

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     | 751           | 5.3                 | 7          | 11          | 11.1       | 15.5        | 11.9        | 6.90        | 11,858    | If redeemed bet. 0 Day to 365 Day; Exit Load is 1%;    |
| Canara Robeco Equity Diversified Fund - Growth | 141           | 4.5                 | 11.7       | 15.6        | 9.7        | 12.2        | 11.8        | 11.60       | 1,587     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;    |
| ICICI Prudential Multicap Fund - Growth        | 293           | 0.1                 | 4.4        | 9.9         | 9.4        | 13.5        | 11.7        | 3.80        | 4,655     | If redeemed bet. 0 Month to 12 Month; Exit Load is 1%; |
| Kotak Standard Multicap Fund - Reg - Growth    | 37            | 3.8                 | 11.3       | 14.2        | 11.8       | 16          | 13.5        | 11.40       | 29,096    | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;    |
| <b>S&amp;P BSE 500 TRI</b>                     | <b>18,488</b> | <b>3.1</b>          | <b>7.9</b> | <b>13.3</b> | <b>9.8</b> | <b>12.4</b> | <b>10.4</b> | <b>7.60</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               | 32            | 7.7                 | 17.1        | 19.7        | 11.2       | 14.9        | --          | 17.40        | 9,481     | If redeemed bet. 0 Month to 12 Month; Exit Load is 1%; |
| HDFC Top 100 Fund - Growth                | 495           | -1.7                | 7.6         | 11.8        | 8.4        | 12.1        | 10.9        | 6.70         | 18,749    | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;    |
| ICICI Prudential Bluechip Fund - Growth   | 44            | 3.3                 | 8.4         | 12.7        | 9.6        | 13.3        | 12.7        | 8.40         | 24,640    | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;    |
| Mirae Asset Large Cap Fund - Reg - Growth | 54            | 5.1                 | 11.6        | 15.7        | 12.5       | 16.7        | 14.7        | 11.80        | 16,519    | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;    |
| Nippon India Large Cap Fund - Growth      | 35            | 0.8                 | 6.4         | 13.1        | 9.4        | 13.8        | 12          | 5.60         | 13,010    | If redeemed bet. 0 Month to 12 Month; Exit Load is 1%; |
| <b>Nifty 50 TRI</b>                       | <b>16,916</b> | <b>4.1</b>          | <b>12.2</b> | <b>15.5</b> | <b>9.7</b> | <b>12.3</b> | <b>10.5</b> | <b>12.40</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            | 56            | 5.4                 | 8.7         | 10.5     | 11.5       | 16          | 15          | 7.50         | 6,772     | If redeemed bet. 0 Month to 12 Month; Exit Load is 1%; |
| Edelweiss Mid Cap Fund - Growth           | 26            | 0.8                 | 3.6         | 9.4      | 9.6        | 16.8        | 15.3        | 3.20         | 939       | If redeemed bet. 0 Month to 12 Month; Exit Load is 1%; |
| ICICI Prudential MidCap Fund - Growth     | 93            | -0.3                | -0.9        | 7.5      | 7.6        | 15.4        | 12.5        | -2.00        | 1,885     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;    |
| Kotak Emerging Equity Fund - Reg - Growth | 40            | 4.1                 | 7.7         | 10.3     | 11.6       | 16.6        | 14.5        | 7.00         | 5,670     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;    |
| L&T Midcap Fund - Reg - Growth            | 130           | 0.7                 | -1.7        | 9.1      | 10.9       | 17.6        | 14.1        | -2.60        | 5,928     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;    |
| <b>Nifty Midcap 100 TRI</b>               | <b>21,802</b> | <b>-2.3</b>         | <b>-3.8</b> | <b>6</b> | <b>8.5</b> | <b>11.8</b> | <b>10.2</b> | <b>-4.90</b> | --        | --   |

**FoF - Overseas**

| 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   |           |   |
| PGIM India Global Equity Opportunities Fund - Growth | 20  | 6.1                 | 19.8 | 13.1 | 4.9 | 4.9 | --   | 26.50 | 27        | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%; |
| <b>MSCI AC World Index*</b>                          | --  | --                  | --   | --   | --  | --  | --   | --    | --        | --  |

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Oct 2019 - Dec 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         | 96           | 2.9                 | 7.8        | 13.7        | 12.7        | 19.6        | 18.6        | 7.50        | 5,258     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%; |
| Invesco India Growth Opportunities Fund - Growth | 36           | 6.8                 | 10.8       | 15.4        | 11.2        | 15          | 12.5        | 9.80        | 2,108     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%; |
| Principal Emerging Bluechip Fund - Growth        | 106          | 3.9                 | 5.1        | 11.4        | 11.8        | 18          | 14.7        | 5.00        | 2,120     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%; |
| <b>NIFTY Large Midcap 250 TRI</b>                | <b>7,318</b> | <b>2.3</b>          | <b>5.2</b> | <b>12.5</b> | <b>10.6</b> | <b>13.7</b> | <b>11.4</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    | 30            | 8.0                 | 13.4       | 18.6        | 13.4       | 15.1        | --          | 13.20       | 8,891     | If redeemed bet. 0 Month to 12 Month; Exit Load is 1%; |
| SBI Focused Equity Fund - Growth | 151           | 6.1                 | 16         | 15.2        | 12.2       | 14.3        | 17.2        | 14.20       | 6,526     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;    |
| <b>S&amp;P BSE 500 TRI</b>       | <b>18,488</b> | <b>3.1</b>          | <b>7.9</b> | <b>13.3</b> | <b>9.8</b> | <b>12.4</b> | <b>10.4</b> | <b>7.60</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 | 49           | -8.3                | -5.9        | 3        | 7.1        | 16.6       | 14.8       | -7.30         | 6,953     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%; |
| HDFC Small Cap Fund - Growth                   | 38           | -10.0               | -10.4       | 9.1      | 9.3        | 13.5       | 11.5       | -11.10        | 9,034     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%; |
| L&T Emerging Businesses Fund - Reg - Growth    | 22           | -5.0                | -9          | 8.5      | 11.3       | --         | --         | -10.00        | 6,006     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%; |
| SBI Small Cap Fund - Growth                    | 53           | 3.7                 | 5.7         | 14       | 14.9       | 22.7       | 17.8       | 4.70          | 3,035     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%; |
| <b>Nifty Smallcap 100 TRI</b>                  | <b>6,935</b> | <b>-8.1</b>         | <b>-9.4</b> | <b>0</b> | <b>3.8</b> | <b>7.5</b> | <b>6.7</b> | <b>-11.50</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  | 32           | 5.3                 | 4.9        | 12.8        | 11.1        | 15.5        | 11.8        | 4.30        | 9,998     | Nil                       |
| Axis Long Term Equity Fund - Growth           | 48           | 7.3                 | 12         | 16.4        | 12          | 18.4        | --          | 12.70       | 21,160    | Nil                       |
| IDFC Tax Advantage (ELSS) Fund - Reg - Growth | 54           | -2.9                | 0.7        | 11.7        | 9.6         | 13.7        | 12.6        | 0.60        | 2,107     | Nil                       |
| Invesco India Tax Plan - Growth               | 53           | 4.9                 | 8.4        | 13          | 10.6        | 15.6        | 13.8        | 8.40        | 977       | Nil                       |
| Mirae Asset Tax Saver Fund - Reg - Growth     | 19           | 6.6                 | 12.7       | 17.8        | --          | --          | --          | 12.90       | 2,877     | Nil                       |
| <b>S&amp;P BSE 200 TRI</b>                    | <b>6,011</b> | <b>4.0</b>          | <b>9.3</b> | <b>14.1</b> | <b>10.1</b> | <b>12.7</b> | <b>10.6</b> | <b>9.20</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 | 55            | 3.9                 | 8.8        | 15.1        | 10.3       | 13.2        | 11          | 9.00        | 883       | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%; |
| Invesco India Contra Fund - Growth        | 49            | 2.3                 | 5.3        | 13.9        | 11.3       | 16.2        | 12.9        | 4.70        | 4,558     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%; |
| UTI Value Opportunities Fund - Growth     | 63            | 5.2                 | 8.8        | 11.2        | 6.4        | 10.3        | 10.6        | 8.50        | 4,542     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%; |
| Nippon India Value Fund - Growth          | 74            | 0.5                 | 4.3        | 11.5        | 9          | 11.9        | 10.7        | 4.10        | 3,129     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%; |
| <b>S&amp;P BSE 500 TRI</b>                | <b>18,488</b> | <b>3.1</b>          | <b>7.9</b> | <b>13.3</b> | <b>9.8</b> | <b>12.4</b> | <b>10.4</b> | <b>7.60</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                      | 42            | 7.5                 | 11.4       | 17.4        | 12.2       | 14.7        | 15          | 11.50       | 371       | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;    |
| Mirae Asset Great Consumer Fund - Growth                               | 37            | 7.8                 | 7.8        | 18.3        | 12.4       | 15.7        | --          | 7.20        | 952       | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;    |
| ICICI Prudential Technology Fund - Growth                              | 57            | -2.6                | -2         | 12.9        | 8          | 16.9        | 15.3        | 0.50        | 412       | If redeemed bet. 0 Day to 15 Day; Exit Load is 1%;     |
| Nippon India Pharma Fund - Growth                                      | 151           | 8.3                 | 0.9        | 2.7         | 4.4        | 11.8        | 13.6        | 0.70        | 2,434     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;    |
| BNP Paribas India Consumption Fund - Reg - Growth                      | 13            | 10.3                | 16.8       | --          | --         | --          | --          | 15.80       | 453       | If redeemed bet. 0 Month to 12 Month; Exit Load is 1%; |
| ICICI Prudential Banking and Financial Services Fund - Retail - Growth | 69            | 3.9                 | 16.5       | 17.6        | 14.2       | 17.3        | 17.2        | 13.90       | 3,632     | If redeemed bet. 0 Day to 15 Day; Exit Load is 1%;     |
| <b>S&amp;P BSE 500 TRI</b>   | <b>18,488</b> | <b>3.1</b>          | <b>7.9</b> | <b>13.3</b> | <b>9.8</b> | <b>12.4</b> | <b>10.4</b> | <b>7.60</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 | 38            | 5.5                 | 10.3        | 10.4        | 9.5        | 11.9      | 12.1       | 9.80         | 28,383    | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;      |
| Invesco India Dynamic Equity Fund - Growth              | 30            | 3.1                 | 8.8         | 11.1        | 8.4        | 11.9      | 10.2       | 8.90         | 912       | If redeemed bet. 0 Month to 3 Month; Exit Load is 0.25%; |
| Nippon India Balanced Advantage Fund - Growth           | 94            | 2.5                 | 7.8         | 10.9        | 8.5        | 11.2      | 10.7       | 7.40         | 2,612     | If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;   |
| SBI Dynamic Asset Allocation Fund - Reg - Growth        | 14            | 3.6                 | 5.4         | 10.3        | --         | --        | --         | 5.40         | 676       | If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;   |
| <b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>       | <b>10,466</b> | <b>3.3</b>          | <b>12.4</b> | <b>12.5</b> | <b>9.4</b> | <b>11</b> | <b>9.9</b> | <b>11.60</b> | --        | --   |

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                  | 55            | 0.9                 | 6.8         | 7.9         | 5.5        | 9.9       | 8.5        | 6.40         | 20,926    | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;    |
| ICICI Prudential Equity & Debt Fund - Growth      | 137           | 2.2                 | 7.8         | 9.6         | 9.5        | 13.9      | 13.4       | 7.30         | 23,501    | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;    |
| Mirae Asset Hybrid - Equity Fund - Reg - Growth   | 16            | 4.6                 | 11          | 13          | --         | --        | --         | 10.90        | 3,005     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;    |
| SBI Equity Hybrid Fund - Growth                   | 144           | 5.7                 | 12.9        | 12.1        | 10.6       | 14.5      | 12         | 12.10        | 31,248    | If redeemed bet. 0 Month to 12 Month; Exit Load is 1%; |
| Canara Robeco Equity Hybrid Fund - Growth         | 167           | 4.9                 | 11.3        | 11.8        | 9.9        | 13        | 12.4       | 11.00        | 2,701     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;    |
| <b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b> | <b>10,466</b> | <b>3.3</b>          | <b>12.4</b> | <b>12.5</b> | <b>9.4</b> | <b>11</b> | <b>9.9</b> | <b>11.60</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  | 4.3                 | 4.9 | 5.6 | 6.3 | 6.2 | 6   | 6.30 | 11,895    | If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%; |
| Kotak Equity Arbitrage Fund - Reg - Growth | 28  | 4.7                 | 5.2 | 5.7 | 6.2 | 6.2 | 6.1 | 6.20 | 17,363    | If redeemed bet. 0 Day to 30 Day; Exit Load is 0.25%;    |
| Nippon India Arbitrage Fund - Growth       | 20  | 4.7                 | 5.2 | 5.7 | 6.3 | 6.5 | 6.2 | 6.30 | 10,224    | 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  | 3.7                 | 7.7 | 9.2 | --  | --  | --   | 7.90 | 813       | If redeemed bet. 0 Month to 12 Month; Exit Load is 1%; |
| HDFC Equity Savings Fund - Growth            | 37  | 1.1                 | 5.5 | 7.3 | 7.9 | 8.7 | 8.9  | 5.30 | 4,503     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;    |
| Kotak Equity Savings Fund - Reg - Growth     | 15  | 4.1                 | 7.7 | 8.6 | 7.9 | --  | --   | 7.40 | 1,869     | 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        | 2,158 | 5.2                 | 4.9        | 5.2        | 5.4        | 6.7 | 5.26 | 0.09         | 30,628    | *Ref Footnote             |
| IDFC Cash Fund - Reg - Growth    | 2,355 | 4.9                 | 4.6        | 4.9        | 5.1        | 6.4 | 5.04 | 0.10         | 11,140    | *Ref Footnote             |
| Kotak Liquid Fund - Reg - Growth | 3,939 | 5.2                 | 4.8        | 5.1        | 5.3        | 6.6 | 5.2  | 0.11         | 30,493    | *Ref Footnote             |
| <b>CRISIL Liquid Fund Index</b>  | --    | <b>5.7</b>          | <b>5.3</b> | <b>5.6</b> | <b>5.8</b> | --  | --   | --           | --        | --                        |

**Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Oct 2019 - Dec 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        |      |              |           |                           |
| IDFC Ultra Short Term Fund - Reg - Growth     | 11           | 5.8                 | 6.7        | 7.6        | 8.2      | --         | 5.69 | 0.47         | 4,369     | Nil                       |
| Sundaram Ultra Short Term Fund - Reg - Growth | 10           | 4.6                 | 5.5        | --         | --       | --         | 5.6  | 0.43         | 344       | Nil                       |
| L&T Ultra Short Term Fund - Growth            | 32           | 5.2                 | 6.1        | 7.2        | 7.8      | 7.2        | 5.35 | 0.40         | 2,782     | Nil                       |
| <b>NIFTY Ultra Short Duration Debt Index</b>  | <b>3,988</b> | <b>6.0</b>          | <b>6.6</b> | <b>7.3</b> | <b>8</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 | 264   | 5.6                 | 6.2        | 7.6        | 8.2 | 7.6 | 5.53 | 0.36         | 11,145    | Nil                       |
| Franklin India Savings Fund - Growth                    | 36    | 5.6                 | 6.7        | 8.2        | 8.7 | 7.7 | 5.52 | 0.38         | 5,072     | Nil                       |
| Nippon India Money Market Fund - Growth                 | 2,981 | 5.8                 | 6.6        | 7.7        | 8.3 | 7.5 | 5.43 | 0.33         | 3,739     | Nil                       |
| <b>CRISIL Liquid Fund Index</b>                         | --    | <b>5.6</b>          | <b>5.8</b> | <b>6.2</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 |      |              |           |                           |
| Axis Short Term Fund - Growth                   | 22  | 2.6                 | 7.5 | 11.6 | 9.8  | 7.2 | 6.54 | 2.40         | 3,674     | Nil                       |
| HDFC Short Term Debt Fund - Growth              | 22  | 3.5                 | 7.7 | 9.6  | 9.7  | 7.6 | 6.99 | 3.04         | 9,702     | Nil                       |
| IDFC Bond Fund - Short Term Plan - Reg - Growth | 41  | 2.0                 | 7.4 | 9.5  | 10.1 | 7.3 | 6.51 | 2.12         | 11,356    | Nil                       |
| Kotak Bond Short Term Fund - Reg - Growth       | 37  | 1.1                 | 6.6 | 8.8  | 9.7  | 7   | 7.03 | 3.10         | 10,397    | Nil                       |
| L&T Short Term Bond Fund - Reg - Growth         | 19  | 1.1                 | 6.8 | 8.7  | 9.5  | 7.1 | 6.35 | 2.18         | 5,025     | Nil                       |

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Oct 2019 - Dec 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 |      |              |           |                           |
| Axis Treasury Advantage Fund - Growth     | 2,214 | 4.8                 | 6.9 | 8.4 | 9   | 7.5 | 5.87 | 0.85         | 4,128     | Nil                       |
| Canara Robeco Savings Fund - Reg - Growth | 31    | 4.7                 | 6.2 | 7.6 | 8.3 | 7.3 | 5.69 | 0.79         | 1,263     | Nil                       |
| IDFC Low Duration Fund - Reg - Growth     | 28    | 4.5                 | 6.7 | 8   | 8.5 | 7.5 | 5.81 | 0.90         | 5,204     | 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  | 2.8                 | 7.9 | 9.8  | 10.5 | 7.4 | 7.18 | 3.08         | 4,291     | Nil                       |
| Kotak Banking and PSU Debt Fund - Reg - Growth | 45  | 1.5                 | 7.5 | 9.5  | 10.8 | 7.7 | 6.97 | 3.88         | 3,553     | Nil                       |
| IDFC Banking & PSU Debt Fund - Reg - Growth    | 17  | 0.6                 | 7.4 | 10.7 | 11.7 | 7.9 | 6.67 | 3.02         | 12,187    | 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    | 2.7                 | 7.1 | 9.1 | 9.9 | 7.4 | 6.8  | 2.58         | 11,096    | Nil   |
| L&T Triple Ace Bond Fund - Reg - Growth             | 50    | -4.2                | 3.9 | 9   | 12  | 6.1 | 7.51 | 8.48         | 2,047     | If redeemed bet. 0 Month to 3 Month; Exit Load is 0.5%; |
| Kotak Corporate Bond Fund - Std - Growth            | 2,633 | 3.2                 | 7.5 | 9.2 | 9.8 | 8   | 6.42 | 1.58         | 3,801     | 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  | 9.6                 | 10.1 | 10  | 9.3 | 7.5 | 9.2  | 2.15         | 11,707    | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;   |
| Kotak Credit Risk Fund - Reg - Growth      | 22  | 3.8                 | 7.9  | 9.3 | 8.9 | 7.1 | 9.2  | 2.68         | 4,979     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;   |
| SBI Credit Risk Fund - Growth              | 31  | -2.2                | 5.2  | 6.2 | 6.4 | 6.4 | 8.66 | 2.41         | 5,109     | 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  | -0.5                | 4.4  | 7.5 | 9.3  | 6.6 | 8.37 | 6.09         | 2,971     | If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%; |
| IDFC D B F - Reg - Growth                       | 24  | -16.6               | -1.7 | 6.1 | 9.3  | 6.3 | 6.88 | 10.43        | 2,084     | Nil  |
| Kotak Dynamic Bond Fund - Reg - Growth          | 26  | -2.5                | 5.2  | 7.9 | 10.8 | 7.7 | 7.44 | 6.05         | 973       | 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  | -16.4               | -1.3 | 6.3 | 11.3 | 7   | 6.97 | 11.47        | 480       | Nil  |
| Nippon India Gilt Securities Fund - Growth               | 27  | -10.8               | 0.2  | 7   | 11.4 | 7.2 | 6.75 | 8.86         | 1,058     | If redeemed bet. 0 Day to 7 Day; Exit Load is 0.25%; |
| UTI Gilt Fund - Growth                                   | 44  | -7.3                | 1.4  | 8.3 | 11.6 | 7.1 | 6.73 | 9.18         | 531       | 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  | -8.0                | 2.8 | 7   | 8.8 | 6.6 | 6.69 | 4.80         | 2,957     | 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 | 47  | -17.0               | -2.1 | 5.4 | 8.9  | 6   | 6.85 | 9.89         | 681       | If redeemed bet. 0 Day to 365 Day; Exit Load is 1%;   |
| Nippon India Income Fund - G P - Growth     | 64  | -9.2                | 1.2  | 7   | 10.8 | 6.1 | 6.88 | 7.65         | 285       | If redeemed bet. 0 Day to 15 Day; Exit Load is 0.25%; |

**Disclaimers:**

Source: - ICRA MF, NAV as on Dec 16,2019

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