

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	133.8	6.4	5.9	13.4	10.1	13.2	14.1	6.20	1314	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Multicap Fund - Growth	290.9	3.4	5.6	10.1	11.6	15.6	14.4	3.00	3847	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
Kotak Standard Multicap Fund - Reg - Growth	35.5	7.1	6.5	12.9	14.4	17.7	--	6.60	25531	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>S&amp;P BSE 500 TRI</b>	<b>17774.4</b>	<b>4.3</b>	<b>2.9</b>	<b>11.7</b>	<b>10.3</b>	<b>13.7</b>	<b>12.6</b>	<b>3.50</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	29.3	9.6	5.9	14.3	11.6	15.8	--	8.50	5746	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
HDFC Top 100 Fund - Growth	501.3	7.7	14.3	13.6	10.0	14.0	13.7	7.90	17912	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Bluechip Fund - Growth	42.2	5.0	5.8	11.6	10.8	14.6	15.2	4.20	22182	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Mirae Asset Large Cap Fund - Reg - Growth	51.0	6.4	8.3	14.4	13.8	17.8	18.0	6.00	13065	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Reliance Large Cap Fund - Growth	34.9	4.8	9.4	13.6	12.0	15.6	14.1	4.80	13170	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
<b>Nifty 50 TRI</b>	<b>16118.3</b>	<b>7.7</b>	<b>7.8</b>	<b>13.0</b>	<b>10.0</b>	<b>13.2</b>	<b>12.3</b>	<b>7.10</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	53.4	3.2	-1.3	9.4	13.5	18.0	18.6	1.60	6320	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
Edelweiss Mid Cap Fund - Growth	25.7	0.7	-6.8	8.6	12.4	19.0	18.4	0.20	918	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
ICICI Prudential MidCap Fund - Growth	92.5	-1.6	-3.5	8.7	11.0	17.2	16.2	-2.90	1765	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Kotak Emerging Equity Scheme - Reg - Growth	38.0	3.3	-1.1	9.3	15.4	18.9	17.8	2.10	4326	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
L&T Midcap Fund - Reg - Growth	127.5	-3.3	-7.8	10.5	14.3	19.3	17.8	-4.20	5026	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>Nifty Midcap 100 TRI</b>	<b>21942.3</b>	<b>-3.0</b>	<b>-7.0</b>	<b>7.7</b>	<b>10.5</b>	<b>14.0</b>	<b>14.0</b>	<b>-4.30</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	91.9	3.8	-0.5	12.7	16.1	21.4	21.5	3.20	4929	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Invesco India Growth Opportunities Fund - Growth	33.6	3.6	1.9	12.4	12.3	15.5	14.4	2.40	1434	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>NIFTY Large Midcap 250 TRI</b>	<b>7074.3</b>	<b>2.1</b>	<b>0.2</b>	<b>11.6</b>	<b>11.6</b>	<b>15.4</b>	<b>14.0</b>	<b>1.10</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	27.9	7.0	-1.4	14.8	13.7	15.6	--	3.90	7978	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
SBI Focused Equity Fund - Growth	143.1	9.9	7.1	13.1	13.8	16.8	19.6	8.20	4634	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>S&amp;P BSE 500</b>	<b>14960.5</b>	<b>3.7</b>	<b>1.6</b>	<b>10.4</b>	<b>8.9</b>	<b>12.2</b>	<b>11.1</b>	<b>2.90</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	51.8	-1.1	-9.2	5.5	12.9	20.7	19.2	-1.30	7577	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
HDFC Small Cap Fund - Growth	41.2	-2.9	-5.6	13.2	14.3	17.3	16.1	-3.10	8427	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
L&T Emerging Businesses Fund - Reg - Growth	23.2	-5.2	-11.0	12.1	14.3	--	--	-6.50	6079	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>Nifty Smallcap 100 TRI</b>	<b>7374.3</b>	<b>-5.2</b>	<b>-16.8</b>	<b>1.6</b>	<b>4.0</b>	<b>9.8</b>	<b>10.6</b>	<b>-5.90</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	30.2	-0.8	-3.9	10.0	12.9	17.0	14.4	-2.30	8913	Nil
Axis Long Term Equity Fund - Growth	45.1	8.2	2.5	12.9	14.1	19.6	--	5.20	19817	Nil
IDFC Tax Advantage (ELSS) Fund - Reg - Growth	55.5	4.1	-1.6	11.8	12.3	16.6	16.1	2.80	2063	Nil
Invesco India Tax Plan - Growth	50.3	3.3	0.2	11.2	12.6	16.6	16.3	2.70	870	Nil
Mirae Asset Tax Saver Fund - Reg - Growth	17.6	6.3	8.3	17.5	--	--	--	5.70	2112	Nil
<b>S&amp;P BSE 200 TRI</b>	<b>5741.3</b>	<b>5.1</b>	<b>4.6</b>	<b>12.2</b>	<b>10.6</b>	<b>13.8</b>	<b>12.7</b>	<b>4.30</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	52.1	5.1	3.4	13.5	11.0	14.0	13.5	4.10	853	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Invesco India Contra Fund - Growth	46.8	1.8	0.8	13.0	13.7	17.5	15.8	1.00	3929	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
UTI Value Opportunities Fund - Growth	60.0	2.9	0.1	8.1	7.2	11.2	12.4	2.70	4493	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>S&amp;P BSE 500 TRI</b>	<b>17774.4</b>	<b>4.3</b>	<b>2.9</b>	<b>11.7</b>	<b>10.3</b>	<b>13.7</b>	<b>12.6</b>	<b>3.50</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	38.9	3.8	3.3	13.2	14.4	16.3	--	3.20	337	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Mirae Asset Great Consumer Fund - Growth	33.9	-0.3	1.3	14.8	13.8	16.9	--	-1.10	777	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Technology Fund - Growth	57.1	1.4	3.1	11.5	11.1	17.4	20.6	0.80	456	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%
Reliance Pharma Fund - Growth	138.2	-7.6	-5.1	-	6.7	13.0	18.5	-7.60	2492	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Banking and Financial Services Fund - Retail - Growth	67.1	8.8	14.8	18.0	17.3	20.7	19.8	10.30	3299	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%
Reliance Banking Fund - Growth	291.4	8.6	10.3	17.4	14.7	16.9	18.1	10.00	3203	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>S&amp;P BSE 500 TRI</b>	<b>17774.4</b>	<b>4.3</b>	<b>2.9</b>	<b>11.7</b>	<b>10.3</b>	<b>13.7</b>	<b>12.6</b>	<b>3.50</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	35.8	4.5	6.7	9.0	9.8	13.2	13.3	4.10	29105	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Invesco India Dynamic Equity Fund - Growth	29.2	6.3	1.5	9.9	9.8	13.5	12.9	5.70	995	If redeemed bet. 0 Month to 3 Month; Exit Load is 0.25%
Reliance Balanced Advantage Fund - Growth	91.4	4.8	7.1	10.9	9.8	13.5	13.1	5.00	1876	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
SBI Dynamic Asset Allocation Fund - Reg - Growth	13.3	1.6	1.8	7.6	--	--	--	1.90	669	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
<b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>	<b>10045.4</b>	<b>7.6</b>	<b>10.3</b>	<b>11.5</b>	<b>9.9</b>	<b>11.7</b>	<b>11.0</b>	<b>7.10</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	54.2	5.6	6.7	8.6	6.8	11.0	11.6	5.60	22221	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Equity & Debt Fund - Growth	133.9	4.5	7.7	11.0	11.5	15.5	15.1	4.60	26036	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Mirae Asset Hybrid - Equity Fund - Reg - Growth	14.9	6.4	9.2	12.3	--	--	--	6.10	2038	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
SBI Equity Hybrid Fund - Growth	136.4	7.1	8.3	10.7	12.0	16.0	13.4	6.30	30028	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
Canara Robeco Equity Hybrid Fund - Growth	159.0	5.8	6.5	11.0	11.3	13.7	14.0	5.60	2316	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>	<b>10045.4</b>	<b>7.6</b>	<b>10.3</b>	<b>11.5</b>	<b>9.9</b>	<b>11.7</b>	<b>11.0</b>	<b>7.10</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	6.6	7.9	7.1	6.7	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	6.6	7.9	6.8	6.6	6.4	6.3	6.70	13360	If redeemed bet. 0 Day to 30 Day; Exit Load is 0.25%
Reliance Arbitrage Fund - Growth	19.3	6.4	8.0	7.1	6.7	6.5	6.4	6.90	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	12.9	4.5	4.7	7.9	--	--	--	4.00	769	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
HDFC Equity Savings Fund - Growth	36.9	4.1	6.4	9.6	8.2	9.2	9.6	4.00	5422	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Kotak Equity Savings Fund - Reg - Growth	14.3	3.5	5.0	8.0	--	--	--	3.20	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	2104.6	7.0	6.8	6.7	7.0	7.5	6.8	0.10	32993	Nil
IDFC Cash Fund - Reg - Growth	2299.1	6.6	6.6	6.4	6.8	7.2	6.9	0.05	13185	Nil
Kotak Liquid Scheme - Reg - Growth	3843.7	6.9	6.9	6.6	6.9	7.4	6.8	0.10	31694	Nil
Mirae Asset Cash Management Fund - Growth	1987.3	7.0	6.8	6.5	6.9	7.4	6.9	0.07	3328	Nil
<b>CRISIL Liquid Fund Index</b>	--	<b>7.1</b>	<b>7.2</b>	<b>6.7</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	7.0	7.2	8.2	--	--	7.3	0.50	6847	Nil
IDFC Ultra Short Term Fund - Reg - Growth	10.8	7.2	7.8	8.4	--	--	7.0	0.37	2549	Nil
SBI Magnum Ultra Short Duration Fund - Growth	4231.8	7.3	7.5	8.1	8.3	7.4	7.4	0.49	8691	Nil
<b>NIFTY Ultra Short Duration Debt Index</b>	<b>3864.4</b>	<b>7.2</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	255.8	7.5	7.7	8.4	8.5	7.5	7.2	0.59	11117	Nil
ICICI Prudential Money Market Fund - Reg - Growth	264.3	7.3	7.6	8.2	8.2	7.3	7.2	0.47	8992	Nil
Reliance Money Market Fund - Growth	2884.9	7.4	7.8	8.4	8.5	7.4	7.1	0.46	3278	Nil
UTI Money Market Fund - Reg - Growth	2144.6	7.5	7.7	8.4	8.4	7.4	7.2	--	5786	Nil
<b>CRISIL Liquid Fund Index</b>	--	<b>6.7</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	21.2	11.1	9.5	9.5	9.1	7.7	8.0	2.32	7992	Nil
IDFC Bond Fund - Short Term Plan - Reg - Growth	39.0	9.8	9.2	10.0	9.5	7.3	7.6	1.99	7525	Nil
Kotak Bond Short Term Plan - Reg - Growth	35.8	12.0	10.2	10.3	9.4	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	40.0	7.4	7.5	8.1	7.8	7.2	7.7	0.87	15150	Nil
Canara Robeco Savings Fund - Reg - Growth	29.9	7.5	7.6	8.4	8.0	7.4	7.4	0.83	1060	Nil
IDFC Low Duration Fund - Reg - Growth	27.1	7.4	7.8	8.6	8.4	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	11.7	10.5	10.4	9.9	7.8	8.4	2.84	3187	Nil
Kotak Banking and PSU Debt Fund - Reg - Growth	43.8	17.0	14.8	12.6	11.0	8.3	7.9	4.61	1617	Nil
IDFC Banking & PSU Debt Fund - Reg - Growth	16.5	13.2	11.0	12.3	11.3	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	10.9	10.2	10.5	9.2	7.7	7.9	2.38	7088	Nil
HDFC Corporate Bond Fund - Growth	21.5	15.4	13.1	12.3	10.7	8.3	7.9	4.21	12258	Nil
Kotak Corporate Bond Fund - Std - Growth	2532.3	8.7	9.3	9.7	9.1	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	19.8	15.7	19.3	13.8	12.3	8.1	8.2	7.90	135	Nil
IDFC D B F - Reg - Growth (Re-Launched)	23.5	33.0	24.2	16.2	14.4	8.6	7.7	7.43	1962	Nil
Kotak Dynamic Bond Fund - Reg - Growth	25.4	23.5	19.1	15.5	13.7	9.4	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)	23.8	39.1	30.8	20.2	17.6	9.7	7.5	7.99	372	Nil
Reliance Gilt Securities Fund - Growth	26.6	37.1	30.3	19.2	16.8	10.2	7.4	9.37	975	If redeemed bet. 0 Day to 7 Day; Exit Load is 0.25%
UTI Gilt Fund - Growth	43.8	44.3	29.5	19.3	14.6	10.2	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	32.3	17.2	13.8	11.7	10.3	7.5	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	26.6	15.8	13.6	12.2	10.2	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	62.8	30.8	26.4	17.9	14.9	8.3	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 8, 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.