

**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	125	-2.1	-4.5	7.5	7.2	12.4	11.6	-0.40	1,292	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Multicap Fund - Growth	272	-3.9	-9.4	4.6	8.6	14.6	12	-3.70	3,940	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
Kotak Standard Multicap Fund - Reg - Growth	34	0.0	-3.6	7.4	11.1	16.6	--	0.50	24,960	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>S&amp;P BSE 500 TRI</b>	<b>16,732</b>	<b>-2.7</b>	<b>-8.3</b>	<b>6.6</b>	<b>7.7</b>	<b>12.9</b>	<b>10.3</b>	<b>-2.60</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	29	5.7	1.7	10.7	9.8	15.3	--	5.60	6,501	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
HDFC Top 100 Fund - Growth	460	-1.8	-3.8	7	6.8	13.2	11.2	-1.00	17,095	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Bluechip Fund - Growth	40	-1.3	-6.1	6.7	8.1	13.7	12.8	-1.30	21,125	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Mirae Asset Large Cap Fund - Reg - Growth	49	-0.2	-2.7	9.1	10.8	17	15.2	0.90	13,492	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Reliance Large Cap Fund - Growth	32	-6.1	-8.6	6.2	8.1	13.9	11.4	-5.50	12,261	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
<b>Nifty 50 TRI</b>	<b>15,195</b>	<b>-0.4</b>	<b>-4.2</b>	<b>8.1</b>	<b>7.4</b>	<b>12.4</b>	<b>10.1</b>	<b>1.00</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	51	-3.9	-8.2	4.4	10.7	17	15.5	-3.60	5,856	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
Edelweiss Mid Cap Fund - Growth	24	-4.9	-12.7	3.6	9.9	17.8	15.8	-5.20	848	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
ICICI Prudential MidCap Fund - Growth	86	-5.9	-11.3	3.5	7.5	16.5	13.2	-9.30	1,669	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Kotak Emerging Equity Scheme - Reg - Growth	36	-4.4	-8.5	4.1	11.3	17.7	14.9	-4.20	4,321	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
L&T Midcap Fund - Reg - Growth	118	-8.5	-16.5	5	10.5	17.8	14.6	-11.50	4,805	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>Nifty Midcap 100 TRI</b>	<b>20,031</b>	<b>-10.1</b>	<b>-18.7</b>	<b>0.9</b>	<b>7.2</b>	<b>13.1</b>	<b>11.1</b>	<b>-12.60</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	85	-5.6	-11.8	6.5	12	20.2	18.3	-4.40	4,640	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Invesco India Growth Opportunities Fund - Growth	33	-1.1	-6.4	8	9.9	14.9	12.6	-0.80	1,560	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>NIFTY Large Midcap 250 TRI</b>	<b>6,627</b>	<b>-4.6</b>	<b>-11</b>	<b>6</b>	<b>8.8</b>	<b>14.6</b>	<b>11.4</b>	<b>-5.30</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	27	3.8	-7.1	9.9	11.6	15	--	0.60	7,785	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
SBI Focused Equity Fund - Growth	134	1.3	-2.8	8.3	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>16,732</b>	<b>-2.7</b>	<b>-8.3</b>	<b>6.6</b>	<b>7.7</b>	<b>12.9</b>	<b>10.3</b>	<b>-2.60</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		
Franklin India Smaller Companies Fund - Growth	47	-10.6	-18.3	-0.9	7.5	18.6	15.8	-11.10	6,729	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
HDFC Small Cap Fund - Growth	37	-12.6	-18.1	6.3	9.9	15.4	12.9	-12.80	7,894	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
L&T Emerging Businesses Fund - Reg - Growth	21	-11.7	-20.2	6	10.9	--	--	-13.90	5,611	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>Nifty Smallcap 100 TRI</b>	<b>6,609</b>	<b>-14.2</b>	<b>-26.6</b>	<b>-3.7</b>	<b>2.1</b>	<b>9</b>	<b>7.2</b>	<b>-15.60</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	-6.6	-13.7	5.5	10	15.9	11.9	-7.70	8,416	Nil
Axis Long Term Equity Fund - Growth	44	3.5	-4	8.9	11	18.7	--	1.60	18,953	Nil
IDFC Tax Advantage (ELSS) Fund - Reg - Growth	50	-6.5	-13.4	5.3	8.3	14.7	12.9	-7.00	1,902	Nil
Invesco India Tax Plan - Growth	48	-1.9	-9.2	6.2	9.3	15.4	13.8	-2.50	837	Nil
Mirae Asset Tax Saver Fund - Reg - Growth	17	0.4	-2.3	11.7	--	--	--	1.10	2,208	Nil
<b>S&amp;P BSE 200 TRI</b>	<b>5,425</b>	<b>-1.7</b>	<b>-6.7</b>	<b>7.2</b>	<b>7.9</b>	<b>13.1</b>	<b>10.4</b>	<b>-1.50</b>	--	--

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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	-5.7	8.3	8.7	13.7	11.2	-0.80	811	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Invesco India Contra Fund - Growth	45	-3.5	-9.6	8	10.4	16.9	13.2	-3.90	3,880	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
UTI Value Opportunities Fund - Growth	57	-2.5	-9	3.7	4.5	10.6	10.7	-2.10	4,211	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>S&amp;P BSE 500 TRI</b>	<b>16,732</b>	<b>-2.7</b>	<b>-8.3</b>	<b>6.6</b>	<b>7.7</b>	<b>12.9</b>	<b>10.3</b>	<b>-2.60</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	-0.9	-3.7	7.6	11.9	15.9	--	-1.50	319	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Mirae Asset Great Consumer Fund - Growth	33	-3.4	-6.2	9.7	10.9	15.8	--	-5.20	766	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Technology Fund - Growth	61	1.4	-1.4	16.1	9.8	18.4	17.9	7.50	441	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%
Reliance Pharma Fund - Growth	142	-5.1	-11.5	-0.5	4.4	12.1	16.1	-4.80	2,344	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Banking and Financial Services Fund - Retail - Growth	60	-1.9	-3.7	8.5	13.5	19	16.9	-2.00	3,185	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%
Reliance Banking Fund - Growth	248	-5.3	-11.7	6	10	15.4	14.5	-6.20	2,924	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>S&amp;P BSE 500 TRI</b>	<b>16,732</b>	<b>-2.7</b>	<b>-8.3</b>	<b>6.6</b>	<b>7.7</b>	<b>12.9</b>	<b>10.3</b>	<b>-2.60</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	1.7	2.7	6.4	8.3	12.7	12.1	1.80	27,798	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Invesco India Dynamic Equity Fund - Growth	28	1.5	-2.4	5.6	7.3	12.6	11	2.10	924	If redeemed bet. 0 Month to 3 Month; Exit Load is 0.25%
Reliance Balanced Advantage Fund - Growth	89	0.8	1	7	7.5	13	11.1	2.00	2,195	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
SBI Dynamic Asset Allocation Fund - Reg - Growth	13	-0.6	-1.8	5.5	--	--	--	-0.10	684	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
<b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>	<b>9,734</b>	<b>2.7</b>	<b>2.1</b>	<b>8.5</b>	<b>8.2</b>	<b>11.3</b>	<b>9.7</b>	<b>3.80</b>	--	--

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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	-0.1	-1.5	3.6	4.4	10.8	9.4	0.40	21,151	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Equity & Debt Fund - Growth	127	-0.9	-3.1	6.6	9	14.5	13.6	-0.50	24,313	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Mirae Asset Hybrid - Equity Fund - Reg - Growth	14	1.0	0.5	8.2	--	--	--	2.20	2,297	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
SBI Equity Hybrid Fund - Growth	133	3.9	2.6	7.9	9.9	15.2	11.9	3.70	29,408	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
Canara Robeco Equity Hybrid Fund - Growth	153	0.1	-0.9	6.5	8.9	13.1	12.1	1.30	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>9,734</b>	<b>2.7</b>	<b>2.1</b>	<b>8.5</b>	<b>8.2</b>	<b>11.3</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	6.1	6.4	7	6.8	6.3	6.1	6.80	7,382	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%
Kotak Equity Arbitrage Fund - Reg - Growth	27	6.0	6.2	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	5.9	6.1	6.9	6.8	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	2.5	2	6.3	--	--	--	3.00	753	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
HDFC Equity Savings Fund - Growth	36	1.1	1.1	6.3	7.4	8.7	9	1.70	5,138	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Kotak Equity Savings Fund - Reg - Growth	14	1.4	2.1	6.4	--	--	--	2.10	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	2,126	5.7	5.7	5.9	6.4	7.3	6.01	0.09	30,115	Nil
IDFC Cash Fund - Reg - Growth	2,321	5.5	5.5	5.7	6.1	7	5.89	0.07	11,025	Nil
Kotak Liquid Scheme - Reg - Growth	3,881	5.6	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>6.1</b>	<b>6</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	7.8	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	8.7	--	6.61	0.47	3,258	Nil
SBI Magnum Ultra Short Duration Fund - Growth	4,292	8.2	8.2	8.5	8.6	7.5	6.94	0.46	8,447	Nil
<b>NIFTY Ultra Short Duration Debt Index</b>	<b>3,916</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	8.2	8.6	9	8.8	7.6	6.55	0.52	11,755	Nil
ICICI Prudential Money Market Fund - Reg - Growth	268	8.0	8.2	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	2,176	7.8	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	11.5	11.4	11	10	7.8	7.73	2.59	8,173	Nil
IDFC Bond Fund - Short Term Plan - Reg - Growth	40	11.8	11.1	11.2	10.6	7.4	7.25	2.15	8,258	Nil
Kotak Bond Short Term Plan - Reg - Growth	36	10.4	10.9	11.3	10.2	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	8.4	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	8.6	7.4	6.8	0.80	1,049	Nil
IDFC Low Duration Fund - Reg - Growth	28	9.3	8.9	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	12.1	11.5	12	11	7.6	8.00	2.71	3,285	Nil
Kotak Banking and PSU Debt Fund - Reg - Growth	45	9.8	12.6	13.1	11.6	8.1	7.3	3.76	2,198	Nil
IDFC Banking & PSU Debt Fund - Reg - Growth	17	14.4	13.4	14.1	13.1	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	10.0	10.5	11.4	10	7.6	7.37	2.51	7,771	Nil
HDFC Corporate Bond Fund - Growth	22	10.3	12.9	13.3	11.6	8.1	7.48	4.12	12,416	Nil
Kotak Corporate Bond Fund - Std - Growth	2,580	11.3	10.4	10.9	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	8.6	12.7	15.7	12.9	7.5	7.42	7.00	141	Nil
IDFC D B F - Reg - Growth	24	7.4	18.5	19.1	15.4	8.1	6.87	7.86	2,068	Nil
Kotak Dynamic Bond Fund - Reg - Growth	26	5.0	13.3	14.8	13.3	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	6.6	20.5	22.5	18.4	8.9	6.78	9.25	396	Nil
Reliance Gilt Securities Fund - Growth	27	6.2	20.3	20.8	17.4	9.1	6.55	8.83	1,099	If redeemed bet. 0 Day to 7 Day; Exit Load is 0.25%
UTI Gilt Fund - Growth	44	0.9	22.7	21	15.4	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	9.3	12.9	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	11.4	13.3	14.3	11.7	7	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	4.1	17.5	19.5	15.6	7.3	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 5, 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.