

**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	127	-2.5	-1.6	9	7.3	12.1	11.6	1.00	1,323	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Multicap Fund - Growth	277	-3.9	-6.6	5.9	8.6	14.4	11.9	-1.80	3,991	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
Kotak Standard Multicap Fund - Reg - Growth	34	-0.2	-0.8	8.9	11.1	16.5	--	2.20	25,385	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>S&amp;P BSE 500 TRI</b>	<b>17,051</b>	<b>-2.6</b>	<b>-5</b>	<b>8.1</b>	<b>7.9</b>	<b>12.7</b>	<b>10.2</b>	<b>-0.70</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	6.2	5.1	12.2	9.9	15	--	7.20	7,005	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
HDFC Top 100 Fund - Growth	468	-2.1	-1.2	8.6	7	13	11.2	0.70	16,842	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Bluechip Fund - Growth	41	-1.5	-3.3	8	8.2	13.5	12.7	0.20	21,673	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Mirae Asset Large Cap Fund - Reg - Growth	49	-0.2	0.3	10.5	10.8	16.7	15.1	2.50	13,946	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Reliance Large Cap Fund - Growth	32	-5.5	-5.8	8.1	8.3	13.8	11.3	-3.20	11,819	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
<b>Nifty 50 TRI</b>	<b>15,458</b>	<b>-0.3</b>	<b>-0.9</b>	<b>9.6</b>	<b>7.8</b>	<b>12.2</b>	<b>9.9</b>	<b>2.70</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	52	-4.1	-4.9	5.7	10.4	16.9	15.5	-1.70	5,921	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
Edelweiss Mid Cap Fund - Growth	25	-5.3	-9.6	5.4	9.6	17.9	15.9	-3.00	861	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
ICICI Prudential MidCap Fund - Growth	89	-5.8	-7.9	5.2	7.2	16.4	13.5	-6.80	1,648	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Kotak Emerging Equity Scheme - Reg - Growth	37	-4.0	-5.3	5.7	11.3	17.9	15.1	-1.70	4,470	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
L&T Midcap Fund - Reg - Growth	121	-7.8	-12.8	6.7	10.7	17.9	14.8	-8.90	4,906	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>Nifty Midcap 100 TRI</b>	<b>20,608</b>	<b>-9.6</b>	<b>-15.2</b>	<b>2.9</b>	<b>7.2</b>	<b>13.2</b>	<b>11.2</b>	<b>-10.10</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	87	-5.5	-8.5	8.1	11.8	20.1	18.5	-2.60	4,669	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Invesco India Growth Opportunities Fund - Growth	33	-1.0	-3.1	9.6	10.1	15	12.6	0.70	1,659	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>NIFTY Large Midcap 250 TRI</b>	<b>6,767</b>	<b>-4.3</b>	<b>-7.7</b>	<b>7.7</b>	<b>8.9</b>	<b>14.5</b>	<b>11.4</b>	<b>-3.30</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	28	3.8	-2.9	11.6	11.7	14.9	--	2.50	7,841	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
SBI Focused Equity Fund - Growth	137	1.8	0.5	9.5	10.4	15.5	17.2	3.70	5,127	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>S&amp;P BSE 500 TRI</b>	<b>17,051</b>	<b>-2.6</b>	<b>-5</b>	<b>8.1</b>	<b>7.9</b>	<b>12.7</b>	<b>10.2</b>	<b>-0.70</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	48	-10.8	-14.7	0.7	7.5	18.5	16	-8.90	6,584	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
HDFC Small Cap Fund - Growth	38	-13.0	-16	8	9.7	15.4	13	-10.60	8,209	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
L&T Emerging Businesses Fund - Reg - Growth	22	-11.6	-17.8	7.7	10.8	--	--	-12.00	5,639	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>Nifty Smallcap 100 TRI</b>	<b>6,813</b>	<b>-13.8</b>	<b>-23.1</b>	<b>-2.3</b>	<b>2</b>	<b>9</b>	<b>7.4</b>	<b>-13.00</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	-4.6	-10.2	7.4	10.4	16	11.8	-4.80	8,562	Nil
Axis Long Term Equity Fund - Growth	44	3.3	0.1	10.2	10.9	18.6	--	3.20	19,236	Nil
IDFC Tax Advantage (ELSS) Fund - Reg - Growth	52	-6.2	-10.4	7.2	8.5	14.6	12.7	-4.60	1,877	Nil
Invesco India Tax Plan - Growth	48	-2.4	-6.7	7.5	9.3	15.4	13.7	-1.40	859	Nil
Mirae Asset Tax Saver Fund - Reg - Growth	17	0.3	1.1	13.1	--	--	--	2.80	2,306	Nil
<b>S&amp;P BSE 200 TRI</b>	<b>5,522</b>	<b>-1.7</b>	<b>-3.5</b>	<b>8.7</b>	<b>8.2</b>	<b>12.9</b>	<b>10.3</b>	<b>0.30</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	-1.3	-3	10	8.8	13.4	11.1	0.70	811	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Invesco India Contra Fund - Growth	45	-3.8	-6.4	9.7	10.5	16.8	13	-2.30	3,992	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
UTI Value Opportunities Fund - Growth	58	-2.4	-6.1	5.2	4.7	10.4	10.5	-0.20	4,181	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>S&amp;P BSE 500 TRI</b>	<b>17,051</b>	<b>-2.6</b>	<b>-5</b>	<b>8.1</b>	<b>7.9</b>	<b>12.7</b>	<b>10.2</b>	<b>-0.70</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	38	-1.4	0.7	9.5	11.8	15.9	14.2	0.10	329	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Mirae Asset Great Consumer Fund - Growth	33	-3.3	-2.3	11.4	11	15.7	--	-3.30	804	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Technology Fund - Growth	60	2.3	-3.1	15.8	9.4	17.2	17.5	6.20	450	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%
Reliance Pharma Fund - Growth	143	-4.5	-11.6	-0.1	3.7	11.5	16	-4.20	2,377	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Banking and Financial Services Fund - Retail - Growth	61	-2.0	0.9	10.7	13.6	19.1	16.7	0.60	3,102	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%
Reliance Banking Fund - Growth	257	-4.3	-7.1	8.6	10.4	15.5	14.3	-3.10	2,776	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>S&amp;P BSE 500 TRI</b>	<b>17,051</b>	<b>-2.6</b>	<b>-5</b>	<b>8.1</b>	<b>7.9</b>	<b>12.7</b>	<b>10.2</b>	<b>-0.70</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	1.8	4.5	7.2	8.4	12.5	12	3.10	27,468	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Invesco India Dynamic Equity Fund - Growth	28	0.9	-1.3	6.8	7.4	12.5	10.8	2.90	908	If redeemed bet. 0 Month to 3 Month; Exit Load is 0.25%
Reliance Balanced Advantage Fund - Growth	89	0.6	2.3	8.2	7.5	12.7	11	2.70	2,314	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
SBI Dynamic Asset Allocation Fund - Reg - Growth	13	-0.4	-0.5	6.4	--	--	--	0.60	683	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
<b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>	<b>9,841</b>	<b>2.6</b>	<b>4.5</b>	<b>8.7</b>	<b>8.4</b>	<b>11.1</b>	<b>9.6</b>	<b>5.00</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	-0.4	0.6	4.9	4.3	10.5	9.2	1.60	20,696	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Equity & Debt Fund - Growth	129	-1.0	-0.7	7.4	9	14.5	13.5	1.00	23,288	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Mirae Asset Hybrid - Equity Fund - Reg - Growth	15	0.9	3	9.3	--	--	--	3.40	2,429	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
SBI Equity Hybrid Fund - Growth	134	2.8	5.1	8.7	9.8	15	11.8	4.70	29,354	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
Canara Robeco Equity Hybrid Fund - Growth	154	0.0	1.5	7.6	8.9	13	12.1	2.60	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>9,841</b>	<b>2.6</b>	<b>4.5</b>	<b>8.7</b>	<b>8.4</b>	<b>11.1</b>	<b>9.6</b>	<b>5.00</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	4.6	6.2	6.9	6.7	6.3	6.1	6.70	9,198	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%
Kotak Equity Arbitrage Fund - Reg - Growth	27	4.4	6	6.8	6.5	6.3	6.2	6.50	15,630	If redeemed bet. 0 Day to 30 Day; Exit Load is 0.25%
Reliance Arbitrage Fund - Growth	20	4.5	6	6.8	6.7	6.5	6.3	6.60	8,937	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	2.1	3.5	6.9	--	--	--	3.60	765	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
HDFC Equity Savings Fund - Growth	36	0.9	2	6.9	7.4	8.7	9	2.40	4,910	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Kotak Equity Savings Fund - Reg - Growth	14	1.5	3.1	6.9	--	--	--	2.70	1,950	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	2,128	5.8	5.7	5.7	6.4	7.3	6.01	--	29,296	Nil
IDFC Cash Fund - Reg - Growth	2,323	5.5	5.5	5.5	6.1	7	5.44	0.07	12,065	Nil
Kotak Liquid Scheme - Reg - Growth	3,885	5.8	5.6	5.6	6.2	7.1	5.62	0.10	31,996	Nil
Mirae Asset Cash Management Fund - Growth	2,009	5.6	5.6	5.6	6.2	7.2	5.95	--	4,157	Nil
<b>CRISIL Liquid Fund Index</b>	--	<b>6.1</b>	<b>6</b>	<b>6</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	6.7	8.3	8.5	--	--	6.31	0.40	8,309	Nil
IDFC Ultra Short Term Fund - Reg - Growth	11	7.2	8.4	8.6	8.7	--	6.15	0.45	3,668	Nil
SBI Magnum Ultra Short Duration Fund - Growth	4,297	7.4	8.5	8.4	8.6	7.5	6.94	--	9,411	Nil
<b>NIFTY Ultra Short Duration Debt Index</b>	<b>3,920</b>	<b>6.3</b>	<b>7.9</b>	<b>8.2</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	6.7	8.7	8.8	8.8	7.6	6.55	--	12,746	Nil
ICICI Prudential Money Market Fund - Reg - Growth	268	7.1	8.4	8.5	8.5	7.4	6.14	0.45	9,688	Nil
Reliance Money Market Fund - Growth	2,929	6.9	8.4	8.7	8.8	7.5	6.54	--	3,074	Nil
UTI Money Market Fund - Reg - Growth	2,178	6.8	8.5	8.6	8.7	7.5	6.16	0.49	6,584	Nil
<b>CRISIL Liquid Fund Index</b>	--	<b>6.0</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	9.3	11.7	10.6	10.1	7.7	7.45	2.66	8,488	Nil
IDFC Bond Fund - Short Term Plan - Reg - Growth	40	9.0	11.8	10.7	10.8	7.4	6.96	2.12	9,643	Nil
Kotak Bond Short Term Plan - Reg - Growth	36	8.2	11.6	10.8	10.3	7.2	7.51	2.60	9,607	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	7.2	8.7	8.7	8.4	7.1	6.81	0.99	15,626	Nil
Canara Robeco Savings Fund - Reg - Growth	30	7.0	9	8.8	8.6	7.4	6.8	--	1,051	Nil
IDFC Low Duration Fund - Reg - Growth	28	7.9	9.4	9.1	9	7.6	6.35	0.81	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	9.8	12.3	11.4	11.2	7.6	7.79	2.78	3,403	Nil
Kotak Banking and PSU Debt Fund - Reg - Growth	45	8.6	12.9	12.5	11.8	8	7.47	3.61	2,621	Nil
IDFC Banking & PSU Debt Fund - Reg - Growth	17	10.6	14.5	12.9	13.4	7.9	7.16	3.39	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	8.7	11.2	11.1	10.1	7.6	7.22	2.28	9,002	Nil
HDFC Corporate Bond Fund - Growth	22	7.8	13.2	12.4	11.7	8	7.26	4.08	12,910	Nil
Kotak Corporate Bond Fund - Std - Growth	2,584	9.2	11.2	10.7	10.1	8.1	7.2	1.59	2,448	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	7.3	12.6	14.3	12.9	7.4	7.42	--	141	Nil
IDFC D B F - Reg - Growth	24	2.0	17.5	16.8	15.5	8	6.66	7.16	2,041	Nil
Kotak Dynamic Bond Fund - Reg - Growth	26	4.9	12.4	13.6	13.6	8.4	7.68	5.16	791	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	1.3	17.6	20.2	18.5	8.7	6.78	8.58	441	Nil
Reliance Gilt Securities Fund - Growth	27	1.2	17.7	19.2	17.4	8.9	6.55	--	1,089	If redeemed bet. 0 Day to 7 Day; Exit Load is 0.25%
UTI Gilt Fund - Growth	44	-2.1	20.5	19.5	15	8.9	6.45	8.97	556	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	5.8	13	12.2	11.4	7.3	6.71	3.76	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	9.1	14	13.2	11.8	6.9	7.65	--	3,319	If redeemed bet. 0 Month to 6 Month; Exit Load is 1%
Reliance Income Fund - G P - Growth	64	-0.5	16.3	17.4	15.6	7.1	6.46	--	256	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 11, 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.