

**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	126	-2.1	-5	8.1	7.3	12.3	11.6	-0.30	1,292	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Multicap Fund - Growth	270	-4.6	-9.9	4.7	8.4	14.4	11.9	-4.40	3,940	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
Kotak Standard Multicap Fund - Reg - Growth	33	-0.1	-4.4	7.9	11	16.5	--	0.40	24,960	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>S&amp;P BSE 500 TRI</b>	<b>16,709</b>	<b>-2.8</b>	<b>-8.8</b>	<b>7</b>	<b>7.6</b>	<b>12.7</b>	<b>10.3</b>	<b>-2.70</b>	<b>--</b>	<b>--</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	29	6.1	1.3	11.2	9.9	15.2	--	6.00	6,501	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
HDFC Top 100 Fund - Growth	458	-2.4	-4.6	7.4	6.8	13	11.2	-1.50	17,095	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Bluechip Fund - Growth	40	-1.6	-6.4	7.1	8	13.6	12.8	-1.70	21,125	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Mirae Asset Large Cap Fund - Reg - Growth	48	-0.5	-3.2	9.5	10.8	16.8	15.2	0.60	13,492	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Reliance Large Cap Fund - Growth	31	-6.6	-9.2	6.7	8.1	13.8	11.3	-6.00	12,261	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
<b>Nifty 50 TRI</b>	<b>15,190</b>	<b>-0.4</b>	<b>-4.6</b>	<b>8.6</b>	<b>7.4</b>	<b>12.2</b>	<b>10.1</b>	<b>0.90</b>	<b>--</b>	<b>--</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	51	-4.2	-8.7	4.7	10.9	16.9	15.4	-3.80	5,856	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
Edelweiss Mid Cap Fund - Growth	24	-5.1	-13.6	4	9.9	17.7	15.8	-5.40	848	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
ICICI Prudential MidCap Fund - Growth	86	-6.3	-11.8	3.8	7.5	16.4	13.2	-9.70	1,669	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Kotak Emerging Equity Scheme - Reg - Growth	36	-4.8	-9.8	4.3	11.4	17.5	14.8	-4.60	4,321	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
L&T Midcap Fund - Reg - Growth	118	-8.7	-17.2	5.3	10.7	17.7	14.6	-11.60	4,805	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>Nifty Midcap 100 TRI</b>	<b>19,971</b>	<b>-10.4</b>	<b>-19.2</b>	<b>1.3</b>	<b>7.2</b>	<b>13</b>	<b>11.1</b>	<b>-12.90</b>	<b>--</b>	<b>--</b>

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter July 2019 - Sept 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	85	-5.7	-12.3	6.9	12.3	20.1	18.3	-4.50	4,640	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Invesco India Growth Opportunities Fund - Growth	33	-1.2	-7	8.5	9.9	14.9	12.6	-0.90	1,560	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>NIFTY Large Midcap 250 TRI</b>	<b>6,616</b>	<b>-4.7</b>	<b>-11.5</b>	<b>6.4</b>	<b>8.8</b>	<b>14.5</b>	<b>11.4</b>	<b>-5.40</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	27	4.1	-7.4	10.5	11.7	15	--	0.90	7,785	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
SBI Focused Equity Fund - Growth	134	1.2	-3.3	8.4	10.7	15.5	17.1	1.50	4,984	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>S&amp;P BSE 500 TRI</b>	<b>16,709</b>	<b>-2.8</b>	<b>-8.8</b>	<b>7</b>	<b>7.6</b>	<b>12.7</b>	<b>10.3</b>	<b>-2.70</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	46	-11.1	-19.1	-0.6	7.5	18.4	15.8	-11.60	6,729	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
HDFC Small Cap Fund - Growth	37	-12.8	-18.2	6.5	10.1	15.3	12.9	-13.00	7,894	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
L&T Emerging Businesses Fund - Reg - Growth	21	-12.1	-20.9	6.3	11.2	--	--	-14.10	5,611	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>Nifty Smallcap 100 TRI</b>	<b>6,556</b>	<b>-15.0</b>	<b>-27.4</b>	<b>-3.7</b>	<b>2</b>	<b>8.9</b>	<b>7.1</b>	<b>-16.30</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	29	-6.5	-14	6	10.1	15.8	11.9	-7.50	8,416	Nil
Axis Long Term Equity Fund - Growth	44	3.6	-4.5	9.2	11	18.6	--	1.60	18,953	Nil
IDFC Tax Advantage (ELSS) Fund - Reg - Growth	50	-6.9	-13.9	5.6	8.3	14.6	12.8	-7.40	1,902	Nil
Invesco India Tax Plan - Growth	48	-1.8	-9.5	6.8	9.3	15.4	13.9	-2.40	837	Nil
Mirae Asset Tax Saver Fund - Reg - Growth	17	0.2	-2.7	12.1	--	--	--	0.90	2,208	Nil
<b>S&amp;P BSE 200 TRI</b>	<b>5,419</b>	<b>-1.8</b>	<b>-7.2</b>	<b>7.7</b>	<b>7.9</b>	<b>12.9</b>	<b>10.4</b>	<b>-1.60</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	50	-1.2	-6.2	8.9	8.7	13.5	11.2	-0.90	811	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Invesco India Contra Fund - Growth	44	-4.1	-10.5	8.5	10.4	16.7	13.1	-4.50	3,880	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
UTI Value Opportunities Fund - Growth	57	-2.8	-9.7	4.1	4.4	10.4	10.6	-2.40	4,211	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>S&amp;P BSE 500 TRI</b>	<b>16,709</b>	<b>-2.8</b>	<b>-8.8</b>	<b>7</b>	<b>7.6</b>	<b>12.7</b>	<b>10.3</b>	<b>-2.70</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	37	-0.8	-4.7	8.2	11.9	15.8	--	-1.50	319	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Mirae Asset Great Consumer Fund - Growth	32	-3.7	-6.8	10.1	10.8	15.7	--	-5.50	766	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Technology Fund - Growth	60	0.6	-2.1	15.8	9.8	18.2	17.8	6.70	441	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%
Reliance Pharma Fund - Growth	141	-5.9	-11.9	-0.7	4.6	11.9	16	-5.60	2,344	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Banking and Financial Services Fund - Retail - Growth	60	-1.5	-3.1	9.3	13.5	18.9	16.9	-1.60	3,185	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%
Reliance Banking Fund - Growth	250	-4.7	-11.1	7.1	10.1	15.2	14.6	-5.60	2,924	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>S&amp;P BSE 500 TRI</b>	<b>16,709</b>	<b>-2.8</b>	<b>-8.8</b>	<b>7</b>	<b>7.6</b>	<b>12.7</b>	<b>10.3</b>	<b>-2.70</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	35	1.5	2.5	6.6	8.2	12.6	12.1	1.70	27,798	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Invesco India Dynamic Equity Fund - Growth	28	1.7	-2.6	6.1	7.3	12.7	11	2.30	924	If redeemed bet. 0 Month to 3 Month; Exit Load is 0.25%
Reliance Balanced Advantage Fund - Growth	89	0.7	0.9	7.4	7.6	12.9	11.1	1.90	2,195	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
SBI Dynamic Asset Allocation Fund - Reg - Growth	13	-0.5	-1.9	6	--	--	--	0.00	684	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
<b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>	<b>9,733</b>	<b>3.5</b>	<b>1.8</b>	<b>8.5</b>	<b>8.2</b>	<b>11.2</b>	<b>9.7</b>	<b>3.80</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	52	-0.2	-2	4.2	4.5	10.6	9.4	0.30	21,151	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Equity & Debt Fund - Growth	126	-1.7	-3.8	6.5	8.8	14.3	13.5	-1.30	24,313	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Mirae Asset Hybrid - Equity Fund - Reg - Growth	14	0.9	0.2	8.5	--	--	--	2.00	2,297	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
SBI Equity Hybrid Fund - Growth	133	3.8	2.2	8	9.9	15.2	11.9	3.60	29,408	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
Canara Robeco Equity Hybrid Fund - Growth	153	0.2	-1.2	6.9	9	13.1	12.1	1.40	2,298	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>	<b>9,733</b>	<b>3.5</b>	<b>1.8</b>	<b>8.5</b>	<b>8.2</b>	<b>11.2</b>	<b>9.7</b>	<b>3.80</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	24	5.7	6.3	6.9	6.7	6.3	6.1	6.70	7,382	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%
Kotak Equity Arbitrage Fund - Reg - Growth	27	5.7	6.1	6.9	6.6	6.3	6.2	6.50	14,527	If redeemed bet. 0 Day to 30 Day; Exit Load is 0.25%
Reliance Arbitrage Fund - Growth	20	5.5	6	6.8	6.7	6.5	6.3	6.60	8,904	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	2.7	1.7	6.6	--	--	--	3.20	753	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
HDFC Equity Savings Fund - Growth	36	0.8	0.7	6.5	7.3	8.7	9	1.40	5,138	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Kotak Equity Savings Fund - Reg - Growth	14	1.4	1.9	6.5	--	--	--	2.00	2,003	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	2,125	5.6	5.6	5.8	6.4	7.3	6.01	0.09	30,115	Nil
IDFC Cash Fund - Reg - Growth	2,321	5.4	5.4	5.7	6.1	7	5.89	0.07	11,025	Nil
Kotak Liquid Scheme - Reg - Growth	3,880	5.4	5.5	5.7	6.3	7.2	5.96	0.08	29,444	Nil
Mirae Asset Cash Management Fund - Growth	2,007	5.5	5.5	5.8	6.3	7.3	5.95	0.08	3,463	Nil
<b>CRISIL Liquid Fund Index</b>	--	<b>5.9</b>	<b>5.9</b>	<b>6.1</b>	<b>6.6</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	11	7.9	8.1	8.6	--	--	6.82	0.52	7,440	Nil
IDFC Ultra Short Term Fund - Reg - Growth	11	8.2	8.2	8.7	8.6	--	6.61	0.47	3,258	Nil
SBI Magnum Ultra Short Duration Fund - Growth	4,292	8.3	8.3	8.5	8.6	7.5	6.94	0.46	8,447	Nil
<b>NIFTY Ultra Short Duration Debt Index</b>	<b>3,915</b>	<b>7.3</b>	<b>7.9</b>	<b>8.3</b>	<b>8.5</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	260	8.3	8.7	9	8.8	7.6	6.55	0.52	11,755	Nil
ICICI Prudential Money Market Fund - Reg - Growth	268	8.1	8.3	8.6	8.5	7.4	6.39	0.39	9,064	Nil
Reliance Money Market Fund - Growth	2,926	7.9	8.4	8.8	8.7	7.5	6.54	0.42	3,320	Nil
UTI Money Market Fund - Reg - Growth	2,175	7.9	8.4	8.7	8.6	7.5	6.61	0.50	6,472	Nil
<b>CRISIL Liquid Fund Index</b>	--	<b>6.1</b>	<b>6.6</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	22	11.9	11.5	11.1	9.9	7.8	7.73	2.59	8,173	Nil
IDFC Bond Fund - Short Term Plan - Reg - Growth	40	12.1	11.1	11.3	10.5	7.4	7.25	2.15	8,258	Nil
Kotak Bond Short Term Plan - Reg - Growth	36	11.1	11.2	11.4	10.1	7.2	7.69	2.75	9,355	Nil

**Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter July 2019 - Sept 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				
HDFC Low Duration Fund - Growth	41	8.4	8.5	8.8	8.3	7.1	7.19	0.96	15,491	Nil
Canara Robeco Savings Fund - Reg - Growth	30	8.7	8.8	9	8.5	7.4	6.8	0.80	1,049	Nil
IDFC Low Duration Fund - Reg - Growth	28	9.5	9	9.3	8.9	7.6	6.8	0.88	4,167	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	16	12.5	11.7	12.1	10.8	7.6	8.00	2.71	3,285	Nil
Kotak Banking and PSU Debt Fund - Reg - Growth	45	10.1	12.8	13.2	11.5	8.1	7.3	3.76	2,198	Nil
IDFC Banking & PSU Debt Fund - Reg - Growth	17	15.3	13.7	14.2	13	8	7.29	3.15	7,544	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	20	10.4	10.6	11.5	9.9	7.6	7.37	2.51	7,771	Nil
HDFC Corporate Bond Fund - Growth	22	10.9	13.2	13.4	11.5	8.1	7.48	4.12	12,416	Nil
Kotak Corporate Bond Fund - Std - Growth	2,581	11.9	10.6	11	10	8.1	7.46	1.58	2,334	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	20	9.7	13.1	15.9	12.9	7.6	7.42	7.00	141	Nil
IDFC D B F - Reg - Growth	24	8.4	18.9	19.3	15.5	8.2	6.87	7.86	2,068	Nil
Kotak Dynamic Bond Fund - Reg - Growth	26	5.3	13.5	14.9	13.2	8.5	7.47	5.56	737	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)	24	7.7	21	22.8	18.5	9	6.78	9.25	396	Nil
Reliance Gilt Securities Fund - Growth	27	7.1	20.7	21	17.6	9.2	6.55	8.83	1,099	If redeemed bet. 0 Day to 7 Day; Exit Load is 0.25%
UTI Gilt Fund - Growth	45	1.9	23.3	21.3	15.5	9.2	6.66	13.26	538	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	33	9.6	13.1	13.2	11.3	7.4	6.96	4.04	2,584	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	27	12.1	13.5	14.4	11.5	7.1	7.65	4.18	3,280	If redeemed bet. 0 Month to 6 Month; Exit Load is 1%
Reliance Income Fund - G P - Growth	64	5.1	18	19.8	15.8	7.4	6.46	8.03	249	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 Sept 4, 2019

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.