

**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               | 711           | 36.1                | -0.5       | 1.2        | 8.4        | 15.8        | 9.3        | -6.80        | 11,023    | If redeemed before 365 Day; Exit Load is 1%; |
| Canara Robeco Equity Diversified Fund - Growth           | 144           | 33.0                | 7.2        | 7.7        | 9.5        | 13.4        | 9.5        | 2.10         | 2,280     | If redeemed before 1 Year; Exit Load is 1%;  |
| Mahindra Manulife Multi Cap Badhat Yojana - Reg - Growth | 11            | 34.2                | 3.4        | 3          | --         | --          | --         | -3.60        | 340       | If redeemed before 1 Year; Exit Load is 1%;  |
| UTI Equity Fund - Growth                                 | 155           | 36.6                | 9.1        | 8.4        | 9.3        | 14.4        | 10.5       | 2.00         | 10,983    | If redeemed before 1 Year; Exit Load is 1%;  |
| Kotak Standard Multicap Fund - Reg - Growth              | 35            | 33.5                | -2.3       | 3.5        | 8.9        | 15.7        | 10.6       | -7.00        | 29,714    | If redeemed before 1 Year ; Exit Load is 1%; |
| <b>S&amp;P BSE 500 TRI</b>                               | <b>17,909</b> | <b>39.4</b>         | <b>1.3</b> | <b>4.1</b> | <b>8.8</b> | <b>12.7</b> | <b>7.8</b> | <b>-4.30</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               | 31            | 20.4                | -1.8        | 8.8        | 10.5       | 13.7        | 9.8        | -4.70        | 16,764    | If redeemed before 12 Month; Exit Load is 1%; |
| Mirae Asset Large Cap Fund - Reg - Growth | 51            | 37.1                | 1           | 5.2        | 10.2       | 16.5        | 11.7       | -5.20        | 18,386    | If redeemed before 1 Year; Exit Load is 1%;   |
| Nippon India Large Cap Fund - Growth      | 30            | 28.5                | -11.5       | -0.2       | 5.4        | 12.5        | 7.9        | -16.60       | 10,616    | If redeemed before 7 Day; Exit Load is 1%;    |
| <b>Nifty 50 TRI</b>                       | <b>15,881</b> | <b>36.4</b>         | <b>-1.2</b> | <b>5.9</b> | <b>8.8</b> | <b>11.4</b> | <b>7.8</b> | <b>-7.00</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            | 61            | 41.8                | 13.5       | 5.5         | 11.8     | 20.8        | 12.3       | 7.10        | 7,883     | If redeemed before 12 Month; Exit Load is 1%; |
| Edelweiss Mid Cap Fund - Growth           | 28            | 46.3                | 9.3        | 3.4         | 8.2      | 19.2        | 12.9       | 5.30        | 917       | If redeemed before 12 Month; Exit Load is 1%; |
| Axis Midcap Fund - Growth                 | 42            | 32.7                | 11.4       | 11.2        | 10.6     | 20.2        | --         | 6.10        | 6,307     | If redeemed before 12 Month; Exit Load is 1%; |
| Invesco India Mid Cap Fund - Growth       | 54            | 40.8                | 13.9       | 6.6         | 9.9      | 19.8        | 13.1       | 7.10        | 935       | If redeemed before 1 Year; Exit Load is 1%;   |
| Kotak Emerging Equity Fund - Reg - Growth | 41            | 42.2                | 7.6        | 3.4         | 9.7      | 21.2        | 11.9       | 1.30        | 7,301     | If redeemed before 1 Year ; Exit Load is 1%;  |
| <b>Nifty Midcap 100 TRI</b>               | <b>22,156</b> | <b>49.1</b>         | <b>6.9</b> | <b>-1.2</b> | <b>7</b> | <b>14.7</b> | <b>7.6</b> | <b>0.10</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  | 52.7                | 60.6 | 24.8 | 16.3 | 9.3 | 10.6 | 43.10 | 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      | 58           | 41.5                | 8.7        | 7.2        | 14         | 24.6      | 17.8     | 0.60         | 11,316    | If redeemed before 1 Year; Exit Load is 1%;  |
| Canara Robeco Emerging Equities - Growth         | 100          | 37.4                | 9.8        | 4.6        | 10.8       | 23.2      | 15.3     | 3.10         | 5,878     | If redeemed before 1 Year; Exit Load is 1%;  |
| Principal Emerging Bluechip Fund - Growth        | 108          | 37.2                | 6          | 2.3        | 10.4       | 20.1      | 12.2     | 0.40         | 2,091     | If redeemed before 365 Day; Exit Load is 1%; |
| Invesco India Growth Opportunities Fund - Growth | 35           | 34.0                | 0.9        | 5.3        | 9          | 14.6      | 10       | -3.60        | 2,831     | If redeemed before 1 Year; Exit Load is 1%;  |
| Sundaram Large and Mid Cap Fund - Reg - Growth   | 34           | 34.8                | -4.7       | 4          | 8.7        | 14.9      | 8.4      | -8.80        | 1,249     | If redeemed before 365 Day; Exit Load is 1%; |
| <b>NIFTY Large Midcap 250 TRI</b>                | <b>7,289</b> | <b>42.1</b>         | <b>4.6</b> | <b>3.7</b> | <b>9.4</b> | <b>15</b> | <b>9</b> | <b>-1.70</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            | 26.9                | -0.8       | 6          | 11.1       | 14.6        | --         | -5.30        | 11,372    | If redeemed before 12 Month; Exit Load is 1%; |
| ICICI Prudential Focused Equity Fund - Ret - Growth | 30            | 39.6                | 4.9        | 3.9        | 7.2        | 11          | 7.4        | 4.20         | 800       | If redeemed before 1 Year; Exit Load is 1%;   |
| SBI Focused Equity Fund - Growth                    | 143           | 22.9                | -1.4       | 6.4        | 9.8        | 16.4        | 12.7       | -6.70        | 10,248    | If redeemed before 1 Year; Exit Load is 1%;   |
| <b>S&amp;P BSE 500 TRI</b>                          | <b>17,909</b> | <b>39.4</b>         | <b>1.3</b> | <b>4.1</b> | <b>8.8</b> | <b>12.7</b> | <b>7.8</b> | <b>-4.30</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  | 38           | 50.5                | -2.5       | 0.0         | 8.4        | 14.3        | 8.9        | -1.00       | 8,645     | If redeemed before 1 Year; Exit Load is 1%; |
| SBI Small Cap Fund - Growth   | 58           | 46.8                | 11.9       | 5.7         | 13.7       | 25.3        | 16.8       | 9.10        | 5,039     | If redeemed before 1 Year; Exit Load is 1%; |
| <b>Nifty Smallcap 100 TRI</b> | <b>7,237</b> | <b>68.4</b>         | <b>5.5</b> | <b>-7.4</b> | <b>3.5</b> | <b>12.6</b> | <b>4.3</b> | <b>1.00</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 | 32           | 32.0                | 4.3        | 3.2      | 8.5      | 16.1        | 9.6      | -1.70        | 11,001    | Nil                       |
| Axis Long Term Equity Fund - Growth          | 46           | 22.6                | -1.2       | 6.1      | 8.7      | 17.8        | 13.7     | -6.00        | 21,905    | Nil                       |
| Canara Robeco Equity Tax Saver Fund - Growth | 73           | 38.1                | 10.7       | 9.4      | 10.3     | 14.6        | 10.1     | 6.00         | 1,122     | Nil                       |
| Invesco India Tax Plan - Growth              | 53           | 35.0                | 4.1        | 5.9      | 8.7      | 16.1        | 10.9     | -1.10        | 1,113     | Nil                       |
| Mirae Asset Tax Saver Fund - Reg - Growth    | 19           | 43.5                | 7.1        | 7.5      | --       | --          | --       | -0.40        | 4,181     | Nil                       |
| <b>S&amp;P BSE 200 TRI</b>                   | <b>5,774</b> | <b>38.0</b>         | <b>0.7</b> | <b>5</b> | <b>9</b> | <b>12.6</b> | <b>8</b> | <b>-5.00</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                               | 126          | 31.4                | 3.9        | 5.3      | 9        | 14          | 11.7     | 0.80         | 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           | 30.5                | 5.6        | 4.5      | 9.8      | 16          | --       | 1.40         | 1,155     | If redeemed before 61 Month; Exit Load is 1%;   |
| Tata Retirement Savings Fund - Progressive Plan - Reg  | 31           | 35.3                | 4          | 4.4      | 10.8     | 15.8        | --       | -0.50        | 793       | If redeemed before 61 Month; Exit Load is 1%;   |
| Tata Retirement Savings Fund - Reg - Conservative Plan | 22           | 12.2                | 7.7        | 5.5      | 8        | 9.9         | --       | 5.50         | 144       | If redeemed before 61 Month; Exit Load is 1%;   |
| <b>S&amp;P BSE 200 TRI</b>                             | <b>5,774</b> | <b>38.0</b>         | <b>0.7</b> | <b>5</b> | <b>9</b> | <b>12.6</b> | <b>8</b> | <b>-5.00</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                      | 103           | 35.9                | -2.1        | 5.4        | 8.2        | 10.9        | 7          | -7.70        | 1,858     | If redeemed before 3 Day; Exit Load is 0.25%; |
| ICICI Prudential Nifty Next 50 Index Fund - Growth | 24            | 32.4                | -2.8        | -0.9       | 7.1        | 13.2        | 7.7        | -5.40        | 783       | Nil   |
| UTI Nifty Index Fund - Growth                      | 74            | 36.2                | -1.7        | 5.5        | 8.3        | 10.9        | 7          | -7.50        | 2,718     | Nil   |
| <b>Nifty 50 TRI</b>                                | <b>15,881</b> | <b>36.4</b>         | <b>-1.2</b> | <b>5.9</b> | <b>8.8</b> | <b>11.4</b> | <b>7.8</b> | <b>-7.00</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    | 49            | 38.8                | 4.8        | 6.1        | 10.3       | 18.5        | 11         | -0.10        | 5,019     | If redeemed before 1 Year; Exit Load is 1%; |
| UTI Value Opportunities Fund - Growth | 62            | 36.8                | 3.2        | 4.2        | 6.5        | 10.4        | 8.2        | -3.80        | 4,406     | If redeemed before 1 Year; Exit Load is 1%; |
| <b>S&amp;P BSE 500 TRI</b>            | <b>17,909</b> | <b>39.4</b>         | <b>1.3</b> | <b>4.1</b> | <b>8.8</b> | <b>12.7</b> | <b>7.8</b> | <b>-4.30</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                      | 42            | 29.9                | 3.6        | 7.3        | 11.1       | 16.7        | 11.3       | -0.30        | 398       | If redeemed before 1 Year; Exit Load is 1%;   |
| Mirae Asset Great Consumer Fund - Growth                               | 35            | 31.3                | -0.7       | 6.1        | 11         | 14.7        | --         | -5.00        | 1,013     | If redeemed before 1 Year; Exit Load is 1%;   |
| ICICI Prudential Technology Fund - Growth                              | 81            | 79.2                | 36.1       | 25.8       | 13.9       | 18.2        | 16.7       | 39.70        | 545       | If redeemed before 15 Day; Exit Load is 1%;   |
| Nippon India Pharma Fund - Growth                                      | 225           | 61.1                | 60         | 20.3       | 8.1        | 17.4        | 15.4       | 47.60        | 3,653     | If redeemed before 1 Month ; Exit Load is 1%; |
| BNP Paribas India Consumption Fund - Reg - Growth                      | 13            | 22.0                | 3.8        | --         | --         | --          | --         | -1.20        | 558       | If redeemed before 12 Month; Exit Load is 1%; |
| ICICI Prudential Banking and Financial Services Fund - Retail - Growth | 49            | 24.2                | -22.2      | -5.4       | 6.3        | 15.2        | 9.4        | -29.20       | 2,836     | If redeemed before 15 Day; Exit Load is 1%;   |
| <b>S&amp;P BSE 500 TRI</b>   | <b>17,909</b> | <b>39.4</b>         | <b>1.3</b> | <b>4.1</b> | <b>8.8</b> | <b>12.7</b> | <b>7.8</b> | <b>-4.30</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 | 38            | 26.8                | 3.6        | 5.8        | 8          | 11.8      | 10.5       | -0.80      | 26,638    | If redeemed before 1 Year; Exit Load is 1%;     |
| Invesco India Dynamic Equity Fund - Growth              | 30            | 21.5                | 0.9        | 2.1        | 6.4        | 11.1      | 8.2        | -1.60      | 744       | If redeemed before 3 Month; Exit Load is 0.25%; |
| Nippon India Balanced Advantage Fund - Growth           | 93            | 20.0                | 1.6        | 4.2        | 7.6        | 12        | 8.1        | -1.50      | 2,905     | If redeemed before 12 Month; Exit Load is 1%;   |
| SBI Dynamic Asset Allocation Fund - Reg - Growth        | 13            | 16.3                | -0.9       | 3.9        | 6.4        | --        | --         | -4.70      | 594       | If redeemed before 12 Month; Exit Load is 1%;   |
| <b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>       | <b>10,561</b> | <b>22.0</b>         | <b>4.5</b> | <b>7.5</b> | <b>9.3</b> | <b>11</b> | <b>8.4</b> | <b>0.0</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         | 173           | 24.1                | 8          | 7.2        | 9.4        | 14.5      | 10.5       | 3.10       | 3,351     | If redeemed before 1 Year; Exit Load is 1%;   |
| SBI Equity Hybrid Fund - Growth                   | 139           | 19.6                | -0.9       | 5.6        | 8.1        | 14        | 9.9        | -4.90      | 31,993    | If redeemed before 12 Month; Exit Load is 1%; |
| Mirae Asset Hybrid - Equity Fund - Reg - Growth   | 15            | 27.1                | 3.3        | 5.6        | 9.6        | --        | --         | -2.70      | 3,749     | If redeemed before 1 Year; Exit Load is 1%;   |
| ICICI Prudential Equity & Debt Fund - Growth      | 126           | 22.2                | -4.1       | 1.5        | 7          | 12.4      | 10.5       | -10.00     | 17,535    | If redeemed before 1 Year; Exit Load is 1%;   |
| <b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b> | <b>10,561</b> | <b>22.0</b>         | <b>4.5</b> | <b>7.5</b> | <b>9.3</b> | <b>11</b> | <b>8.4</b> | <b>0.0</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  | 3.0                 | 1.9 | 3.2 | 4.1 | 5.2 | 5.5 | 3.80 | 7,341     | If redeemed before 1 Month; Exit Load is 0.25%; |
| Kotak Equity Arbitrage Fund - Reg - Growth | 29  | 4.0                 | 2.3 | 3.6 | 4.7 | 5.5 | 5.7 | 4.50 | 15,000    | If redeemed before 30 Day; Exit Load is 0.25%;  |
| Tata Arbitrage Fund - Reg - Growth         | 11  | 4.2                 | 2.5 | 4.1 | 5.3 | --  | --  | 5.20 | 2,050     | If redeemed before 30 Day; Exit Load is 0.25%;  |
| Nippon India Arbitrage Fund - Growth       | 21  | 3.7                 | 2.1 | 3.8 | 4.7 | 5.5 | 5.8 | 4.50 | 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 | 1,094 | 3.1                 | 3.1        | 3          | 2.9        | 3.7        | 3.05 | 0.00         | 7,592     | Nil                       |
| HDFC Overnight Fund - Growth                        | 2,997 | 3.0                 | 3          | 3          | 2.9        | 3.7        | 3.02 | 0.00         | 11,845    | Nil                       |
| ICICI Prudential Overnight Fund - Reg - Growth      | 109   | 3.0                 | 3          | 3          | 3          | 3.7        | 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                 | 3.1        | 3          | 3          | 3.8        | 3.03 | 0            | 5,169     | Nil                       |
| <b>CRISIL Liquid Fund Index</b>                     | --    | <b>3.8</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   | 3.2                 | 3.2        | 3.1        | 3.3        | 4.9        | 3.5  | 0.12         | 39,810    | *Ref Footnote             |
| ICICI Prudential Liquid Fund - Reg - Growth      | 298   | 3.3                 | 3.2        | 3.1        | 3.2        | 4.9        | 3.36 | 0.11         | 54,052    | *Ref Footnote             |
| Kotak Liquid Fund - Reg - Growth                 | 4,078 | 3.3                 | 3.2        | 3.1        | 3.2        | 4.7        | 3.32 | 0.10         | 31,752    | *Ref Footnote             |
| Nippon India Liquid Fund - Growth                | 4,921 | 3.5                 | 3.3        | 3.1        | 3.2        | 4.9        | 3.31 | 0.12         | 26,900    | *Ref Footnote             |
| Mahindra Manulife Liquid Fund - Reg - Growth     | 1,308 | 3.3                 | 3.2        | 3.1        | 3.3        | 4.9        | 3.4  | 0.09         | 2,138     | *Ref Footnote             |
| <b>CRISIL Liquid Fund Index</b>                  | --    | <b>3.8</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           | 4.3                 | 5.1        | 7.3      | 6.8        | --         | 4.38 | 0.51         | 11,891    | Nil                       |
| L&T Ultra Short Term Fund - Growth           | 34           | 3.1                 | 3.5        | 6        | 6.2        | 7          | 3.55 | 0.37         | 2,045     | Nil                       |
| <b>NIFTY Ultra Short Duration Debt Index</b> | <b>4,178</b> | <b>3.4</b>          | <b>4.1</b> | <b>6</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                 | 5.1        | 7.5        | 7.1        | 7.7 | 3.98 | 0.45         | 9,969     | Nil                       |
| HDFC Money Market Fund - Growth                         | 4,334 | 3.6                 | 5          | 7.7        | 7.1        | 7.5 | 3.88 | 0.43         | 10,759    | Nil                       |
| Tata Money Market Fund - Reg - Growth                   | 3,566 | 4.1                 | 4.9        | 7.1        | 6.9        | 4.9 | 4.08 | 0.46         | 564       | Nil                       |
| <b>CRISIL Liquid Fund Index</b>                         | --    | <b>3.8</b>          | <b>3.9</b> | <b>4.5</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  | 8.9                 | 7.8 | 11.7 | 10.7 | 8.6 | 6.26 | 3.75         | 13,154    | Nil                       |
| Nippon India Short Term Fund - Growth | 40  | 7.5                 | 5.7 | 9.9  | 9.1  | 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     | 2,349 | 4.7                 | 5.5 | 8.4 | 7.8 | 7.8 | 4.16 | 0.83         | 7,439     | Nil                       |
| Canara Robeco Savings Fund - Reg - Growth | 33    | 3.9                 | 4   | 7.1 | 6.8 | 7.2 | 4.04 | 0.99         | 1,228     | Nil                       |
| IDFC Low Duration Fund - Reg - Growth     | 30    | 4.1                 | 4.5 | 7.6 | 7.4 | 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  | 8.0                 | 7   | 10.7 | 10.2 | 8.2 | 6.09 | 3.62         | 8,173     | Nil                       |
| Kotak Banking and PSU Debt Fund - Reg - Growth      | 49  | 8.7                 | 5.7 | 10.8 | 10.2 | 8.6 | 5.84 | 4.00         | 9,132     | Nil                       |
| Nippon India Banking & PSU Debt Fund - Reg - Growth | 16  | 8.7                 | 4.9 | 11.6 | 10.6 | 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    | 7.8                 | 6   | 11.9 | 10.3 | 8.3 | 5.41 | 4.03         | 16,162    | Nil  |
| L&T Triple Ace Bond Fund - Reg - Growth             | 56    | 10.2                | 2.6 | 11.2 | 11.8 | 9.1 | 6.6  | 7.88         | 4,615     | If redeemed before 3 Month; Exit Load is 0.5%; |
| Kotak Corporate Bond Fund - Std - Growth            | 2,828 | 6.2                 | 6.6 | 10.4 | 9.3  | 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  | 12.6                | 12  | 9.1 | 9.8 | 7.9 | 8.7  | 2.97         | 6,503     | If redeemed before 1 Year; Exit Load is 1%;  |
| HDFC Credit Risk Debt Fund - Reg - Growth  | 17  | 11.9                | 9.7 | 8.5 | 9.2 | 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  | 11.3                | 8.5 | 8.8 | 8.3 | 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  | 7.3                 | 6.2 | 12.1 | 10.5 | 7.8 | 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  | 12.9                | 7.4 | 11   | 11.6 | 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  | 12.8                | 0.9 | 11.6 | 11.2 | 8.4 | 6.26 | 7.20         | 2,647     | Nil   |
| Kotak Dynamic Bond Fund - Reg - Growth          | 28  | 13.2                | 4.8 | 11.7 | 10.3 | 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  | 11.7                | 0.6 | 9.9 | 10.2 | 8.9 | 6.1  | 10.39        | 1,496     | If redeemed before 7 Day; Exit Load is 0.25%; |
| SBI Magnum Gilt Fund - Growth              | 49  | 11.8                | 0.7 | 9.5 | 10.6 | 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 | 9.5  | 10.5 | 7.3 | 7.94 | 4.93         | 5,088     | If redeemed before 1 Year; Exit Load is 1%;     |
| SBI Magnum Medium Duration Fund - Growth        | 38  | 13.3                | 7.5  | 11.8 | 11.6 | 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  | 11.4                | 6.3 | 11.8 | 11.3 | 7.9 | 6.19 | 7.10         | 3,976     | If redeemed before 1 Month ; Exit Load is 0.25%; |
| SBI Magnum Income Fund - Growth     | 53  | 13.3                | 6.4 | 10.8 | 12.3 | 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 29,2020

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