

**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	-1.8	-4.2	7.8	7.4	12.4	11.5	0.40	1,323	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Multicap Fund - Growth	275	-3.7	-9.2	5	8.8	14.7	11.9	-2.70	3,940	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
Kotak Standard Multicap Fund - Reg - Growth	34	0.1	-3.2	7.7	11.2	16.7	--	1.30	24,960	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>S&amp;P BSE 500 TRI</b>	<b>16,869</b>	<b>-2.5</b>	<b>-8</b>	<b>6.8</b>	<b>7.8</b>	<b>13</b>	<b>10.1</b>	<b>-1.80</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	6.0	2.3	11	10	15.4	--	6.50	6,501	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
HDFC Top 100 Fund - Growth	464	-1.5	-3.6	7.3	7	13.3	11.1	0.00	16,842	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Bluechip Fund - Growth	40	-0.9	-5.4	7.1	8.3	13.8	12.7	-0.30	21,125	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Mirae Asset Large Cap Fund - Reg - Growth	49	0.1	-2.5	9.3	11	17	15	1.70	13,492	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Reliance Large Cap Fund - Growth	32	-5.7	-8.7	6.5	8.3	13.9	11.2	-4.70	12,261	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
<b>Nifty 50 TRI</b>	<b>15,333</b>	<b>-0.1</b>	<b>-3.9</b>	<b>8.4</b>	<b>7.6</b>	<b>12.5</b>	<b>10</b>	<b>1.90</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	-4.0	-8.2	4.6	10.8	17.1	15.3	-3.00	5,856	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
Edelweiss Mid Cap Fund - Growth	24	-5.3	-12.5	3.8	10	17.8	15.7	-4.80	848	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
ICICI Prudential MidCap Fund - Growth	87	-6.0	-10.8	3.8	7.6	16.6	13.2	-8.60	1,669	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Kotak Emerging Equity Scheme - Reg - Growth	36	-4.2	-8.4	4.4	11.5	17.8	14.8	-3.50	4,321	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
L&T Midcap Fund - Reg - Growth	119	-8.6	-16.2	5.2	10.7	17.8	14.5	-11.00	4,906	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>Nifty Midcap 100 TRI</b>	<b>20,173</b>	<b>-10.0</b>	<b>-18.4</b>	<b>1.1</b>	<b>7.3</b>	<b>13.2</b>	<b>11</b>	<b>-12.00</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	86	-5.2	-11.4	6.9	12.2	20.4	18.2	-3.50	4,669	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Invesco India Growth Opportunities Fund - Growth	33	-0.9	-5.9	8.2	10	15	12.5	-0.20	1,560	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>NIFTY Large Midcap 250 TRI</b>	<b>6,677</b>	<b>-4.3</b>	<b>-10.7</b>	<b>6.3</b>	<b>9</b>	<b>14.7</b>	<b>11.2</b>	<b>-4.60</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	-6.7	10.1	11.8	15	--	1.30	7,785	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
SBI Focused Equity Fund - Growth	136	2.0	-2.2	8.8	11	15.7	17	2.80	4,984	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>S&amp;P BSE 500 TRI</b>	<b>16,869</b>	<b>-2.5</b>	<b>-8</b>	<b>6.8</b>	<b>7.8</b>	<b>13</b>	<b>10.1</b>	<b>-1.80</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	-10.5	-17.5	-0.6	7.7	18.6	15.7	-10.20	6,729	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
HDFC Small Cap Fund - Growth	37	-12.8	-18.5	6.5	10	15.5	12.7	-12.30	8,209	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
L&T Emerging Businesses Fund - Reg - Growth	22	-11.5	-20.4	6.2	11.1	--	--	-13.30	5,639	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>Nifty Smallcap 100 TRI</b>	<b>6,668</b>	<b>-14.0</b>	<b>-26.4</b>	<b>-3.4</b>	<b>2.3</b>	<b>9.1</b>	<b>7</b>	<b>-14.90</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	29	-6.2	-13.3	5.8	10.2	16	11.8	-6.80	8,416	Nil
Axis Long Term Equity Fund - Growth	44	3.4	-4.1	9	11.1	18.7	--	2.00	18,953	Nil
IDFC Tax Advantage (ELSS) Fund - Reg - Growth	51	-6.4	-13.2	5.7	8.5	14.7	12.7	-6.10	1,877	Nil
Invesco India Tax Plan - Growth	48	-2.1	-9.1	6.3	9.4	15.5	13.7	-2.00	837	Nil
Mirae Asset Tax Saver Fund - Reg - Growth	17	0.5	-2.1	11.9	--	--	--	1.80	2,208	Nil
<b>S&amp;P BSE 200 TRI</b>	<b>5,468</b>	<b>-1.4</b>	<b>-6.4</b>	<b>7.4</b>	<b>8.1</b>	<b>13.2</b>	<b>10.3</b>	<b>-0.70</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	-1.1	-5.2	8.6	8.9	13.8	11.1	0.00	811	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Invesco India Contra Fund - Growth	45	-3.5	-9.2	8.3	10.6	17	13.1	-3.10	3,880	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
UTI Value Opportunities Fund - Growth	58	-2.2	-8.6	4	4.7	10.6	10.4	-1.20	4,211	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>S&amp;P BSE 500 TRI</b>	<b>16,869</b>	<b>-2.5</b>	<b>-8</b>	<b>6.8</b>	<b>7.8</b>	<b>13</b>	<b>10.1</b>	<b>-1.80</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	37	-0.9	-3	7.8	12	15.9	--	-1.10	329	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Mirae Asset Great Consumer Fund - Growth	33	-2.9	-5.8	10	11	15.9	--	-4.50	766	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Technology Fund - Growth	61	2.3	-1	16.3	10	18	17.8	8.30	441	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%
Reliance Pharma Fund - Growth	143	-4.7	-12.7	-0.3	4.6	12.2	15.9	-4.10	2,344	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Banking and Financial Services Fund - Retail - Growth	60	-1.7	-3.1	8.9	13.7	19.2	16.8	-1.00	3,185	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%
Reliance Banking Fund - Growth	251	-4.5	-11	6.4	10.3	15.6	14.4	-5.10	2,924	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>S&amp;P BSE 500 TRI</b>	<b>16,869</b>	<b>-2.5</b>	<b>-8</b>	<b>6.8</b>	<b>7.8</b>	<b>13</b>	<b>10.1</b>	<b>-1.80</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	35	2.0	3.1	6.6	8.4	12.7	12	2.40	27,798	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Invesco India Dynamic Equity Fund - Growth	28	1.2	-2.3	5.7	7.4	12.7	10.8	2.40	924	If redeemed bet. 0 Month to 3 Month; Exit Load is 0.25%
Reliance Balanced Advantage Fund - Growth	89	1.0	1.1	7.2	7.6	13	10.9	2.50	2,195	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
SBI Dynamic Asset Allocation Fund - Reg - Growth	13	-0.3	-1.7	5.7	--	--	--	0.30	684	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
<b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>	<b>9,791</b>	<b>2.9</b>	<b>2.3</b>	<b>8.3</b>	<b>8.3</b>	<b>11.4</b>	<b>9.8</b>	<b>4.40</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	0.0	-1.6	3.8	4.5	10.8	9.1	0.90	20,696	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Equity & Debt Fund - Growth	129	-0.7	-2.5	6.8	9.2	14.6	13.5	0.30	24,313	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Mirae Asset Hybrid - Equity Fund - Reg - Growth	14	1.2	0.6	8.4	--	--	--	2.80	2,297	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
SBI Equity Hybrid Fund - Growth	134	3.8	2.8	8.1	10	15.3	11.8	4.30	29,408	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
Canara Robeco Equity Hybrid Fund - Growth	153	0.3	-0.6	6.7	9	13.1	12	1.90	2,341	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>	<b>9,791</b>	<b>2.9</b>	<b>2.3</b>	<b>8.3</b>	<b>8.3</b>	<b>11.4</b>	<b>9.8</b>	<b>4.40</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	5.8	6.3	7	6.8	6.3	6.1	6.80	9,198	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	5.7	6.1	6.8	6.8	6.5	6.3	6.70	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	2.4	2	6.4	--	--	--	3.20	753	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
HDFC Equity Savings Fund - Growth	36	1.2	1.2	6.5	7.5	8.8	9	2.20	4,910	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Kotak Equity Savings Fund - Reg - Growth	14	1.5	2.3	6.5	--	--	--	2.40	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	5.8	5.7	5.8	6.4	7.3	6.01	0.09	30,115	Nil
IDFC Cash Fund - Reg - Growth	2,322	5.5	5.5	5.7	6.1	7	5.89	--	12,065	Nil
Kotak Liquid Scheme - Reg - Growth	3,882	5.7	5.6	5.7	6.2	7.2	5.96	0.08	29,444	Nil
Mirae Asset Cash Management Fund - Growth	2,007	5.6	5.6	5.8	6.3	7.2	5.95	0.08	3,463	Nil
<b>CRISIL Liquid Fund Index</b>	--	<b>6.2</b>	<b>6</b>	<b>6.1</b>	<b>6.5</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	8.5	--	--	6.82	--	8,309	Nil
IDFC Ultra Short Term Fund - Reg - Growth	11	8.2	8.2	8.7	8.7	--	6.61	--	3,668	Nil
SBI Magnum Ultra Short Duration Fund - Growth	4,293	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>3,917</b>	<b>7.2</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	8.9	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	2,927	7.8	8.3	8.7	8.7	7.5	6.54	0.42	3,320	Nil
UTI Money Market Fund - Reg - Growth	2,176	8.0	8.3	8.7	8.6	7.5	6.61	0.50	6,472	Nil
<b>CRISIL Liquid Fund Index</b>	--	<b>6.1</b>	<b>6.5</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	10.4	10.9	10.9	10	7.7	7.73	--	8,488	Nil
IDFC Bond Fund - Short Term Plan - Reg - Growth	40	10.9	10.8	11.2	10.6	7.4	7.25	--	9,643	Nil
Kotak Bond Short Term Plan - Reg - Growth	36	9.3	10.4	11.2	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	8.3	8.3	8.8	8.3	7.1	7.19	--	15,626	Nil
Canara Robeco Savings Fund - Reg - Growth	30	8.6	8.7	9	8.6	7.4	6.8	--	1,051	Nil
IDFC Low Duration Fund - Reg - Growth	28	9.2	8.9	9.3	8.9	7.6	6.8	--	4,587	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	11.1	11	11.9	11	7.6	8.00	--	3,403	Nil
Kotak Banking and PSU Debt Fund - Reg - Growth	45	7.9	11.8	13	11.6	8.1	7.3	3.76	2,198	Nil
IDFC Banking & PSU Debt Fund - Reg - Growth	17	12.7	12.8	13.9	13.1	7.9	7.29	--	9,183	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	9.1	10.1	11.3	9.9	7.6	7.37	2.51	7,771	Nil
HDFC Corporate Bond Fund - Growth	22	8.9	12.1	13.2	11.6	8.1	7.48	--	12,910	Nil
Kotak Corporate Bond Fund - Std - Growth	2,581	10.9	10.1	10.9	10	8.1	7.46	1.58	2,334	Nil

**Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter July 2019 - Sept 2019)**

**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	6.2	10.7	15.6	12.9	7.5	7.42	7.00	141	Nil
IDFC D B F - Reg - Growth	24	2.8	16.6	18.9	15.4	8.1	6.87	--	2,041	Nil
Kotak Dynamic Bond Fund - Reg - Growth	26	1.6	11.3	14.6	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	1.7	18.5	22.1	18.4	8.9	6.78	--	441	Nil
Reliance Gilt Securities Fund - Growth	27	1.6	17.8	20.6	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	-4.9	19.1	20.7	15.2	9.1	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	7.3	12.2	13.1	11.3	7.4	6.96	--	2,885	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	9.6	12.3	14	11.6	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	-0.6	14.6	19.2	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 6, 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.