

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter July 2019 - Sept 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	138.2	10.0	11.6	14.5	10.2	13.7	13.9	9.70	1265	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Multicap Fund - Growth	301.1	7.7	10.5	11.2	11.9	16.3	14.2	6.60	3847	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
Kotak Standard Multicap Fund - Reg - Growth	36.5	10.1	11.9	14.0	14.7	18.1	--	9.70	25531	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>S&amp;P BSE 500 TRI</b>	<b>18327.0</b>	<b>7.5</b>	<b>8.1</b>	<b>12.9</b>	<b>10.6</b>	<b>14.2</b>	<b>12.3</b>	<b>6.70</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	30.2	12.2	11.5	15.4	11.7	16.3	--	11.80	5746	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
HDFC Top 100 Fund - Growth	519.0	12.3	19.6	15.0	10.2	14.6	13.5	11.70	17475	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Bluechip Fund - Growth	43.6	8.7	10.6	12.8	11.1	15.1	14.9	7.60	22182	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Mirae Asset Large Cap Fund - Reg - Growth	52.5	10.0	13.6	15.5	14.2	18.4	17.6	9.10	13065	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Reliance Large Cap Fund - Growth	36.0	9.0	14.8	14.6	12.2	16.3	13.7	8.20	13170	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
<b>Nifty 50 TRI</b>	<b>16603.2</b>	<b>11.0</b>	<b>13.1</b>	<b>14.1</b>	<b>10.4</b>	<b>13.7</b>	<b>11.9</b>	<b>10.30</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	55.0	5.7	4.8	10.6	13.3	18.7	18.2	4.70	6320	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
Edelweiss Mid Cap Fund - Growth	26.7	5.4	-1.3	10.1	12.7	19.6	18.2	4.20	918	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
ICICI Prudential MidCap Fund - Growth	95.8	1.6	1.8	10.0	11.3	17.9	16.0	0.60	1765	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Kotak Emerging Equity Scheme - Reg - Growth	39.2	5.9	3.6	10.4	15.8	19.7	17.6	5.40	4326	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
L&T Midcap Fund - Reg - Growth	131.9	-0.1	-2.4	12.0	14.7	19.9	17.4	-0.90	4880	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>Nifty Midcap 100 TRI</b>	<b>22825.6</b>	<b>0.7</b>	<b>-0.9</b>	<b>9.5</b>	<b>10.6</b>	<b>14.6</b>	<b>13.8</b>	<b>-0.40</b>	--	--

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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	7.1	5.0	14.0	16.3	22.1	21.3	6.60	4890	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Invesco India Growth Opportunities Fund - Growth	34.6	6.5	7.3	13.5	12.6	16.1	14.3	5.50	1434	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>NIFTY Large Midcap 250 TRI</b>	<b>7321.9</b>	<b>5.6</b>	<b>5.7</b>	<b>13.0</b>	<b>11.8</b>	<b>16.0</b>	<b>13.6</b>	<b>4.70</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	28.9	8.8	5.4	16.1	14.1	16.1	--	7.60	7978	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
SBI Focused Equity Fund - Growth	146.4	11.3	12.4	14.4	14.3	17.3	19.3	10.80	4634	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>S&amp;P BSE 500</b>	<b>15429.6</b>	<b>6.9</b>	<b>6.8</b>	<b>11.6</b>	<b>9.2</b>	<b>12.6</b>	<b>10.7</b>	<b>6.10</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	1.3	-5.8	6.6	13.0	21.5	18.8	1.20	7577	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
HDFC Small Cap Fund - Growth	42.4	-0.3	-1.6	14.5	14.6	17.8	15.9	-0.40	8403	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
L&T Emerging Businesses Fund - Reg - Growth	23.8	-3.8	-6.8	13.3	14.4	--	--	-4.30	6177	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>Nifty Smallcap 100 TRI</b>	<b>7588.7</b>	<b>-2.6</b>	<b>-11.7</b>	<b>3.1</b>	<b>3.5</b>	<b>10.4</b>	<b>10.1</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	1.6	-0.1	11.2	13.3	17.5	13.9	0.50	8913	Nil
Axis Long Term Equity Fund - Growth	46.6	9.4	8.5	13.9	14.6	20.2	--	8.60	19817	Nil
IDFC Tax Advantage (ELSS) Fund - Reg - Growth	57.3	7.4	2.9	13.2	12.7	17.3	15.5	6.20	2063	Nil
Invesco India Tax Plan - Growth	51.9	6.7	5.0	12.4	12.8	17.1	16.2	6.00	870	Nil
Mirae Asset Tax Saver Fund - Reg - Growth	18.2	10.0	13.7	18.8	--	--	--	8.80	2112	Nil
<b>S&amp;P BSE 200 TRI</b>	<b>5918.5</b>	<b>8.3</b>	<b>9.8</b>	<b>13.4</b>	<b>10.8</b>	<b>14.3</b>	<b>12.3</b>	<b>7.50</b>	--	--

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter July 2019 - Sept 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	53.6	8.1	8.0	14.5	11.1	14.5	13.2	7.10	853	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Invesco India Contra Fund - Growth	48.4	5.2	6.0	14.4	13.9	18.0	15.7	4.60	3929	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
UTI Value Opportunities Fund - Growth	61.7	6.4	4.4	9.1	7.6	11.7	12.4	5.60	4571	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>S&amp;P BSE 500 TRI</b>	<b>18327.0</b>	<b>7.5</b>	<b>8.1</b>	<b>12.9</b>	<b>10.6</b>	<b>14.2</b>	<b>12.3</b>	<b>6.70</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	39.7	6.3	7.1	14.1	14.4	16.8	--	5.50	335	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Mirae Asset Great Consumer Fund - Growth	34.7	2.9	6.2	15.8	14.1	17.6	--	1.30	777	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Technology Fund - Growth	58.9	3.6	5.8	12.3	12.1	17.5	20.3	3.90	456	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%
Reliance Pharma Fund - Growth	142.1	-4.5	-0.4	1.5	7.6	13.4	18.6	-4.90	2492	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Banking and Financial Services Fund - Retail - Growth	68.9	13.4	20.3	19.3	17.2	21.4	19.2	13.20	3299	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%
Reliance Banking Fund - Growth	298.3	12.8	14.7	18.4	14.5	17.5	17.3	12.60	3203	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>S&amp;P BSE 500 TRI</b>	<b>18327.0</b>	<b>7.5</b>	<b>8.1</b>	<b>12.9</b>	<b>10.6</b>	<b>14.2</b>	<b>12.3</b>	<b>6.70</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	36.3	6.0	9.0	9.5	10.1	13.5	13.1	5.50	29105	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Invesco India Dynamic Equity Fund - Growth	29.5	7.0	3.8	10.2	9.5	13.6	12.8	6.80	995	If redeemed bet. 0 Month to 3 Month; Exit Load is 0.25%
Reliance Balanced Advantage Fund - Growth	92.8	7.0	9.4	11.7	9.6	13.8	12.6	6.70	1876	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
SBI Dynamic Asset Allocation Fund - Reg - Growth	13.5	3.0	3.5	8.1	--	--	--	3.10	669	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
<b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>	<b>10197.6</b>	<b>9.3</b>	<b>12.8</b>	<b>12.0</b>	<b>10.0</b>	<b>12.1</b>	<b>10.7</b>	<b>8.80</b>	--	--

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter July 2019 - Sept 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	55.2	7.6	9.9	9.3	6.5	11.3	11.4	7.40	22665	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Equity & Debt Fund - Growth	137.5	8.1	11.3	11.9	11.8	16.0	15.1	7.40	26036	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Mirae Asset Hybrid - Equity Fund - Reg - Growth	15.2	8.9	12.9	13.1	--	--	--	8.30	2038	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
SBI Equity Hybrid Fund - Growth	138.7	8.4	11.5	11.3	12.2	16.4	13.0	8.10	30028	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
Canara Robeco Equity Hybrid Fund - Growth	162.5	8.3	10.4	11.8	11.4	14.1	13.8	8.00	2242	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>	<b>10197.6</b>	<b>9.3</b>	<b>12.8</b>	<b>12.0</b>	<b>10.0</b>	<b>12.1</b>	<b>10.7</b>	<b>8.80</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	23.7	5.3	7.2	6.6	6.5	6.3	6.2	6.80	4643	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%
Kotak Equity Arbitrage Fund - Reg - Growth	26.9	5.1	7.0	6.4	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	4.9	7.3	6.5	6.5	6.5	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	5.2	6.5	8.2	--	--	--	5.10	769	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
HDFC Equity Savings Fund - Growth	37.5	5.9	8.3	10.1	8.3	9.4	9.8	5.60	5614	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Kotak Equity Savings Fund - Reg - Growth	14.4	4.2	6.4	8.3	--	--	--	4.00	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	3 Y				
Axis Liquid Fund - Growth	2102.2	6.7	6.6	6.7	7.0	7.5	6.8	0.10	32993	Nil	
IDFC Cash Fund - Reg - Growth	2296.6	6.7	6.3	6.4	6.8	7.3	6.9	0.05	13185	Nil	
Kotak Liquid Scheme - Reg - Growth	3839.3	6.9	6.5	6.6	6.9	7.4	6.8	0.10	31694	Nil	
Mirae Asset Cash Management Fund - Growth	1985.0	6.8	6.4	6.5	6.9	7.4	6.9	0.07	3328	Nil	
<b>CRISIL Liquid Fund Index</b>	--	<b>7.4</b>	<b>6.6</b>	<b>6.9</b>	<b>7.1</b>	--	--	--	--	--	

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter July 2019 - Sept 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				
HDFC Ultra Short Term Fund - Reg - Growth	10.7	5.8	6.9	8.0	--	--	7.3	0.41	6196	Nil
IDFC Ultra Short Term Fund - Reg - Growth	10.8	6.3	7.5	8.2	--	--	7.0	0.37	2549	Nil
SBI Magnum Ultra Short Duration Fund - Growth	4222.9	5.8	7.0	8.0	8.2	7.4	7.4	0.49	8691	Nil
<b>NIFTY Ultra Short Duration Debt Index</b>	<b>3857.6</b>	<b>6.9</b>	<b>7.6</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	255.2	5.9	7.2	8.2	8.4	7.5	7.2	0.59	11117	Nil
ICICI Prudential Money Market Fund - Reg - Growth	263.8	6.1	7.2	8.1	8.1	7.3	7.2	0.47	8992	Nil
Reliance Money Market Fund - Growth	2879.2	6.3	7.5	8.3	8.4	7.4	7.1	0.46	3278	Nil
UTI Money Market Fund - Reg - Growth	2140.0	6.0	7.2	8.2	8.3	7.4	7.2	0.47	7578	Nil
<b>CRISIL Liquid Fund Index</b>	--	<b>6.9</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				
HDFC Short Term Debt Fund - Growth	21.1	5.7	6.8	8.8	8.7	7.6	7.9	2.08	7956	Nil
IDFC Bond Fund - Short Term Plan - Reg - Growth	38.7	2.2	5.6	9.2	9.0	7.2	7.6	1.99	7525	Nil
Kotak Bond Short Term Plan - Reg - Growth	35.5	4.4	6.8	9.4	8.9	7.3	8.0	2.74	8993	Nil

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**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				
HDFC Low Duration Fund - Growth	39.8	5.2	6.6	7.9	7.7	7.2	7.6	0.96	15997	Nil
Canara Robeco Savings Fund - Reg - Growth	29.8	5.1	6.8	8.2	7.9	7.4	7.3	0.89	1020	Nil
IDFC Low Duration Fund - Reg - Growth	27.0	4.9	6.6	8.2	8.2	7.6	7.3	0.80	3571	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	15.3	3.2	6.6	9.4	9.3	7.6	8.3	2.68	3123	Nil
Kotak Banking and PSU Debt Fund - Reg - Growth	43.4	6.7	9.6	10.9	10.1	8.0	7.9	4.61	1617	Nil
IDFC Banking & PSU Debt Fund - Reg - Growth	16.4	0.8	5.2	10.8	10.4	7.3	7.7	3.70	6126	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	19.5	4.8	7.1	9.7	8.8	7.6	7.9	2.38	7088	Nil
HDFC Corporate Bond Fund - Growth	21.3	6.3	8.3	10.8	10.0	8.1	7.9	3.89	12321	Nil
Kotak Corporate Bond Fund - Std - Growth	2520.6	3.0	7.2	9.1	8.8	8.1	7.9	1.60	2037	Nil

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**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	5.4	12.3	11.4	11.1	7.8	8.2	7.90	135	Nil
IDFC D B F - Reg - Growth (Re-Launched)	23.1	14.6	13.2	12.1	12.5	8.2	7.7	7.43	1962	Nil
Kotak Dynamic Bond Fund - Reg - Growth	25.0	11.2	11.4	12.9	12.2	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)	23.4	22.1	20.1	15.9	15.6	9.2	7.5	7.99	372	Nil
Reliance Gilt Securities Fund - Growth	26.1	20.8	20.1	15.1	14.9	9.8	7.4	9.37	975	If redeemed bet. 0 Day to 7 Day; Exit Load is 0.25%
UTI Gilt Fund - Growth	43.0	28.8	20.3	14.9	12.8	9.8	7.5	10.49	511	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				
IDFC Bond Fund - Medium Term Plan - Reg - Growth	32.0	7.8	8.5	10.0	9.6	7.3	7.6	3.93	2421	Nil

**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	4.1	7.6	10.3	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	61.9	16.2	16.5	13.9	13.3	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 2, 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.