

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	136.8	9.5	9.2	14.1	9.9	13.4	14.2	8.60	1314	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Multicap Fund - Growth	297.4	6.6	8.7	10.7	11.5	15.8	14.5	5.30	3847	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
Kotak Standard Multicap Fund - Reg - Growth	36.3	10.0	10.1	13.8	14.4	17.8	--	8.90	25531	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>S&amp;P BSE 500 TRI</b>	<b>18166.9</b>	<b>7.1</b>	<b>6.4</b>	<b>12.5</b>	<b>10.3</b>	<b>13.8</b>	<b>12.6</b>	<b>5.80</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	30.0	12.0	9.2	14.9	11.5	16.0	--	11.00	5746	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
HDFC Top 100 Fund - Growth	514.0	11.5	18.7	14.3	9.9	14.2	13.8	10.70	17912	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Bluechip Fund - Growth	43.2	8.1	9.2	12.4	10.7	14.8	15.3	6.50	22182	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Mirae Asset Large Cap Fund - Reg - Growth	52.1	9.6	12.0	15.2	13.7	18.1	18.0	8.30	13065	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Reliance Large Cap Fund - Growth	35.8	8.5	13.4	14.2	11.9	15.9	14.1	7.50	13170	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
<b>Nifty 50 TRI</b>	<b>16469.0</b>	<b>10.8</b>	<b>11.2</b>	<b>13.8</b>	<b>10.1</b>	<b>13.4</b>	<b>12.3</b>	<b>9.40</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	54.2	4.5	2.4	10.0	12.9	18.0	18.6	3.10	6320	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
Edelweiss Mid Cap Fund - Growth	26.3	3.4	-3.1	9.4	12.1	19.1	18.5	2.60	918	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
ICICI Prudential MidCap Fund - Growth	94.3	0.3	-0.2	9.2	10.8	17.3	16.2	-1.00	1765	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Kotak Emerging Equity Scheme - Reg - Growth	38.6	4.8	1.9	9.9	15.2	19.1	18.0	3.90	4326	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
L&T Midcap Fund - Reg - Growth	130.2	-1.0	-4.3	11.4	14.2	19.4	17.7	-2.20	5026	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>Nifty Midcap 100 TRI</b>	<b>22542.5</b>	<b>-0.3</b>	<b>-2.4</b>	<b>8.6</b>	<b>10.1</b>	<b>14.1</b>	<b>14.2</b>	<b>-1.60</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	93.9	6.4	3.1	13.4	15.9	21.6	21.5	5.50	4929	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Invesco India Growth Opportunities Fund - Growth	34.2	6.0	5.6	13.2	12.3	15.7	14.5	4.40	1434	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>NIFTY Large Midcap 250 TRI</b>	<b>7238.4</b>	<b>4.8</b>	<b>4.0</b>	<b>12.4</b>	<b>11.4</b>	<b>15.5</b>	<b>14.0</b>	<b>3.50</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	28.6	8.4	2.3	15.7	13.7	15.9	--	6.50	7978	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
SBI Focused Equity Fund - Growth	145.9	11.5	10.0	13.8	13.9	17.0	19.7	10.40	4634	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>S&amp;P BSE 500</b>	<b>15292.0</b>	<b>6.5</b>	<b>5.1</b>	<b>11.1</b>	<b>8.9</b>	<b>12.3</b>	<b>11.1</b>	<b>5.20</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	52.7	1.0	-6.6	6.0	12.6	20.8	19.2	0.40	7577	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
HDFC Small Cap Fund - Growth	42.1	-0.5	-2.3	13.9	14.3	17.4	16.2	-1.10	8427	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
L&T Emerging Businesses Fund - Reg - Growth	23.6	-3.6	-7.5	12.8	14.1	--	--	-4.80	6079	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>Nifty Smallcap 100 TRI</b>	<b>7551.1</b>	<b>-2.6</b>	<b>-12.6</b>	<b>2.2</b>	<b>3.4</b>	<b>9.9</b>	<b>10.4</b>	<b>-3.60</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	30.8	1.1	-1.5	10.7	12.9	17.1	14.4	-0.40	8913	Nil
Axis Long Term Equity Fund - Growth	46.0	8.8	5.4	13.5	14.0	19.7	--	7.30	19817	Nil
IDFC Tax Advantage (ELSS) Fund - Reg - Growth	56.6	6.9	1.5	12.6	12.2	16.8	15.9	5.00	2063	Nil
Invesco India Tax Plan - Growth	51.3	5.9	3.5	12.0	12.4	16.7	16.4	4.70	870	Nil
Mirae Asset Tax Saver Fund - Reg - Growth	18.0	9.3	12.1	18.4	--	--	--	8.00	2112	Nil
<b>S&amp;P BSE 200 TRI</b>	<b>5867.4</b>	<b>7.9</b>	<b>8.1</b>	<b>13.0</b>	<b>10.5</b>	<b>14.0</b>	<b>12.7</b>	<b>6.60</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	53.2	8.0	6.6	14.4	10.8	14.1	13.6	6.30	853	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Invesco India Contra Fund - Growth	47.8	4.9	4.6	14.0	13.5	17.6	16.0	3.30	3929	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
UTI Value Opportunities Fund - Growth	61.1	5.9	2.9	8.8	7.2	11.4	12.6	4.60	4571	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>S&amp;P BSE 500 TRI</b>	<b>18166.9</b>	<b>7.1</b>	<b>6.4</b>	<b>12.5</b>	<b>10.3</b>	<b>13.8</b>	<b>12.6</b>	<b>5.80</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	6.5	6.3	13.9	14.2	16.5	--	5.30	337	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Mirae Asset Great Consumer Fund - Growth	34.5	2.1	4.2	15.5	13.7	17.3	--	0.70	777	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Technology Fund - Growth	57.5	3.0	5.0	11.3	11.5	17.1	20.3	1.40	456	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%
Reliance Pharma Fund - Growth	140.1	-5.4	-3.1	0.8	7.0	13.0	18.6	-6.30	2492	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Banking and Financial Services Fund - Retail - Growth	69.3	13.6	20.5	19.2	17.2	21.1	19.8	13.90	3299	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%
Reliance Banking Fund - Growth	301.5	13.7	15.6	18.7	14.6	17.3	18.0	13.80	3203	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>S&amp;P BSE 500 TRI</b>	<b>18166.9</b>	<b>7.1</b>	<b>6.4</b>	<b>12.5</b>	<b>10.3</b>	<b>13.8</b>	<b>12.6</b>	<b>5.80</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	6.0	8.4	9.4	9.9	13.3	13.3	5.30	29105	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Invesco India Dynamic Equity Fund - Growth	29.4	7.4	3.1	10.2	9.5	13.4	13.0	6.60	995	If redeemed bet. 0 Month to 3 Month; Exit Load is 0.25%
Reliance Balanced Advantage Fund - Growth	92.5	6.6	8.8	11.3	9.5	13.6	13.1	6.20	1876	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
SBI Dynamic Asset Allocation Fund - Reg - Growth	13.5	2.7	2.9	7.9	--	--	--	2.80	669	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
<b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>	<b>10170.4</b>	<b>9.5</b>	<b>11.8</b>	<b>11.9</b>	<b>9.9</b>	<b>11.9</b>	<b>10.6</b>	<b>8.50</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	55.0	7.6	9.4	9.0	6.4	11.0	11.7	7.10	22221	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Equity & Debt Fund - Growth	136.3	7.2	10.4	11.4	11.4	15.7	15.2	6.40	26036	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Mirae Asset Hybrid - Equity Fund - Reg - Growth	15.1	8.8	11.8	12.9	--	--	--	7.70	2038	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
SBI Equity Hybrid Fund - Growth	138.4	8.6	10.6	11.1	12.0	16.2	13.3	7.90	30028	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
Canara Robeco Equity Hybrid Fund - Growth	161.4	7.9	8.8	11.5	11.2	13.9	14.0	7.30	2316	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>	<b>10170.4</b>	<b>9.5</b>	<b>11.8</b>	<b>11.9</b>	<b>9.9</b>	<b>11.9</b>	<b>10.6</b>	<b>8.50</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	23.8	7.6	8.3	7.2	6.6	6.3	6.2	7.00	4643	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%
Kotak Equity Arbitrage Fund - Reg - Growth	26.9	7.3	8.2	6.8	6.6	6.4	6.3	6.80	13360	If redeemed bet. 0 Day to 30 Day; Exit Load is 0.25%
Reliance Arbitrage Fund - Growth	19.3	7.4	8.5	7.0	6.6	6.6	6.4	7.00	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	5.3	6.0	8.1	--	--	--	4.90	769	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
HDFC Equity Savings Fund - Growth	37.3	5.5	7.7	9.7	8.2	9.3	9.7	5.10	5422	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Kotak Equity Savings Fund - Reg - Growth	14.4	4.3	5.9	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	2103.5	7.1	6.8	6.8	7.0	7.5	6.8	0.10	32993	Nil
IDFC Cash Fund - Reg - Growth	2298.0	6.8	6.5	6.5	6.8	7.2	6.9	0.05	13185	Nil
Kotak Liquid Scheme - Reg - Growth	3841.7	7.2	6.9	6.7	6.9	7.4	6.8	0.10	31694	Nil
Mirae Asset Cash Management Fund - Growth	1986.2	7.2	6.8	6.6	7.0	7.4	6.9	0.07	3328	Nil
<b>CRISIL Liquid Fund Index</b>	--	<b>7.6</b>	<b>7.2</b>	<b>6.8</b>	<b>7.1</b>	--	--	--	--	--

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**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	6.6	7.1	8.2	--	--	7.3	0.50	6847	Nil
IDFC Ultra Short Term Fund - Reg - Growth	10.8	6.9	7.7	8.4	--	--	7.0	0.37	2549	Nil
SBI Magnum Ultra Short Duration Fund - Growth	4228.8	6.9	7.4	8.1	8.3	7.4	7.4	0.49	8691	Nil
<b>NIFTY Ultra Short Duration Debt Index</b>	<b>3862.2</b>	<b>7.3</b>	<b>7.6</b>	<b>8.2</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	255.6	7.1	7.6	8.4	8.5	7.5	7.2	0.59	11117	Nil
ICICI Prudential Money Market Fund - Reg - Growth	264.1	7.1	7.5	8.2	8.2	7.3	7.2	0.47	8992	Nil
Reliance Money Market Fund - Growth	2882.9	7.2	7.7	8.4	8.5	7.4	7.1	0.46	3278	Nil
UTI Money Market Fund - Reg - Growth	2143.1	7.1	7.6	8.4	8.4	7.4	7.2	--	5786	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				
HDFC Short Term Debt Fund - Growth	21.1	9.4	8.7	9.3	8.9	7.7	8.0	2.32	7992	Nil
IDFC Bond Fund - Short Term Plan - Reg - Growth	38.9	7.7	8.2	9.9	9.3	7.3	7.6	1.99	7525	Nil
Kotak Bond Short Term Plan - Reg - Growth	35.7	9.6	9.0	10.1	9.2	7.4	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	39.9	6.6	7.2	8.1	7.8	7.2	7.7	0.87	15150	Nil
Canara Robeco Savings Fund - Reg - Growth	29.8	6.8	7.4	8.5	8.0	7.4	7.4	0.83	1060	Nil
IDFC Low Duration Fund - Reg - Growth	27.0	6.5	7.4	8.5	8.3	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	15.4	9.2	9.3	10.2	9.6	7.8	8.4	2.84	3187	Nil
Kotak Banking and PSU Debt Fund - Reg - Growth	43.6	14.0	13.1	12.1	10.6	8.2	7.9	4.61	1617	Nil
IDFC Banking & PSU Debt Fund - Reg - Growth	16.5	9.7	9.4	12.0	11.1	7.5	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	19.6	8.6	9.1	10.2	9.1	7.6	7.9	2.38	7088	Nil
HDFC Corporate Bond Fund - Growth	21.4	12.7	11.3	11.8	10.4	8.2	7.9	4.21	12258	Nil
Kotak Corporate Bond Fund - Std - Growth	2528.7	6.9	8.7	9.6	9.0	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	19.7	12.9	16.6	12.9	11.8	8.0	8.2	7.90	135	Nil
IDFC D B F - Reg - Growth (Re-Launched)	23.4	27.0	19.8	15.0	13.6	8.4	7.7	7.43	1962	Nil
Kotak Dynamic Bond Fund - Reg - Growth	25.3	20.6	16.0	14.6	13.1	9.2	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)	23.6	34.4	25.9	19.0	16.7	9.5	7.5	7.99	372	Nil
Reliance Gilt Securities Fund - Growth	26.4	33.0	25.6	17.7	15.8	10.0	7.4	9.37	975	If redeemed bet. 0 Day to 7 Day; Exit Load is 0.25%
UTI Gilt Fund - Growth	43.4	40.0	24.8	17.5	13.7	10.0	7.5	--	557	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	32.1	14.0	11.9	11.2	10.0	7.4	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	26.5	11.8	11.5	11.6	9.9	7.4	8.0	4.24	3328	If redeemed bet. 0 Month to 6 Month; Exit Load is 1%
Reliance Income Fund - G P - Growth	62.4	27.4	22.1	16.2	14.2	8.1	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 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 Fund returns which are below 1 year period are Annualized Returns.