

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Oct 2019 - Dec 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		
Aditya Birla Sun Life Equity Fund - Growth	744	7.5	9.7	9.5	10.5	16.1	12.2	5.90	11,594	If redeemed bet. 0 Day to 365 Day; Exit Load is 1%
Canara Robeco Equity Diversified Fund - Growth	139	8.5	14.6	13.9	8.5	12.6	12.1	10.50	1,581	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Multicap Fund - Growth	294	4.4	5.6	9	9	14.3	11.9	4.00	4,533	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
Kotak Standard Multicap Fund - Reg - Growth	37	8.6	15.4	12.9	11.3	16.8	13.7	10.80	28,348	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
S&P BSE 500 TRI	18,387	7.2	10.9	12.3	8.8	12.9	10.5	7.10	--	--

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	32	14.0	23.7	17.9	10.8	15.5	--	16.80	8,749	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
HDFC Top 100 Fund - Growth	496	4.5	10	11.1	7.6	12.7	11	6.90	18,507	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Bluechip Fund - Growth	44	7.4	10.6	11.6	8.9	13.8	12.8	7.50	24,132	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Mirae Asset Large Cap Fund - Reg - Growth	53	9.1	14.4	13.9	11.6	16.9	15	10.50	15,897	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Nippon India Large Cap Fund - Growth	35	4.4	8.3	11.9	8.8	14.2	12.1	4.90	13,091	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
Nifty 50 TRI	16,718	8.0	15.2	14.3	8.7	12.6	10.5	11.10	--	--

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	56	8.8	11.1	8.9	11.3	16.8	15.4	7.10	6,691	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
Edelweiss Mid Cap Fund - Growth	27	7.1	6.2	8.4	9.8	17.7	15.7	3.90	945	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
ICICI Prudential MidCap Fund - Growth	94	3.3	2.1	7.4	7.4	16.1	13.1	-1.30	1,847	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Kotak Emerging Equity Fund - Reg - Growth	39	8.0	10.1	8.4	11.4	17.4	14.7	5.60	5,341	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
L&T Midcap Fund - Reg - Growth	130	3.8	0.2	8.5	11	18.2	14.3	-2.30	5,831	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Nifty Midcap 100 TRI	21,753	1.7	-2.7	5.4	7.8	12.7	10.4	-5.10	--	--

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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	94	4.9	9.4	11.6	12.5	20.4	18.9	5.90	5,235	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Invesco India Growth Opportunities Fund - Growth	36	11.0	13.6	14.3	10.6	15.3	12.9	9.20	1,991	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Principal Emerging Bluechip Fund - Growth	106	7.5	7	10.2	11.4	18.8	15.2	4.70	2,261	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
NIFTY Large Midcap 250 TRI	7,270	6.2	7.6	11.4	9.8	14.3	11.5	3.90	--	--

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	30	15.3	19.7	17.4	13.1	15.7	--	13.30	8,800	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
SBI Focused Equity Fund - Growth	150	8.9	19.5	13.3	12.5	15	17.5	13.60	6,125	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
S&P BSE 500 TRI	18,387	7.2	10.9	12.3	8.8	12.9	10.5	7.10	--	--

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	49	-4.0	-4.5	2.5	7.4	17.5	15.2	-6.00	7,031	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
HDFC Small Cap Fund - Growth	39	-5.6	-7.5	9.3	9.5	14.5	12.1	-9.00	9,137	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
L&T Emerging Businesses Fund - Reg - Growth	23	-1.7	-7.1	8.1	11.3	--	--	-8.70	6,112	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
SBI Small Cap Fund - Growth	54	8.6	8.3	12.4	16.5	23.7	18.2	6.10	2,915	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Nifty Smallcap 100 TRI	7,047	-5.1	-7.2	-0.1	2.9	8.6	7.1	-10.10	--	--

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	32	5.3	6.8	11	10.8	16	11.8	2.20	9,814	Nil
Axis Long Term Equity Fund - Growth	49	14.8	20.1	15.7	12.1	19.2	--	14.00	21,492	Nil
IDFC Tax Advantage (ELSS) Fund - Reg - Growth	54	1.6	2.8	10.1	9.2	14.6	12.6	0.80	2,053	Nil
Invesco India Tax Plan - Growth	53	9.8	11.6	12.3	10.1	15.9	14.1	7.70	962	Nil
Mirae Asset Tax Saver Fund - Reg - Growth	19	11.7	16.1	16.1	--	--	--	11.90	2,671	Nil
S&P BSE 200 TRI	5,969	8.0	12.6	13.1	9.1	13.1	10.7	8.40	--	--

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Oct 2019 - Dec 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	54	6.9	12.4	13.9	9.3	13.4	11.2	8.30	875	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Invesco India Contra Fund - Growth	48	6.6	7.9	13.2	10.9	16.5	13.3	4.20	4,486	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
UTI Value Opportunities Fund - Growth	63	7.5	10.5	9.7	5.5	10.5	10.6	7.20	4,461	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Nippon India Value Fund - Growth	74	5.6	7.6	10.1	8.4	12.5	11	4.00	3,152	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
S&P BSE 500 TRI	18,387	7.2	10.9	12.3	8.8	12.9	10.5	7.10	--	--

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	43	15.2	22	15.2	12.7	16	15.2	13.30	373	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Mirae Asset Great Consumer Fund - Growth	37	13.4	15.4	16.4	12.3	16.4	--	8.00	931	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Technology Fund - Growth	57	-0.9	-0.6	16.1	7.8	17.1	16.2	1.20	422	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%
Nippon India Pharma Fund - Growth	147	3.1	-4.3	1.3	3.4	12	14.4	-1.50	2,430	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
BNP Paribas India Consumption Fund - Reg - Growth	13	15.8	24.4	--	--	--	--	15.70	441	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
ICICI Prudential Banking and Financial Services Fund - Retail - Growth	67	7.3	18.6	14.1	14.1	18.1	16.5	10.60	3,445	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%
S&P BSE 500 TRI	18,387	7.2	10.9	12.3	8.8	12.9	10.5	7.10	--	--

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	38	7.6	12.6	9.8	9	12.4	12.2	9.10	28,287	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Invesco India Dynamic Equity Fund - Growth	30	5.9	11.3	9.9	7.7	12.3	10.5	8.80	924	If redeemed bet. 0 Month to 3 Month; Exit Load is 0.25%
Nippon India Balanced Advantage Fund - Growth	93	4.3	9.5	10	7.6	12	10.9	6.90	2,495	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
SBI Dynamic Asset Allocation Fund - Reg - Growth	14	3.9	5.2	9.5	--	--	--	4.30	683	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
NIFTY 50 Hybrid Composite Debt 65:35 Index	10,385	7.0	14.6	11.9	8.8	11.3	9.9	10.80	--	--

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Oct 2019 - Dec 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	4.5	9	6.8	4.9	10.3	8.7	5.80	21,087	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Equity & Debt Fund - Growth	137	5.4	8.2	9.5	9.2	14.4	13.6	6.70	23,950	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Mirae Asset Hybrid - Equity Fund - Reg - Growth	15	7.9	12.7	11.8	--	--	--	9.60	2,809	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
SBI Equity Hybrid Fund - Growth	143	9.2	16.4	10.9	10.4	14.8	12.1	11.40	30,551	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
Canara Robeco Equity Hybrid Fund - Growth	166	8.0	13.3	10.6	9.6	13.4	12.6	10.00	2,607	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
NIFTY 50 Hybrid Composite Debt 65:35 Index	10,385	7.0	14.6	11.9	8.8	11.3	9.9	10.80	--	--

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	4.7	5	6.2	6.4	6.3	6.1	6.50	10,891	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%
Kotak Equity Arbitrage Fund - Reg - Growth	27	4.9	5.1	6.1	6.3	6.3	6.2	6.40	16,198	If redeemed bet. 0 Day to 30 Day; Exit Load is 0.25%
Nippon India Arbitrage Fund - Growth	20	4.6	5.2	6.2	6.4	6.6	6.3	6.50	9,497	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	5.7	10.6	8.7	--	--	--	7.70	805	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
HDFC Equity Savings Fund - Growth	37	3.4	6	7.2	7.6	8.9	9	5.00	4,732	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Kotak Equity Savings Fund - Reg - Growth	15	5.2	8.9	8.3	7.7	--	--	6.80	1,908	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
CRISIL Hybrid 50+50 - Moderate Index*	--	--	--	--	--	--	--	--	--	--

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	2,148	5.0	5.1	5.3	5.6	7	5.69	--	30,068	*Ref Footnote
IDFC Cash Fund - Reg - Growth	2,344	4.8	4.8	5	5.3	6.6	5.55	--	13,603	*Ref Footnote
Kotak Liquid Fund - Reg - Growth	3,920	4.7	5.1	5.2	5.4	6.8	5.6	--	26,459	*Ref Footnote
CRISIL Liquid Fund Index	--	5.2	5.4	5.6	5.9	--	--	--	--	--

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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				
IDFC Ultra Short Term Fund - Reg - Growth	11	6.8	7.1	8.2	8.6	--	6.28	--	4,254	Nil
Sundaram Ultra Short Term Fund - Reg - Growth	10	5.8	5.9	--	--	--	6.32	--	317	Nil
L&T Ultra Short Term Fund - Growth	32	6.3	6.6	7.8	8.2	7.3	6.06	--	2,841	Nil
NIFTY Ultra Short Duration Debt Index	3,965	6.8	6.6	7.9	8.3	7.6	--	--	--	--

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	263	6.1	6.7	8.3	8.5	7.6	5.98	--	10,452	Nil
Franklin India Savings Fund - Growth	36	7.2	7.5	8.9	9	7.8	6.41	--	3,571	Nil
Nippon India Money Market Fund - Growth	2,964	6.7	7.1	8.3	8.6	7.6	6.13	--	3,549	Nil
CRISIL Liquid Fund Index	--	5.6	5.9	6.6	--	--	--	--	--	--

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				
Axis Short Term Fund - Growth	22	11.3	8.7	11.4	10.5	7.4	6.89	--	3,073	Nil
HDFC Short Term Debt Fund - Growth	22	11.2	9	11.1	10.3	7.7	7.56	--	8,974	Nil
IDFC Bond Fund - Short Term Plan - Reg - Growth	40	11.5	9.1	11.4	10.9	7.4	7.05	--	10,676	Nil
Kotak Bond Short Term Fund - Reg - Growth	37	10.6	8.3	11.3	10.6	7.1	7.59	--	9,949	Nil
L&T Short Term Bond Fund - Reg - Growth	19	11.1	8.6	11	10.4	7.3	7.04	--	4,674	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				
Axis Treasury Advantage Fund - Growth	2,202	8.3	8.1	9.4	9.4	7.6	6.43	--	3,561	Nil
Canara Robeco Savings Fund - Reg - Growth	31	6.8	6.9	8.5	8.7	7.3	6.2401	--	1,119	Nil
IDFC Low Duration Fund - Reg - Growth	28	7.9	7.6	9	8.9	7.6	6.36	--	4,974	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	12.0	9.4	12	11.3	7.3	7.79	--	3,888	Nil
Kotak Banking and PSU Debt Fund - Reg - Growth	45	11.3	8.5	12.9	11.7	7.8	7.5	--	3,068	Nil
IDFC Banking & PSU Debt Fund - Reg - Growth	17	13.0	9.9	13.8	13.1	8	7.23	--	11,210	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	10.9	8.7	11.1	10.3	7.5	7.34	--	10,587	Nil
L&T Triple Ace Bond Fund - Reg - Growth	50	10.2	4.5	16.3	13.7	6.5	7.74	--	1,754	If redeemed bet. 0 Month to 3 Month; Exit Load is 0.5%
Kotak Corporate Bond Fund - Std - Growth	2,621	10.7	9.1	10.9	10.4	8.1	7.17	--	3,432	Nil

Credit Risk 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				
ICICI Prudential Credit Risk Fund - Growth	21	11.8	9.6	10.1	9.4	7.4	10.29	--	11,364	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Kotak Credit Risk Fund - Reg - Growth	22	11.8	9.8	10.3	9.4	7.1	9.71	--	4,815	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
SBI Credit Risk Fund - Growth	31	9.9	8.6	8.9	7.5	6.7	9.26	--	5,155	If redeemed bet. 0 Month to 12 Month; Exit Load is 3%, If redeemed bet. 12 Month to 24 Month; Exit Load is 1.5%, If redeemed bet. 24 Month to 36 Month; Exit Load is 0.75%

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Oct 2019 - Dec 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				
ICICI Prudential All Seasons Bond Fund - Growth	25	10.1	6	11.1	10.5	7.3	8.76	--	2,888	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%
IDFC D B F - Reg - Growth	24	2.1	3	14.8	12.8	7.2	6.81	--	2,079	Nil
Kotak Dynamic Bond Fund - Reg - Growth	26	8.8	6.2	13.2	13	7.9	7.63	--	871	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	2.5	3.2	16.5	15.3	8	6.86	--	471	Nil
Nippon India Gilt Securities Fund - Growth	27	3.5	2.8	16.1	14.7	8.1	6.79	--	1,090	If redeemed bet. 0 Day to 7 Day; Exit Load is 0.25%
UTI Gilt Fund - Growth	45	3.8	1.7	16.4	13.9	8.3	7.03	--	570	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	7.5	6.2	11.7	10.6	7.1	6.9	--	2,901	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				
IDFC Bond Fund - Income Plan - Reg - Growth	48	2.4	2.2	14.4	12.5	6.9	6.8	--	680	If redeemed bet. 0 Day to 365 Day; Exit Load is 1%
Nippon India Income Fund - G P - Growth	64	3.0	3.1	15.3	13.6	6.6	6.72	--	270	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 Nov 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.

*Liquid Fund Exit Load: If redeemed bet. 1 Day to 1 Day; Exit Load is 0.007%, If redeemed bet. 2 Days to 2 Days; Exit Load is 0.0065%, If redeemed bet. 3 Days to 3 Days; Exit Load is 0.006%, If redeemed bet. 4 Days to 4 Days; Exit Load is 0.0055%, If redeemed bet. 5 Days to 5 Days; Exit Load is 0.005%, If redeemed bet. 6 Days to 6 Days; Exit Load is 0.0045%, If redeemed bet. 7 Days to 7 Days; Exit Load is Nil