3.36	0.11	54,052	*Ref Footnote
Kotak Liquid Fund - Reg - Growth	4,076	3.1	3.1	3	3.2	4.7	3.32	0.10	31,752	*Ref Footnote
Nippon India Liquid Fund - Growth	4,919	3.1	3.2	3	3.2	4.9	3.31	0.12	26,900	*Ref Footnote
Mahindra Manulife Liquid Fund - Reg - Growth	1,308	3.1	3.2	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	4.1	5.2	9.9	6.9	--	4.38	0.51	11,891	Nil
L&T Ultra Short Term Fund - Growth	34	3.0	3.5	8.6	6.3	7	3.55	0.37	2,045	Nil
<b>NIFTY Ultra Short Duration Debt Index</b>	<b>4,176</b>	<b>3.6</b>	<b>4.2</b>	<b>7.1</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	3.9	5	10.8	7.2	7.7	3.98	0.45	9,969	Nil
HDFC Money Market Fund - Growth	4,332	3.7	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	10.4	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	7.8	8.8	16.8	10.9	8.6	6.26	3.75	13,154	Nil
Nippon India Short Term Fund - Growth	40	6.1	6.7	13.3	9.3	7.4	5.63	2.67	7,619	Nil

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Jul 2020 - Sept 2020)

**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	2,348	4.4	5.7	11.7	7.9	7.8	4.16	0.83	7,439	Nil
Canara Robeco Savings Fund - Reg - Growth	33	3.5	4.2	10.4	6.9	7.2	4.04	0.99	1,228	Nil
IDFC Low Duration Fund - Reg - Growth	30	3.8	4.7	10.6	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	6.7	7.8	16.7	10.4	8.2	6.09	3.62	8,173	Nil
Kotak Banking and PSU Debt Fund - Reg - Growth	49	7.3	6.6	15.9	10.5	8.6	5.84	4.00	9,132	Nil
Nippon India Banking & PSU Debt Fund - Reg - Growth	16	7.2	5.5	18.2	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	6.8	6.8	15.6	10.4	8.3	5.41	4.03	16,162	Nil
L&T Triple Ace Bond Fund - Reg - Growth	56	10.3	4.5	19.1	12.3	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	5.4	7.1	14.4	9.4	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	12.7	12.3	12.9	10.1	8	8.7	2.97	6,503	If redeemed before 1 Year; Exit Load is 1%;
HDFC Credit Risk Debt Fund - Reg - Growth	17	10.8	12.2	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	11.5	9.4	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	5.5	6.9	17	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	13.0	8.1	14.4	12	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	10.7	2.9	14.4	11.8	8.4	6.26	7.20	2,647	Nil
Kotak Dynamic Bond Fund - Reg - Growth	28	16.2	5.7	16.1	10.7	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	10.2	1.6	12.5	10.7	8.9	6.1	10.39	1,496	If redeemed before 7 Day; Exit Load is 0.25%;
SBI Magnum Gilt Fund - Growth	49	11.6	1.5	11.7	11	8.3	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	17.8	12.3	14.5	10.6	7.4	7.94	4.93	5,088	If redeemed before 1 Year; Exit Load is 1%;
SBI Magnum Medium Duration Fund - Growth	38	13.2	8.4	16.4	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	10.0	7.2	18.8	11.5	8	6.19	7.10	3,976	If redeemed before 1 Month ; Exit Load is 0.25%;
SBI Magnum Income Fund - Growth	53	13.7	7.4	16	12.6	8.2	7.05	8.17	1,473	If redeemed before 1 Year; Exit Load is 1%;

Disclaimers:

Source: - ICRA MF, NAV as on Sep 25,2020

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