

**Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter April 2019 - June 2019)**

**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		
Canara Robeco Equity Diversified Fund - Growth	137.9	9.1	11.4	14.4	10.5	13.7	13.9	9.50	1265	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Multicap Fund - Growth	299.9	6.0	10.1	11.1	12.1	16.2	14.1	6.20	3847	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
Edelweiss Multi-Cap Fund - Reg - Growth	14.9	7.2	7.0	14.1	--	--	--	7.50	358	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
HDFC Equity Fund - Growth	700.1	10.4	18.8	14.8	10.5	15.3	14.9	11.20	23231	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Kotak Standard Multicap Fund - Reg - Growth	36.4	9.0	11.7	14.0	14.9	18.1	--	9.40	25531	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>Nifty 500 TRI</b>	<b>14481.1</b>	<b>6.2</b>	<b>7.9</b>	<b>12.7</b>	<b>10.7</b>	<b>14.1</b>	<b>12.0</b>	<b>6.50</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	30.1	11.2	11.1	15.3	11.8	16.2	--	11.40	5746	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
HDFC Top 100 Fund - Growth	516.9	10.6	19.2	14.8	10.4	14.5	13.5	11.30	17475	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Bluechip Fund - Growth	43.4	6.8	10.2	12.6	11.3	15.0	14.8	7.10	22182	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Mirae Asset Large Cap Fund - Reg - Growth	52.4	8.7	13.5	15.5	14.5	18.4	17.7	8.90	13065	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Reliance Large Cap Fund - Growth	36.0	7.5	14.8	14.6	12.4	16.3	13.8	8.20	13170	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
<b>Nifty 50 TRI</b>	<b>16540.9</b>	<b>9.4</b>	<b>12.7</b>	<b>14.0</b>	<b>10.6</b>	<b>13.7</b>	<b>11.9</b>	<b>9.90</b>	--	--

**Mid Cap Funds**

Scheme Name	NAV	Historic Return (%)							AUM (Cr.)	Exit Load/Lock-in Details
		6 M	1 Y	3 Y	5 Y	7 Y	10 Y	YTD		
DSP Midcap Fund - Reg - Growth	54.8	4.5	4.5	10.5	13.2	18.7	18.2	4.30	6320	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
Edelweiss Mid Cap Fund - Growth	26.6	4.1	-1.5	10.1	13.0	19.6	18.2	4.00	918	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
ICICI Prudential MidCap Fund - Growth	95.7	0.5	1.7	9.9	11.5	17.9	16.1	0.40	1765	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Kotak Emerging Equity Scheme - Reg - Growth	39.1	5.2	3.4	10.4	16.0	19.7	17.6	5.20	4326	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
L&T Midcap Fund - Reg - Growth	132.2	-0.6	-2.2	12.1	15.0	19.9	17.4	-0.70	4880	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>Nifty Midcap 100 TRI</b>	<b>22740.8</b>	<b>-0.9</b>	<b>-1.2</b>	<b>9.3</b>	<b>10.8</b>	<b>14.6</b>	<b>13.8</b>	<b>-0.80</b>	--	--

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter April 2019 - June 2019)

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		
Canara Robeco Emerging Equities - Growth	94.9	6.3	5.0	14.0	16.7	22.1	21.4	6.50	4890	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
IDFC Core Equity Fund - Reg - Growth	45.6	3.3	4.1	11.4	10.7	13.5	10.8	3.30	3015	If redeemed bet. 0 Day to 365 Day; Exit Load is 1%
Principal Emerging Bluechip Fund - Growth	104.2	3.0	0.4	12.6	15.2	20.8	18.2	3.10	2236	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>NIFTY Large Midcap 250 TRI</b>	<b>7297.3</b>	<b>4.1</b>	<b>5.4</b>	<b>12.9</b>	<b>12.0</b>	<b>15.9</b>	<b>13.7</b>	<b>4.30</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	28.7	7.0	4.9	16.0	14.3	16.0	--	7.20	7978	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
IDFC Focused Equity Fund - Reg - Growth	37.1	4.8	-5.2	12.4	8.5	10.9	9.4	5.10	1646	If redeemed bet. 0 Days to 365 Days; Exit Load is 1%
SBI Focused Equity Fund - Growth	145.6	9.7	11.7	14.2	14.4	17.6	19.4	10.10	4634	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>S&amp;P BSE 500</b>	<b>15380.2</b>	<b>5.4</b>	<b>6.5</b>	<b>11.5</b>	<b>9.3</b>	<b>12.6</b>	<b>10.7</b>	<b>5.80</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		
Franklin India Smaller Companies Fund - Growth	53.1	0.9	-5.8	6.6	13.3	21.5	18.8	1.20	7577	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
HDFC Small Cap Fund - Growth	42.6	-0.2	-1.2	14.7	15.0	17.8	16.0	0.00	8403	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
L&T Emerging Businesses Fund - Reg - Growth	23.8	-4.3	-6.7	13.4	14.7	--	--	-4.20	6177	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Reliance Small Cap Fund - Growth	39.7	-0.4	-3.0	12.9	15.5	23.0	--	-0.20	8438	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
SBI Small Cap Fund - Growth	51.5	2.2	1.4	14.7	20.8	24.7	--	2.10	2188	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>Nifty Smallcap 100 TRI</b>	<b>7594.6</b>	<b>-3.5</b>	<b>-11.6</b>	<b>3.1</b>	<b>3.8</b>	<b>10.4</b>	<b>10.2</b>	<b>-3.10</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	31.1	0.6	-0.1	11.2	13.5	17.5	14.0	0.50	8913	Nil
Axis Long Term Equity Fund - Growth	46.2	7.6	7.7	13.7	14.7	20.1	--	7.80	19817	Nil
IDFC Tax Advantage (ELSS) Fund - Reg - Growth	57.2	6.0	2.7	13.1	12.9	17.3	15.5	6.00	2063	Nil
Invesco India Tax Plan - Growth	51.8	5.4	4.6	12.3	13.1	17.1	16.1	5.70	870	Nil
Mirae Asset Tax Saver Fund - Reg - Growth	18.1	8.6	13.6	18.8	--	--	--	8.70	2112	Nil
<b>S&amp;P BSE 200 TRI</b>	<b>5897.6</b>	<b>6.8</b>	<b>9.5</b>	<b>13.3</b>	<b>11.0</b>	<b>14.3</b>	<b>12.3</b>	<b>7.10</b>	--	--

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter April 2019 - June 2019)

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		
Kotak India EQ Contra Fund - Reg - Growth	53.4	6.8	7.8	14.4	11.3	14.5	13.2	6.80	853	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Tata Equity P/E Fund - Reg - Growth	135.5	3.4	0.7	13.0	12.6	17.3	15.9	3.40	5602	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
UTI Value Opportunities Fund - Growth	61.6	5.2	4.3	9.1	7.8	11.7	12.4	5.50	4571	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>Nifty 500 TRI</b>	<b>14481.1</b>	<b>6.2</b>	<b>7.9</b>	<b>12.7</b>	<b>10.7</b>	<b>14.1</b>	<b>12.0</b>	<b>6.50</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	39.6	5.3	6.9	14.0	14.7	16.8	--	5.30	335	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Mirae Asset Great Consumer Fund - Growth	34.7	1.5	6.1	15.7	14.4	17.6	--	1.20	777	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Technology Fund - Growth	58.5	3.1	5.2	12.1	12.0	17.4	20.2	3.30	456	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%
Reliance Pharma Fund - Growth	143.0	-4.3	0.1	1.7	8.0	13.5	18.8	-4.40	2492	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Banking and Financial Services Fund - Retail - Growth	68.9	12.4	20.3	19.4	17.4	21.4	19.1	13.20	3299	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%
Reliance Banking Fund - Growth	298.4	11.7	14.8	18.4	14.8	17.5	17.2	12.70	3203	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>Nifty 500 TRI</b>	<b>14481.1</b>	<b>6.2</b>	<b>7.9</b>	<b>12.7</b>	<b>10.7</b>	<b>14.1</b>	<b>12.0</b>	<b>6.50</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	36.2	5.2	8.8	9.4	10.2	13.5	13.1	5.30	29105	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Invesco India Dynamic Equity Fund - Growth	29.4	6.4	3.6	10.1	9.6	13.5	12.7	6.50	995	If redeemed bet. 0 Month to 3 Month; Exit Load is 0.25%
SBI Dynamic Asset Allocation Fund - Reg - Growth	13.5	2.9	3.4	8.0	--	--	--	2.90	669	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
<b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>	<b>10167.1</b>	<b>8.2</b>	<b>12.1</b>	<b>11.9</b>	<b>10.1</b>	<b>12.0</b>	<b>10.7</b>	<b>8.40</b>	--	--

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter April 2019 - June 2019)

**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		
HDFC Hybrid Equity Fund - Growth	55.1	6.8	9.8	9.3	6.7	11.3	11.3	7.30	22665	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Equity & Debt Fund - Growth	137.1	6.8	10.9	11.8	11.9	16.0	15.1	7.10	26036	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Mirae Asset Hybrid - Equity Fund - Reg - Growth	15.2	8.0	12.8	13.1	--	--	--	8.20	2038	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Reliance Equity Hybrid Fund - Growth	54.6	2.8	1.9	8.9	10.0	13.4	13.0	3.20	11257	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
Canara Robeco Equity Hybrid Fund - Growth	162.4	7.7	10.3	11.8	11.7	14.1	13.8	7.90	2242	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>	<b>10167.1</b>	<b>8.2</b>	<b>12.1</b>	<b>11.9</b>	<b>10.1</b>	<b>12.0</b>	<b>10.7</b>	<b>8.40</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	23.7	3.7	7.3	6.8	6.5	6.2	6.1	6.70	4643	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%
Kotak Equity Arbitrage Fund - Reg - Growth	26.9	3.6	7.2	6.6	6.4	6.3	6.3	6.50	13360	If redeemed bet. 0 Day to 30 Day; Exit Load is 0.25%
Reliance Arbitrage Fund - Growth	19.3	3.1	7.4	6.7	6.5	6.4	6.4	6.70	8535	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%

**Equity Saver**

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 Equity Saver Fund - Reg - Growth	13.0	4.8	6.4	8.2	--	--	--	4.90	769	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
HDFC Equity Savings Fund - Growth	37.5	5.4	8.2	10.1	8.4	9.4	9.7	5.50	5614	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Kotak Equity Savings Fund - Reg - Growth	14.4	3.8	6.3	8.2	--	--	--	3.80	2158	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>CRISIL Hybrid 50+50 - Moderate Index*</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				
Axis Liquid Fund - Growth	2101.8	6.6	6.5	6.7	7.0	7.5	6.8	0.10	32993	Nil
Franklin India Liquid Fund - Super IP - Growth	2838.5	7.0	6.6	6.7	7.1	7.6	7.1	0.06	12783	Nil
Kotak Liquid Scheme - Reg - Growth	3838.6	6.8	6.4	6.6	6.9	7.4	6.8	0.10	31694	Nil
Reliance Liquid Fund - Growth	4622.2	7.0	6.9	7.0	7.3	7.6	7.2	0.10	31841	Nil
UTI Liquid Cash Plan - Reg - Growth	3104.6	6.7	6.7	6.8	7.1	7.5	7.0	0.10	43477	Nil
<b>CRISIL Liquid Fund Index</b>	--	<b>7.2</b>	<b>6.5</b>	<b>6.8</b>	<b>7.1</b>	--	--	--	--	--

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter April 2019 - June 2019)

**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				
Aditya Birla Sun Life Savings Fund - Reg - Growth	376.5	6.6	7.5	8.5	8.6	7.9	8.1	0.55	15788	Nil
HDFC Ultra Short Term Fund - Reg - Growth	10.7	6.3	6.9	8.1	--	--	7.3	0.41	6196	Nil
IDFC Ultra Short Term Fund - Reg - Growth	10.8	6.9	7.4	8.3	--	--	7.0	0.37	2549	Nil
Kotak Savings Fund - Reg - Growth	30.5	6.4	6.8	8.1	8.0	7.4	7.5	0.47	13037	Nil
SBI Magnum Ultra Short Duration Fund - Growth	4222.0	6.3	7.0	8.0	8.2	7.4	7.4	0.49	8691	Nil
<b>NIFTY Ultra Short Duration Debt Index</b>	<b>3857.0</b>	<b>7.0</b>	<b>8.0</b>	<b>8.1</b>	<b>8.3</b>	<b>7.6</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	255.1	6.7	7.2	8.2	8.4	7.5	7.2	0.59	11117	Nil
ICICI Prudential Money Market Fund - Reg - Growth	263.7	6.8	7.2	8.1	8.1	7.3	7.2	0.47	8992	Nil
Reliance Money Market Fund - Growth	2878.6	6.9	7.5	8.3	8.4	7.4	7.1	0.46	3278	Nil
UTI Money Market Fund - Reg - Growth	2139.6	6.6	7.2	8.2	8.3	7.4	7.2	0.47	7578	Nil
<b>CRISIL Liquid Fund Index</b>	--	<b>6.8</b>	<b>7.1</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				
Franklin India STIP - Growth	4016.6	-4.0	0.8	5.7	8.4	8.7	11.3	3.07	13368	If redeemed bet. 0 Year to 1 Year; Exit Load is 0.5%
HDFC Short Term Debt Fund - Growth	21.0	6.2	6.7	8.8	8.7	7.6	7.9	2.08	7956	Nil
IDFC Bond Fund - Short Term Plan - Reg - Growth	38.7	3.0	5.5	9.1	9.0	7.2	7.6	1.99	7525	Nil
Kotak Bond Short Term Plan - Reg - Growth	35.5	5.6	6.7	9.4	8.9	7.3	8.0	2.74	8993	Nil

**Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter April 2019 - June 2019)**

**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				
DSP Low Duration Fund - Reg - Growth	13.7	0.5	3.5	6.3	7.3	7.1	7.6	0.80	2601	Nil
Franklin India Low Duration Fund - Growth	21.9	1.6	2.6	6.9	8.2	8.5	10.9	1.09	6920	If redeemed bet. 0 Months to 3 Months; Exit Load is 0.5%
IDFC Low Duration Fund - Reg - Growth	27.0	5.6	6.6	8.3	8.2	7.6	7.3	0.80	3571	Nil
UTI Treasury Advantage Fund - Reg - Growth	2322.9	-124.5	-40.7	-16.2	-4.5	3.3	9.6	1.22	3048	If redeemed bet. 0 Month to 3 Month; Exit Load is 3%, If redeemed bet. 3 Month to 6 Month; Exit Load is 2%, If redeemed bet. 6 Month to 1 Year; Exit Load is 1%

**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	15.3	4.0	6.5	9.4	9.3	7.6	8.3	2.68	3123	Nil
Kotak Banking and PSU Debt Fund - Reg - Growth	43.3	7.8	9.4	10.9	10.0	8.0	7.9	4.61	1617	Nil
UTI Banking & PSU Debt Fund - Reg - Growth	14.4	9.3	-18.1	-8.0	-	5.1	7.6	4.36	175	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				
Franklin India Corporate Debt Fund - Growth	67.6	17.1	7.5	9.8	9.9	8.7	10.1	4.43	870	Nil
HDFC Corporate Bond Fund - Growth	21.3	6.6	8.1	10.8	9.9	8.1	7.9	3.89	12321	Nil
Kotak Corporate Bond Fund - Std - Growth	2519.7	4.0	7.1	9.2	8.8	8.1	7.9	1.60	2037	Nil

**Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter April 2019 - June 2019)**

**Credit Risk 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				
Franklin India Credit Risk Fund - Growth	19.5	-9.3	-1.2	3.9	7.3	8.1	11.1	3.41	7125	If redeemed bet. 0 Month to 12 Month; Exit Load is 3%, If redeemed bet. 12 Month to 24 Month; Exit Load is 2%, If redeemed bet. 24 Month to 36 Month; Exit Load is 1%
HDFC Credit Risk Debt Fund - Reg - Growth	15.5	4.8	5.7	8.0	7.7	7.3	9.8	2.50	15416	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%, If redeemed bet. 12 Month to 18 Month; Exit Load is 0.5%
Reliance Credit Risk Fund - Growth	25.2	-8.1	-9.3	-0.2	3.6	6.1	11.2	1.96	8534	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
SBI Credit Risk Fund - Growth	29.8	-0.8	-1.1	4.8	6.4	6.9	12.1	2.11	5397	If redeemed bet. 0 Month to 12 Month; Exit Load is 3%, If redeemed bet. 12 Month to 24 Month; Exit Load is 1.5%, If redeemed bet. 24 Month to 36 Month; Exit Load is 0.75%

**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				
Axis Dynamic Bond Fund - Growth	19.5	6.3	12.1	11.5	11.1	7.8	8.2	7.90	135	Nil
ICICI Prudential All Seasons Bond Fund - Growth	23.7	7.6	9.4	10.1	9.2	8.6	8.8	4.70	2707	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%
IDFC D B F - Reg - Growth (Re-Launched)	23.1	13.7	12.8	12.2	12.4	8.2	7.7	7.43	1962	Nil
Kotak Dynamic Bond Fund - Reg - Growth	25.0	11.4	11.0	12.8	12.1	9.0	8.3	6.02	641	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				
IDFC G Sec Fund - Invt Plan - Reg - Growth (Re-launched)	23.3	22.2	19.4	16.1	15.4	9.2	7.5	7.99	372	Nil
Reliance Gilt Securities Fund - Growth	26.1	21.4	19.5	15.4	14.7	9.7	7.4	9.37	975	If redeemed bet. 0 Day to 7 Day; Exit Load is 0.25%
UTI Gilt Fund - Growth	43.0	29.1	19.7	15.2	12.6	9.7	7.5	10.49	511	Nil

**Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter April 2019 - June 2019)**

**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				
Franklin India Income Opportunities Fund - Growth	22.4	3.7	1.7	5.8	7.6	8.4	11.3	4.74	3705	If redeemed bet. 0 Month to 12 Month; Exit Load is 3%, If redeemed bet. 12 Month to 18 Month; Exit Load is 2%, If redeemed bet. 18 Month to 24 Month; Exit Load is 1%
IDFC Bond Fund - Medium Term Plan - Reg - Growth	32.0	8.0	8.4	10.0	9.5	7.3	7.6	3.93	2421	Nil
Kotak Medium Term Fund - Reg - Growth	15.2	-20.5	-2.4	3.8	5.4	6.7	10.4	3.65	3964	If redeemed bet. 0 Month to 18 Month; Exit Load is 2%

**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	26.3	4.5	7.4	10.2	9.4	7.3	8.0	4.24	3328	If redeemed bet. 0 Month to 6 Month; Exit Load is 1%
Reliance Income Fund - G P - Growth	61.8	16.3	15.9	14.0	13.2	7.9	7.2	9.80	253	If redeemed bet. 0 Day to 15 Day; Exit Load is 0.25%

**Disclaimers:**

Mutual Fund Investments are subject to market risk. Please read the offer document carefully before investing.

Source: - ICRA MF, NAV as on July 1, 2019

M=Months, Y=Year, D=Days

Past Performance is no guarantee of future performance.

Return are of Growth option of Regular plans.

Debt Fund returns which are below 1 year period are Annualized Returns.