

**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	684	-12.3	0.1	-0.1	6.5	15.8	9.9	-10.40	10,175	If redeemed before 365 Day; Exit Load is 1%;
Canara Robeco Equity Diversified Fund - Growth	139	-4.6	7.5	5.9	6.9	12.7	10	-2.10	2,107	If redeemed before 1 Year; Exit Load is 1%;
Mahindra Manulife Multi Cap Badhat Yojana - Reg - Growth	11	-7.5	5.7	1.5	--	--	--	-6.30	312	If redeemed before 1 Year; Exit Load is 1%;
UTI Equity Fund - Growth	146	-7.1	9.7	5.6	6.9	13.4	11.1	-4.00	9,750	If redeemed before 1 Year; Exit Load is 1%;
Kotak Standard Multicap Fund - Reg - Growth	34	-10.7	0.0	2.2	7.4	15.5	11.5	-9.00	27,976	If redeemed before 1 Year ; Exit Load is 1%;
<b>S&amp;P BSE 500 TRI</b>	<b>17,299</b>	<b>-8.1</b>	<b>1.9</b>	<b>2.3</b>	<b>6.6</b>	<b>12.2</b>	<b>8.6</b>	<b>-7.60</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	-6.1	4.9	8.7	8.9	13.6	10.7	-5.60	14,522	If redeemed before 12 Month; Exit Load is 1%;
Mirae Asset Large Cap Fund - Reg - Growth	50	-7.8	1	3.6	8.2	16.1	12.5	-8.40	16,381	If redeemed before 1 Year; Exit Load is 1%;
Nippon India Large Cap Fund - Growth	29	-17.7	-11.2	-1.7	3.5	12.7	9	-17.90	9,983	If redeemed before 7 Day; Exit Load is 1%;
<b>Nifty 50 TRI</b>	<b>15,686</b>	<b>-7.2</b>	<b>1.2</b>	<b>4.6</b>	<b>7</b>	<b>11.2</b>	<b>8.9</b>	<b>-8.10</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	57	-7.7	10.9	2.3	7.9	19.8	12.5	-1.50	6,962	If redeemed before 12 Month; Exit Load is 1%;
Edelweiss Mid Cap Fund - Growth	26	-11.2	5.6	-0.1	4.7	17.8	12.6	-5.50	826	If redeemed before 12 Month; Exit Load is 1%;
Axis Midcap Fund - Growth	39	-6.3	12.3	8.3	7.2	18.8	--	-2.30	5,511	If redeemed before 12 Month; Exit Load is 1%;
Invesco India Mid Cap Fund - Growth	49	-7.9	11.8	3.6	6.5	18.4	13.3	-2.20	817	If redeemed before 1 Year; Exit Load is 1%;
Kotak Emerging Equity Fund - Reg - Growth	37	-14.2	4	0.0	6.6	19.4	11.7	-8.10	6,449	If redeemed before 1 Year ; Exit Load is 1%;
<b>Nifty Midcap 100 TRI</b>	<b>20,076</b>	<b>-14.5</b>	<b>-0.9</b>	<b>-5</b>	<b>3.7</b>	<b>13.5</b>	<b>7.5</b>	<b>-9.30</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	30.3	46.2	25.3	12.1	9.7	10.7	36.60	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	-6.5	7.5	4.9	11.6	24	18.1	-5.20	9,834	If redeemed before 1 Year; Exit Load is 1%;
Canara Robeco Emerging Equities - Growth	93	-7.9	6.9	2.1	7.9	22.3	15.4	-3.70	5,162	If redeemed before 1 Year; Exit Load is 1%;
Principal Emerging Bluechip Fund - Growth	102	-10.1	6	0.4	7.4	19.2	12.5	-6.00	1,918	If redeemed before 365 Day; Exit Load is 1%;
Invesco India Growth Opportunities Fund - Growth	33	-10.2	3.3	3.4	6.6	14	10.5	-8.30	2,498	If redeemed before 1 Year; Exit Load is 1%;
Sundaram Large and Mid Cap Fund - Reg - Growth	32	-14.6	-1.4	2	6.5	14.1	8.8	-12.90	1,113	If redeemed before 365 Day; Exit Load is 1%;
<b>NIFTY Large Midcap 250 TRI</b>	<b>6,871</b>	<b>-9.6</b>	<b>2.4</b>	<b>1.4</b>	<b>6.9</b>	<b>14.2</b>	<b>9.4</b>	<b>-7.40</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	-9.4	4.7	5.4	9.1	14.2	--	-7.60	10,399	If redeemed before 12 Month; Exit Load is 1%;
ICICI Prudential Focused Equity Fund - Ret - Growth	30	2.4	4.5	2.7	5.6	11.3	8.5	3.70	681	If redeemed before 1 Year; Exit Load is 1%;
SBI Focused Equity Fund - Growth	141	-10.7	1.6	5.9	8.9	15.7	13.6	-8.30	8,962	If redeemed before 1 Year; Exit Load is 1%;
<b>S&amp;P BSE 500 TRI</b>	<b>17,299</b>	<b>-8.1</b>	<b>1.9</b>	<b>2.3</b>	<b>6.6</b>	<b>12.2</b>	<b>8.6</b>	<b>-7.60</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	34	-16.5	-11.7	-4.1	4.7	12.5	8.6	-12.60	7,511	If redeemed before 1 Year; Exit Load is 1%;
SBI Small Cap Fund - Growth	51	-11.6	5.5	2.9	9.3	22.7	16.5	-5.50	3,917	If redeemed before 1 Year; Exit Load is 1%;
<b>Nifty Smallcap 100 TRI</b>	<b>6,141</b>	<b>-19.7</b>	<b>-8.6</b>	<b>-13</b>	<b>-1.5</b>	<b>10.4</b>	<b>3.8</b>	<b>-14.30</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	3.9	1.7	6.3	15.4	10	-6.70	10,101	Nil
Axis Long Term Equity Fund - Growth	45	-11.0	2.4	4.9	7.3	17.2	14.4	-9.40	20,292	Nil
Canara Robeco Equity Tax Saver Fund - Growth	68	-2.3	9	6.6	7.3	13.7	10.4	-0.40	992	Nil
Invesco India Tax Plan - Growth	51	-6.3	6.4	4.4	6.9	15.7	11.7	-4.50	997	Nil
Mirae Asset Tax Saver Fund - Reg - Growth	18	-7.1	4.3	5	--	--	--	-6.50	3,538	Nil
<b>S&amp;P BSE 200 TRI</b>	<b>5,623</b>	<b>-7.4</b>	<b>2.1</b>	<b>3.3</b>	<b>7</b>	<b>12.2</b>	<b>8.9</b>	<b>-7.50</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	-4.5	4	3.1	7.3	13.6	12.2	-3.10	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	-4.0	7.3	3.7	8.2	15.2	--	-2.70	1,087	If redeemed before 61 Month; Exit Load is 1%;
Tata Retirement Savings Fund - Progressive Plan - Reg	30	-6.6	5.8	3.7	9	14.8	--	-5.10	728	If redeemed before 61 Month; Exit Load is 1%;
Tata Retirement Savings Fund - Reg - Conservative Plan	22	3.3	8.9	5.5	7.6	9.7	--	4.30	138	If redeemed before 61 Month; Exit Load is 1%;
<b>S&amp;P BSE 200 TRI</b>	<b>5,623</b>	<b>-7.4</b>	<b>2.1</b>	<b>3.3</b>	<b>7</b>	<b>12.2</b>	<b>8.9</b>	<b>-7.50</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	-7.8	0.3	4	6.4	10.6	8	-8.80	1,622	If redeemed before 3 Day; Exit Load is 0.25%;
ICICI Prudential Nifty Next 50 Index Fund - Growth	24	-7.1	2.5	-1.7	5.5	13.2	8.6	-6.40	729	Nil
UTI Nifty Index Fund - Growth	73	-7.6	0.7	4.2	6.6	10.7	8.1	-8.60	2,362	Nil
<b>Nifty 50 TRI</b>	<b>15,686</b>	<b>-7.2</b>	<b>1.2</b>	<b>4.6</b>	<b>7</b>	<b>11.2</b>	<b>8.9</b>	<b>-8.10</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	-4.4	8	5.4	8.5	18.7	11.8	-1.70	4,662	If redeemed before 1 Year; Exit Load is 1%;
UTI Value Opportunities Fund - Growth	60	-9.2	3.5	2.6	4.4	9.8	9.1	-7.10	4,017	If redeemed before 1 Year; Exit Load is 1%;
<b>S&amp;P BSE 500 TRI</b>	<b>17,299</b>	<b>-8.1</b>	<b>1.9</b>	<b>2.3</b>	<b>6.6</b>	<b>12.2</b>	<b>8.6</b>	<b>-7.60</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	-6.8	8.8	4.9	8.4	15.4	12.1	-4.80	372	If redeemed before 1 Year; Exit Load is 1%;
Mirae Asset Great Consumer Fund - Growth	33	-12.1	4.2	4.1	8.3	14.6	--	-10.20	940	If redeemed before 1 Year; Exit Load is 1%;
ICICI Prudential Technology Fund - Growth	68	10.6	15.8	18.2	10.4	17.1	15.6	16.80	379	If redeemed before 15 Day; Exit Load is 1%;
Nippon India Pharma Fund - Growth	205	30.6	48.5	16.5	8	16.6	14.6	34.70	3,093	If redeemed before 1 Month ; Exit Load is 1%;
BNP Paribas India Consumption Fund - Reg - Growth	12	-6.5	9.7	--	--	--	--	-3.20	525	If redeemed before 12 Month; Exit Load is 1%;
ICICI Prudential Banking and Financial Services Fund - Retail - Growth	49	-29.2	-21.7	-6.9	5.1	14.7	11.2	-29.20	2,538	If redeemed before 15 Day; Exit Load is 1%;
<b>S&amp;P BSE 500 TRI</b>	<b>17,299</b>	<b>-8.1</b>	<b>1.9</b>	<b>2.3</b>	<b>6.6</b>	<b>12.2</b>	<b>8.6</b>	<b>-7.60</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	-3.5	5	5.1	7.1	12	10.8	-3.00	25,409	If redeemed before 1 Year; Exit Load is 1%;
Invesco India Dynamic Equity Fund - Growth	30	-1.9	3.3	2.6	5.7	11.4	9.2	-1.80	741	If redeemed before 3 Month; Exit Load is 0.25%;
Nippon India Balanced Advantage Fund - Growth	91	-4.4	1.7	2.6	5.7	11.6	9.1	-3.30	2,782	If redeemed before 12 Month; Exit Load is 1%;
SBI Dynamic Asset Allocation Fund - Reg - Growth	13	-4.0	0.2	2.4	5.7	--	--	-5.10	576	If redeemed before 12 Month; Exit Load is 1%;
<b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>	<b>10,477</b>	<b>-0.4</b>	<b>6.6</b>	<b>6.8</b>	<b>8.3</b>	<b>11</b>	<b>9.2</b>	<b>-0.80</b>	--	--

Hybrid Aggressive

Scheme Name	NAV	Historic Return (%)							AUM (Cr.)	Exit Load/Lock-in Details
		6 M	1 Y	3 Y	5 Y	7 Y	10 Y	YTD		
Canara Robeco Equity Hybrid Fund - Growth	169	-1.7	9	5.9	7.6	14.1	11	0.30	3,041	If redeemed before 1 Year; Exit Load is 1%;
SBI Equity Hybrid Fund - Growth	138	-6.4	2.9	5.1	7.5	14	10.7	-5.10	30,192	If redeemed before 12 Month; Exit Load is 1%;
Mirae Asset Hybrid - Equity Fund - Reg - Growth	15	-4.0	3.6	4.7	8.4	--	--	-4.30	3,468	If redeemed before 1 Year; Exit Load is 1%;
ICICI Prudential Equity & Debt Fund - Growth	126	-9.8	-4	1	6	12.8	11.3	-10.20	17,615	If redeemed before 1 Year; Exit Load is 1%;
<b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>	<b>10,477</b>	<b>-0.4</b>	<b>6.6</b>	<b>6.8</b>	<b>8.3</b>	<b>11</b>	<b>9.2</b>	<b>-0.80</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	2.5	3.8	4.4	5.6	5.7	4.20	8,237	If redeemed before 1 Month; Exit Load is 0.25%;
Kotak Equity Arbitrage Fund - Reg - Growth	28	-0.4	2.7	4.5	4.9	5.8	5.9	4.90	15,854	If redeemed before 30 Day; Exit Load is 0.25%;
Tata Arbitrage Fund - Reg - Growth	11	0.3	3.7	5.6	5.5	--	--	5.80	2,062	If redeemed before 30 Day; Exit Load is 0.25%;
Nippon India Arbitrage Fund - Growth	20	-0.3	3.2	4.6	4.9	5.8	6.1	4.90	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	3	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	2.9	4.2	3.09	0.00	5,363	Nil
Kotak Overnight Fund - Reg - Growth	1,075	2.9	3	2.9	2.9	4.2	3.14	0	6,183	Nil
<b>CRISIL Liquid Fund Index</b>	--	<b>3.6</b>	<b>3.7</b>	<b>3.9</b>	<b>4.6</b>	<b>5.5</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	323	3.0	3.1	3.3	4.3	5.3	3.67	0.14	36,679	*Ref Footnote
ICICI Prudential Liquid Fund - Reg - Growth	297	3.0	3.1	3.2	4.2	5.3	3.63154	0.12	57,335	*Ref Footnote
Kotak Liquid Fund - Reg - Growth	4,056	2.8	3	3.2	4	5.1	3.43	0.12	36,040	*Ref Footnote
Nippon India Liquid Fund - Growth	4,895	2.9	3	3.2	4.2	5.3	3.57	0.15	30,604	*Ref Footnote
Mahindra Manulife Liquid Fund - Reg - Growth	1,301	3.1	3.2	3.3	4.1	5.3	3.61	0.15	2,144	*Ref Footnote
<b>CRISIL Liquid Fund Index</b>	--	<b>3.6</b>	<b>3.7</b>	<b>3.9</b>	<b>4.6</b>	<b>5.5</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	7.9	7.3	--	4.9	0.44	7,697	Nil
L&T Ultra Short Term Fund - Growth	34	4.2	7.4	7.1	6.9	7.1	3.8	0.45	1,960	Nil
<b>NIFTY Ultra Short Duration Debt Index</b>	<b>4,150</b>	<b>4.6</b>	<b>6.5</b>	<b>6.6</b>	<b>6.8</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	6.7	9.6	8.4	7.8	7.8	4.45	0.58	9,214	Nil
HDFC Money Market Fund - Growth	4,305	6.7	9.6	8.6	7.8	7.6	4.53	0.64	8,422	Nil
Tata Money Market Fund - Reg - Growth	3,541	6.1	9.2	8.1	7.4	5	4.59	0.52	424	Nil
<b>CRISIL Liquid Fund Index</b>	--	<b>3.9</b>	<b>4.6</b>	<b>5.1</b>	<b>5.5</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	16.5	20.8	13.5	11.6	8.8	6.71	3.46	11,138	Nil
Nippon India Short Term Fund - Growth	39	11.6	15.9	11.2	10.2	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	2,333	8.2	12.3	9	8.5	7.9	4.6	1.06	4,955	Nil
Canara Robeco Savings Fund - Reg - Growth	32	5.9	10	8.1	7.6	7.3	4.13	1.04	1,049	Nil
IDFC Low Duration Fund - Reg - Growth	30	6.6	11.2	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	15.3	21.2	12.6	11.3	8.3	6.41	3.33	6,416	Nil
Kotak Banking and PSU Debt Fund - Reg - Growth	49	15.3	20.9	13.3	11.4	8.8	6.11	4.73	7,146	Nil
Nippon India Banking & PSU Debt Fund - Reg - Growth	16	10.1	18.6	14.3	11.9	8.8	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	14.6	19.6	13.6	11.4	8.5	5.53	3.60	15,799	Nil
L&T Triple Ace Bond Fund - Reg - Growth	56	18.1	24.3	18.9	13	9.8	6.54	8.15	3,871	If redeemed before 3 Month; Exit Load is 0.5%;
Kotak Corporate Bond Fund - Std - Growth	2,813	12.4	16.8	11.4	10.3	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	17.1	16.6	9.7	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	21.5	9.6	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	13.2	18.1	9.1	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	13.2	19.2	14.3	11.3	8	5.65	2.90	11,636	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	20.9	19.7	15.9	12.3	8.2	7.87	10.98	3,108	If redeemed before 1 Month; Exit Load is 0.25%;
IDFC D B F - Reg - Growth	27	15.2	18	20.1	13	8.9	5.83	6.70	2,311	Nil
Kotak Dynamic Bond Fund - Reg - Growth	28	15.4	21.7	14.9	11	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	11.0	13.8	17.9	11.4	9.3	5.89	8.52	1,452	If redeemed before 7 Day; Exit Load is 0.25%;
SBI Magnum Gilt Fund - Growth	50	12.8	14.5	18	11.6	8.7	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	20.1	19.2	10	10.4	7.2	8.4	4.69	4,864	If redeemed before 1 Year; Exit Load is 1%;
SBI Magnum Medium Duration Fund - Growth	38	13.3	19.9	13.8	12.1	8.9	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	18.7	22.3	15.9	12.7	8.2	6.22	5.67	3,645	If redeemed before 6 Month; Exit Load is 1%;
SBI Magnum Income Fund - Growth	53	16.0	19.7	14.5	12.8	8.3	7.11	6.73	1,342	If redeemed before 1 Year; Exit Load is 1%;

Disclaimers:

Source: - ICRA MF, NAV as on Jul 30,2020

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