

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 | 685 | -12.3 | -1.1 | 0.0 | 6.9 | 15.5 | 9.9 | -10.20 | 10,175 | If redeemed before 365 Day; Exit Load is 1%; |
| Canara Robeco Equity Diversified Fund - Growth | 140 | -3.7 | 7.7 | 6.4 | 7.3 | 12.7 | 10.1 | -1.20 | 2,107 | If redeemed before 1 Year; Exit Load is 1%; |
| Mahindra Manulife Multi Cap Badhat Yojana - Reg - Growth | 11 | -6.8 | 5.9 | 2 | -- | -- | -- | -5.40 | 312 | If redeemed before 1 Year; Exit Load is 1%; |
| UTI Equity Fund - Growth | 146 | -7.0 | 9 | 5.8 | 7.3 | 13.2 | 11.1 | -3.80 | 9,750 | If redeemed before 1 Year; Exit Load is 1%; |
| Kotak Standard Multicap Fund - Reg - Growth | 34 | -10.1 | 0.0 | 2.9 | 8 | 15.5 | 11.7 | -7.90 | 27,976 | If redeemed before 1 Year ; Exit Load is 1%; |
| S&P BSE 500 TRI | 17,502 | -7.3 | 1.9 | 2.9 | 7.1 | 12.2 | 8.7 | -6.50 | -- | -- |

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 | 31 | -4.8 | 5.8 | 9.2 | 9.3 | 13.5 | 10.9 | -4.80 | 14,522 | If redeemed before 12 Month; Exit Load is 1%; |
| Mirae Asset Large Cap Fund - Reg - Growth | 50 | -7.1 | 0.8 | 4.2 | 8.7 | 16 | 12.6 | -7.50 | 16,381 | If redeemed before 1 Year; Exit Load is 1%; |
| Nippon India Large Cap Fund - Growth | 30 | -16.3 | -11.2 | -0.9 | 4.1 | 12.6 | 9.1 | -16.50 | 9,983 | If redeemed before 7 Day; Exit Load is 1%; |
| Nifty 50 TRI | 15,962 | -5.7 | 2.1 | 5.4 | 7.6 | 11.3 | 9 | -6.50 | -- | -- |

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 | -8.1 | 9.3 | 2.1 | 8.2 | 19.4 | 12.6 | -1.90 | 6,962 | If redeemed before 12 Month; Exit Load is 1%; |
| Edelweiss Mid Cap Fund - Growth | 26 | -11.0 | 4.9 | 0.2 | 5.2 | 17.5 | 12.8 | -5.00 | 826 | If redeemed before 12 Month; Exit Load is 1%; |
| Axis Midcap Fund - Growth | 39 | -6.8 | 11 | 8.3 | 7.4 | 18.4 | -- | -2.80 | 5,511 | If redeemed before 12 Month; Exit Load is 1%; |
| Invesco India Mid Cap Fund - Growth | 49 | -8.4 | 9.9 | 3.5 | 6.7 | 18.1 | 13.4 | -2.70 | 817 | If redeemed before 1 Year; Exit Load is 1%; |
| Kotak Emerging Equity Fund - Reg - Growth | 37 | -14.4 | 2.6 | 0.1 | 7 | 19 | 11.8 | -7.80 | 6,449 | If redeemed before 1 Year ; Exit Load is 1%; |
| Nifty Midcap 100 TRI | 20,146 | -14.6 | -2.5 | -4.8 | 4.1 | 13.2 | 7.6 | -9.00 | -- | -- |

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 | 43.3 | 24.8 | 12.2 | 9 | 10.5 | 35.10 | 137 | 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 | -6.6 | 6.5 | 5.2 | 12.1 | 23.7 | 18.2 | -4.70 | 9,834 | If redeemed before 1 Year; Exit Load is 1%; |
| Canara Robeco Emerging Equities - Growth | 94 | -7.0 | 6.8 | 2.4 | 8.5 | 22.2 | 15.6 | -3.00 | 5,162 | If redeemed before 1 Year; Exit Load is 1%; |
| Principal Emerging Bluechip Fund - Growth | 102 | -9.3 | 5.6 | 0.9 | 7.8 | 19 | 12.6 | -5.30 | 1,918 | If redeemed before 365 Day; Exit Load is 1%; |
| Invesco India Growth Opportunities Fund - Growth | 33 | -10.2 | 2.9 | 3.8 | 6.9 | 13.9 | 10.6 | -8.00 | 2,498 | If redeemed before 1 Year; Exit Load is 1%; |
| Sundaram Large and Mid Cap Fund - Reg - Growth | 32 | -14.8 | -2.2 | 2.2 | 6.8 | 13.9 | 8.8 | -12.40 | 1,113 | If redeemed before 365 Day; Exit Load is 1%; |
| NIFTY Large Midcap 250 TRI | 6,930 | -9.2 | 2 | 1.8 | 7.3 | 14.1 | 9.5 | -6.60 | -- | -- |

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 | -7.9 | 5 | 6 | 9.7 | 14.2 | -- | -6.80 | 10,399 | If redeemed before 12 Month; Exit Load is 1%; |
| ICICI Prudential Focused Equity Fund - Ret - Growth | 30 | 2.5 | 4.3 | 3 | 6 | 11.2 | 8.5 | 4.30 | 681 | If redeemed before 1 Year; Exit Load is 1%; |
| SBI Focused Equity Fund - Growth | 141 | -10.1 | 1.2 | 6.1 | 9.3 | 15.5 | 13.8 | -8.00 | 8,962 | If redeemed before 1 Year; Exit Load is 1%; |
| S&P BSE 500 TRI | 17,502 | -7.3 | 1.9 | 2.9 | 7.1 | 12.2 | 8.7 | -6.50 | -- | -- |

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 | -17.9 | -13.5 | -4.2 | 4.9 | 12.1 | 8.6 | -13.10 | 7,511 | If redeemed before 1 Year; Exit Load is 1%; |
| SBI Small Cap Fund - Growth | 51 | -11.6 | 4.6 | 3.1 | 9.5 | 22.5 | 16.5 | -5.20 | 3,917 | If redeemed before 1 Year; Exit Load is 1%; |
| Nifty Smallcap 100 TRI | 6,213 | -20.2 | -9.9 | -12.7 | -0.8 | 10.3 | 3.9 | -13.30 | -- | -- |

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 | -6.9 | 4.9 | 2.5 | 7 | 15.5 | 10.2 | -5.00 | 10,101 | Nil |
| Axis Long Term Equity Fund - Growth | 45 | -10.2 | 2.3 | 5.3 | 7.7 | 17.1 | 14.5 | -8.90 | 20,292 | Nil |
| Canara Robeco Equity Tax Saver Fund - Growth | 69 | -0.8 | 9.3 | 7.1 | 7.7 | 13.6 | 10.6 | 0.60 | 992 | Nil |
| Invesco India Tax Plan - Growth | 52 | -5.8 | 6.5 | 4.9 | 7.3 | 15.6 | 11.8 | -3.80 | 997 | Nil |
| Mirae Asset Tax Saver Fund - Reg - Growth | 18 | -6.7 | 3.8 | 5.7 | -- | -- | -- | -5.60 | 3,538 | Nil |
| S&P BSE 200 TRI | 5,692 | -6.6 | 2.3 | 3.9 | 7.5 | 12.2 | 9 | -6.40 | -- | -- |

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 | -4.2 | 3.9 | 3.5 | 7.6 | 13.6 | 12.2 | -2.60 | 3,022 | 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 | -3.7 | 7.2 | 3.9 | 8.4 | 15 | -- | -2.30 | 1,087 | If redeemed before 61 Month; Exit Load is 1%; |
| Tata Retirement Savings Fund - Progressive Plan - Reg | 30 | -6.1 | 5.6 | 3.8 | 9.4 | 14.6 | -- | -4.80 | 728 | If redeemed before 61 Month; Exit Load is 1%; |
| Tata Retirement Savings Fund - Reg - Conservative Plan | 22 | 3.4 | 8.8 | 5.5 | 7.7 | 9.7 | -- | 4.30 | 138 | If redeemed before 61 Month; Exit Load is 1%; |
| S&P BSE 200 TRI | 5,692 | -6.6 | 2.3 | 3.9 | 7.5 | 12.2 | 9 | -6.40 | -- | -- |

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 | 103 | -6.3 | 1.1 | 4.8 | 7 | 10.7 | 8.2 | -7.20 | 1,622 | If redeemed before 3 Day; Exit Load is 0.25%; |
| ICICI Prudential Nifty Next 50 Index Fund - Growth | 23 | -9.1 | 0.1 | -1.8 | 5.6 | 12.7 | 8.5 | -7.30 | 729 | Nil |
| UTI Nifty Index Fund - Growth | 74 | -6.1 | 1.5 | 5 | 7.2 | 10.7 | 8.2 | -7.00 | 2,362 | Nil |
| Nifty 50 TRI | 15,962 | -5.7 | 2.1 | 5.4 | 7.6 | 11.3 | 9 | -6.50 | -- | -- |

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 | 49 | -3.4 | 7.8 | 5.9 | 8.9 | 18.6 | 11.8 | -0.80 | 4,662 | If redeemed before 1 Year; Exit Load is 1%; |
| UTI Value Opportunities Fund - Growth | 60 | -8.6 | 3 | 3 | 4.8 | 9.7 | 9.2 | -6.60 | 4,017 | If redeemed before 1 Year; Exit Load is 1%; |
| S&P BSE 500 TRI | 17,502 | -7.3 | 1.9 | 2.9 | 7.1 | 12.2 | 8.7 | -6.50 | -- | -- |

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 | -5.1 | 9.4 | 5.5 | 9.1 | 15.4 | 12.4 | -3.50 | 372 | If redeemed before 1 Year; Exit Load is 1%; |
| Mirae Asset Great Consumer Fund - Growth | 34 | -11.9 | 3.8 | 4.5 | 8.7 | 14.6 | -- | -9.50 | 940 | If redeemed before 1 Year; Exit Load is 1%; |
| ICICI Prudential Technology Fund - Growth | 68 | 10.3 | 15.3 | 18.3 | 10.7 | 17 | 15.5 | 16.60 | 379 | If redeemed before 15 Day; Exit Load is 1%; |
| Nippon India Pharma Fund - Growth | 197 | 24.1 | 40.5 | 14.8 | 7.5 | 15.6 | 14.1 | 29.50 | 3,093 | If redeemed before 1 Month ; Exit Load is 1%; |
| BNP Paribas India Consumption Fund - Reg - Growth | 13 | -5.7 | 9.7 | -- | -- | -- | -- | -2.60 | 525 | If redeemed before 12 Month; Exit Load is 1%; |
| ICICI Prudential Banking and Financial Services Fund - Retail - Growth | 50 | -28.2 | -21.6 | -6 | 5.8 | 14.8 | 11.5 | -27.80 | 2,538 | If redeemed before 15 Day; Exit Load is 1%; |
| S&P BSE 500 TRI | 17,502 | -7.3 | 1.9 | 2.9 | 7.1 | 12.2 | 8.7 | -6.50 | -- | -- |

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 | -2.8 | 5.3 | 5.5 | 7.4 | 11.9 | 10.9 | -2.30 | 25,409 | If redeemed before 1 Year; Exit Load is 1%; |
| Invesco India Dynamic Equity Fund - Growth | 30 | -1.9 | 2.9 | 2.8 | 5.9 | 11.3 | 9.3 | -1.80 | 741 | If redeemed before 3 Month; Exit Load is 0.25%; |
| Nippon India Balanced Advantage Fund - Growth | 92 | -4.1 | 1.7 | 3 | 6.1 | 11.4 | 9.1 | -2.80 | 2,782 | If redeemed before 12 Month; Exit Load is 1%; |
| SBI Dynamic Asset Allocation Fund - Reg - Growth | 13 | -3.0 | 1.2 | 3 | 6.1 | -- | -- | -3.80 | 576 | If redeemed before 12 Month; Exit Load is 1%; |
| NIFTY 50 Hybrid Composite Debt 65:35 Index | 10,595 | 0.6 | 6.8 | 7.2 | 8.7 | 11 | 9.3 | 0.30 | -- | -- |

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 | 170 | -0.9 | 9.2 | 6.3 | 7.9 | 14.1 | 11.1 | 1.00 | 3,041 | If redeemed before 1 Year; Exit Load is 1%; |
| SBI Equity Hybrid Fund - Growth | 139 | -5.9 | 2.9 | 5.5 | 7.7 | 13.9 | 10.7 | -4.60 | 30,192 | If redeemed before 12 Month; Exit Load is 1%; |
| Mirae Asset Hybrid - Equity Fund - Reg - Growth | 15 | -3.5 | 3.3 | 5.2 | 8.6 | -- | -- | -3.60 | 3,468 | If redeemed before 1 Year; Exit Load is 1%; |
| ICICI Prudential Equity & Debt Fund - Growth | 127 | -9.3 | -4.1 | 1.4 | 6.4 | 12.7 | 11.3 | -9.60 | 17,615 | If redeemed before 1 Year; Exit Load is 1%; |
| NIFTY 50 Hybrid Composite Debt 65:35 Index | 10,595 | 0.6 | 6.8 | 7.2 | 8.7 | 11 | 9.3 | 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 | 25 | -0.4 | 3 | 3.7 | 4.4 | 5.6 | 5.7 | 4.10 | 8,237 | If redeemed before 1 Month; Exit Load is 0.25%; |
| Kotak Equity Arbitrage Fund - Reg - Growth | 28 | -0.5 | 3.3 | 4.5 | 4.9 | 5.8 | 5.9 | 4.70 | 15,854 | If redeemed before 30 Day; Exit Load is 0.25%; |
| Tata Arbitrage Fund - Reg - Growth | 11 | -0.2 | 4.2 | 5.5 | 5.4 | -- | -- | 5.60 | 2,062 | If redeemed before 30 Day; Exit Load is 0.25%; |
| Nippon India Arbitrage Fund - Growth | 20 | -0.7 | 3.6 | 4.6 | 4.9 | 5.8 | 6 | 4.80 | 7,847 | 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 | 1,088 | 3.0 | 2.9 | 2.9 | 2.9 | 4.1 | 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 |
| CRISIL Liquid Fund Index | -- | 3.7 | 3.7 | 3.9 | 4.5 | 5.6 | -- | -- | -- | -- |

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 | 323 | 3.0 | 3.1 | 3.4 | 4.3 | 5.4 | 3.67 | 0.14 | 36,679 | *Ref Footnote |
| ICICI Prudential Liquid Fund - Reg - Growth | 297 | 3.1 | 3.1 | 3.3 | 4.2 | 5.3 | 3.63154 | 0.12 | 57,335 | *Ref Footnote |
| Kotak Liquid Fund - Reg - Growth | 4,056 | 3.0 | 2.9 | 3.2 | 4 | 5.1 | 3.43 | 0.12 | 36,040 | *Ref Footnote |
| Nippon India Liquid Fund - Growth | 4,894 | 3.0 | 3 | 3.3 | 4.1 | 5.3 | 3.57 | 0.15 | 30,604 | *Ref Footnote |
| Mahindra Manulife Liquid Fund - Reg - Growth | 1,301 | 3.1 | 3.1 | 3.4 | 4 | 5.4 | 3.61 | 0.15 | 2,144 | *Ref Footnote |
| CRISIL Liquid Fund Index | -- | 3.7 | 3.7 | 3.9 | 4.5 | 5.6 | -- | -- | -- | -- |

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 | 6.9 | 9.9 | 8 | 7.4 | -- | 4.9 | 0.44 | 7,697 | Nil |
| L&T Ultra Short Term Fund - Growth | 34 | 4.3 | 7.7 | 7.1 | 6.9 | 7.2 | 3.8 | 0.45 | 1,960 | Nil |
| NIFTY Ultra Short Duration Debt Index | 4,149 | 4.6 | 6.4 | 6.6 | 6.8 | 7.5 | -- | -- | -- | -- |

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 | 6.9 | 9.8 | 8.5 | 7.8 | 7.9 | 4.45 | 0.58 | 9,214 | Nil |
| HDFC Money Market Fund - Growth | 4,304 | 6.8 | 10.1 | 8.6 | 7.9 | 7.6 | 4.53 | 0.64 | 8,422 | Nil |
| Tata Money Market Fund - Reg - Growth | 3,540 | 6.2 | 9.3 | 8.1 | 7.4 | 5 | 4.59 | 0.52 | 424 | Nil |
| CRISIL Liquid Fund Index | -- | 3.9 | 4.5 | 5.1 | 5.6 | -- | -- | -- | -- | -- |

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 | 16.8 | 20.8 | 13.2 | 11.6 | 8.8 | 6.71 | 3.46 | 11,138 | Nil |
| Nippon India Short Term Fund - Growth | 39 | 11.1 | 15.5 | 11 | 10.1 | 7.5 | 5.86 | 2.75 | 6,825 | 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 | 2,332 | 8.3 | 12.2 | 9 | 8.6 | 7.9 | 4.6 | 1.06 | 4,955 | Nil |
| Canara Robeco Savings Fund - Reg - Growth | 32 | 6.0 | 10.1 | 8 | 7.6 | 7.3 | 4.13 | 1.04 | 1,049 | Nil |
| IDFC Low Duration Fund - Reg - Growth | 30 | 6.7 | 11 | 8.7 | 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 | 15.6 | 21.4 | 12.3 | 11.3 | 8.3 | 6.41 | 3.33 | 6,416 | Nil |
| Kotak Banking and PSU Debt Fund - Reg - Growth | 49 | 15.9 | 21.5 | 13 | 11.3 | 8.8 | 6.11 | 4.73 | 7,146 | Nil |
| Nippon India Banking & PSU Debt Fund - Reg - Growth | 16 | 10.7 | 18.6 | 14.2 | 12 | 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 | 15.7 | 20.1 | 13.6 | 11.4 | 8.5 | 5.53 | 3.60 | 15,799 | Nil |
| L&T Triple Ace Bond Fund - Reg - Growth | 56 | 17.9 | 25 | 18.1 | 13.1 | 9.7 | 6.54 | 8.15 | 3,871 | If redeemed before 3 Month; Exit Load is 0.5%; |
| Kotak Corporate Bond Fund - Std - Growth | 2,811 | 13.2 | 16.8 | 11.3 | 10.4 | 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 | 24.3 | 17.2 | 9.6 | 10.3 | 7.9 | 8.96 | 2.41 | 6,562 | If redeemed before 1 Year; Exit Load is 1%; |
| HDFC Credit Risk Debt Fund - Reg - Growth | 17 | 17.8 | 21.3 | 9.3 | 9.5 | 7.1 | 10.05 | 3.02 | 6,309 | 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 | 12.6 | 17.8 | 8.9 | 8.7 | 6.6 | 8.33 | 2.65 | 3,895 | 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 | 13.3 | 19 | 14.1 | 11.3 | 8 | 5.65 | 2.90 | 11,636 | If redeemed before 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 | 22.3 | 19 | 15.7 | 12.3 | 8.1 | 7.87 | 10.98 | 3,108 | If redeemed before 1 Month; Exit Load is 0.25%; |
| IDFC D B F - Reg - Growth | 27 | 16.4 | 18.3 | 20 | 13.1 | 8.8 | 5.83 | 6.70 | 2,311 | Nil |
| Kotak Dynamic Bond Fund - Reg - Growth | 28 | 15.6 | 22.5 | 14.6 | 11 | 9.1 | 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 | 12.4 | 13.9 | 17.8 | 11.5 | 9.2 | 5.89 | 8.52 | 1,452 | If redeemed before 7 Day; Exit Load is 0.25%; |
| SBI Magnum Gilt Fund - Growth | 49 | 14.2 | 14.5 | 17.9 | 11.6 | 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 | 20.8 | 18.7 | 9.7 | 10.4 | 7.1 | 8.4 | 4.69 | 4,864 | If redeemed before 1 Year; Exit Load is 1%; |
| SBI Magnum Medium Duration Fund - Growth | 38 | 12.8 | 19.6 | 13.6 | 12.1 | 8.8 | 7.15 | 4.60 | 3,384 | 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 | 19.0 | 21.8 | 15.5 | 12.7 | 8.1 | 6.22 | 5.67 | 3,645 | If redeemed before 6 Month; Exit Load is 1%; |
| SBI Magnum Income Fund - Growth | 53 | 15.6 | 19.6 | 14.4 | 12.7 | 8.2 | 7.11 | 6.73 | 1,342 | If redeemed before 1 Year; Exit Load is 1%; |

Disclaimers:

Source: - ICRA MF, NAV as on Jul 28,2020

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