

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter April 2019 - June 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 | 135.0 | 7.0 | 7.7 | 14.6 | 10.4 | 14.0 | 14.0 | 7.10 | 1265 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| ICICI Prudential Multicap Fund - Growth | 293.7 | 4.2 | 5.8 | 12.1 | 12.1 | 16.6 | 14.2 | 4.00 | 3847 | If redeemed bet. 0 Month to 12 Month; Exit Load is 1% |
| Edelweiss Multi-Cap Fund - Reg - Growth | 14.7 | 5.7 | 4.3 | 14.4 | -- | -- | -- | 5.80 | 358 | If redeemed bet. 0 Month to 12 Month; Exit Load is 1% |
| HDFC Equity Fund - Growth | 683.6 | 9.2 | 12.1 | 14.6 | 10.4 | 15.7 | 15.2 | 8.60 | 23231 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| Kotak Standard Multicap Fund - Reg - Growth | 35.9 | 7.4 | 8.4 | 14.7 | 15.0 | 18.7 | -- | 7.80 | 25531 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| Nifty 500 TRI | 14229.9 | 4.6 | 3.7 | 13.1 | 10.7 | 14.6 | 12.1 | 4.60 | -- | -- |

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 | 8.7 | 9.5 | 15.2 | 11.9 | 16.7 | -- | 9.50 | 5746 | If redeemed bet. 0 Month to 12 Month; Exit Load is 1% |
| HDFC Top 100 Fund - Growth | 507.0 | 9.6 | 13.5 | 14.9 | 10.3 | 15.0 | 13.8 | 9.20 | 17475 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| ICICI Prudential Bluechip Fund - Growth | 42.6 | 4.9 | 6.0 | 13.0 | 11.1 | 15.4 | 15.0 | 5.20 | 22182 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| Mirae Asset Large Cap Fund - Reg - Growth | 51.3 | 5.9 | 8.7 | 15.4 | 14.3 | 18.7 | 17.8 | 6.40 | 13065 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| Reliance Large Cap Fund - Growth | 35.0 | 5.6 | 8.3 | 14.4 | 12.4 | 16.6 | 13.9 | 5.10 | 13170 | If redeemed bet. 0 Month to 12 Month; Exit Load is 1% |
| Nifty 50 TRI | 16284.0 | 7.8 | 9.6 | 14.1 | 10.5 | 14.1 | 12.0 | 8.20 | -- | -- |

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 | 53.6 | 3.2 | -1.9 | 11.2 | 14.2 | 19.0 | 18.5 | 2.10 | 6320 | If redeemed bet. 0 Month to 12 Month; Exit Load is 1% |
| Edelweiss Mid Cap Fund - Growth | 26.3 | 2.8 | -6.1 | 10.8 | 13.5 | 20.2 | 18.7 | 2.60 | 918 | If redeemed bet. 0 Month to 12 Month; Exit Load is 1% |
| ICICI Prudential MidCap Fund - Growth | 93.5 | -0.7 | -4.0 | 10.7 | 11.9 | 18.3 | 16.2 | -1.80 | 1765 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| Kotak Emerging Equity Scheme - Reg - Growth | 38.3 | 3.6 | -2.6 | 10.7 | 16.2 | 20.0 | 18.0 | 3.10 | 4326 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| L&T Midcap Fund - Reg - Growth | 128.8 | -2.6 | -7.9 | 12.9 | 15.2 | 20.4 | 17.7 | -3.30 | 4880 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| Nifty Midcap 100 TRI | 22276.0 | -2.1 | -6.7 | 10.2 | 11.3 | 15.4 | 14.2 | -2.80 | -- | -- |

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter April 2019 - June 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 | 93.3 | 5.0 | 0.2 | 14.7 | 17.4 | 22.8 | 21.5 | 4.80 | 4890 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| IDFC Core Equity Fund - Reg - Growth | 44.3 | 0.5 | -1.7 | 11.3 | 10.6 | 13.8 | 10.8 | 0.40 | 3015 | If redeemed bet. 0 Day to 365 Day; Exit Load is 1% |
| Principal Emerging Bluechip Fund - Growth | 102.5 | 1.5 | -4.3 | 13.4 | 15.7 | 21.6 | 18.3 | 1.40 | 2236 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| NIFTY Large Midcap 250 TRI | 7155.2 | 2.6 | 0.6 | 13.3 | 12.2 | 16.5 | 13.9 | 2.30 | -- | -- |

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 | 28.1 | 4.4 | 1.6 | 15.9 | 14.2 | -- | -- | 4.80 | 7978 | If redeemed bet. 0 Month to 12 Month; Exit Load is 1% |
| IDFC Focused Equity Fund - Reg - Growth | 36.6 | 3.2 | -8.2 | 12.4 | 8.6 | 11.4 | 9.5 | 3.70 | 1646 | If redeemed bet. 0 Days to 365 Days; Exit Load is 1% |
| SBI Focused Equity Fund - Growth | 142.1 | 8.4 | 5.2 | 14.0 | 14.8 | 17.8 | 19.4 | 7.40 | 4634 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| S&P BSE 500 | 15128.2 | 4.0 | 2.4 | 11.9 | 9.4 | 13.1 | 10.9 | 4.00 | -- | -- |

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 | 52.9 | 2.0 | -10.3 | 7.4 | 14.0 | 22.1 | 19.2 | 0.70 | 7577 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| HDFC Small Cap Fund - Growth | 41.9 | -0.8 | -7.6 | 15.4 | 15.1 | 18.4 | 16.3 | -1.40 | 8403 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| L&T Emerging Businesses Fund - Reg - Growth | 23.4 | -4.7 | -12.2 | 14.7 | 15.3 | -- | -- | -5.70 | 6177 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| Reliance Small Cap Fund - Growth | 39.3 | -1.3 | -9.0 | 13.9 | 16.8 | 23.6 | -- | -1.20 | 8438 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| SBI Small Cap Fund - Growth | 50.6 | 1.0 | -5.6 | 15.1 | 21.6 | 25.3 | -- | 0.40 | 2188 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| Nifty Smallcap 100 TRI | 7523.1 | -2.4 | -17.5 | 4.4 | 4.5 | 11.0 | 10.5 | -4.00 | -- | -- |

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 | 30.5 | -1.0 | -3.6 | 11.3 | 14.0 | 18.0 | 14.2 | -1.30 | 8913 | Nil |
| Axis Long Term Equity Fund - Growth | 45.0 | 4.1 | 3.8 | 13.3 | 14.8 | 20.4 | -- | 5.00 | 19817 | Nil |
| IDFC Tax Advantage (ELSS) Fund - Reg - Growth | 56.0 | 3.6 | -2.0 | 13.3 | 13.1 | 17.8 | 15.5 | 3.80 | 2063 | Nil |
| Invesco India Tax Plan - Growth | 50.7 | 3.3 | - | 12.4 | 13.3 | 17.5 | 16.4 | 3.50 | 870 | Nil |
| Mirae Asset Tax Saver Fund - Reg - Growth | 17.7 | 5.7 | 7.9 | 18.5 | -- | -- | -- | 6.10 | 2112 | Nil |
| S&P BSE 200 TRI | 5794.3 | 5.0 | 5.6 | 13.6 | 11.0 | 14.8 | 12.5 | 5.20 | -- | -- |

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter April 2019 - June 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 | 52.6 | 4.8 | 4.5 | 14.9 | 11.4 | 14.9 | 13.3 | 5.20 | 853 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| Tata Equity P/E Fund - Reg - Growth | 132.7 | 1.7 | -4.2 | 13.9 | 13.2 | 17.6 | 16.1 | 1.20 | 5602 | If redeemed bet. 0 Month to 12 Month; Exit Load is 1% |
| UTI Value Opportunities Fund - Growth | 60.5 | 3.4 | 0.6 | 9.4 | 7.7 | 11.9 | 12.5 | 3.50 | 4571 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| Nifty 500 TRI | 14229.9 | 4.6 | 3.7 | 13.1 | 10.7 | 14.6 | 12.1 | 4.60 | -- | -- |

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 | 39.1 | 3.4 | 3.9 | 14.6 | 14.9 | 17.4 | -- | 3.90 | 335 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| Mirae Asset Great Consumer Fund - Growth | 34.0 | -0.6 | 1.9 | 15.9 | 14.1 | 17.6 | -- | -0.90 | 777 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| ICICI Prudential Technology Fund - Growth | 58.9 | 3.0 | 6.1 | 12.2 | 12.7 | 18.1 | 20.9 | 4.00 | 456 | If redeemed bet. 0 Day to 15 Day; Exit Load is 1% |
| Reliance Pharma Fund - Growth | 139.0 | -7.2 | -4.2 | 2.3 | 8.8 | 14.0 | 18.5 | -7.10 | 2492 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| ICICI Prudential Banking and Financial Services Fund - Retail - Growth | 67.0 | 11.9 | 13.0 | 19.9 | 17.1 | 22.1 | 19.3 | 10.10 | 3299 | If redeemed bet. 0 Day to 15 Day; Exit Load is 1% |
| Reliance Banking Fund - Growth | 289.3 | 10.4 | 8.2 | 18.0 | 14.4 | 18.0 | 17.3 | 9.20 | 3203 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| Nifty 500 TRI | 14229.9 | 4.6 | 3.7 | 13.1 | 10.7 | 14.6 | 12.1 | 4.60 | -- | -- |

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 | 35.9 | 4.5 | 6.7 | 9.9 | 10.1 | 13.7 | 13.2 | 4.30 | 29105 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| Invesco India Dynamic Equity Fund - Growth | 29.2 | 5.7 | 1.8 | 10.7 | 9.9 | 14.1 | 13.0 | 5.80 | 995 | If redeemed bet. 0 Month to 3 Month; Exit Load is 0.25% |
| SBI Dynamic Asset Allocation Fund - Reg - Growth | 13.3 | 1.8 | 2.1 | 7.8 | -- | -- | -- | 1.80 | 669 | If redeemed bet. 0 Month to 12 Month; Exit Load is 1% |
| NIFTY 50 Hybrid Composite Debt 65:35 Index | 10072.0 | 7.4 | 10.6 | 12.1 | 10.1 | 12.3 | 10.8 | 7.40 | -- | -- |

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter April 2019 - June 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 | 6.1 | 6.3 | 9.6 | 7.2 | 11.6 | 11.6 | 5.80 | 22665 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| ICICI Prudential Equity & Debt Fund - Growth | 134.9 | 5.5 | 6.9 | 12.4 | 12.0 | 16.0 | 15.1 | 5.30 | 26036 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| Mirae Asset Hybrid - Equity Fund - Reg - Growth | 14.9 | 6.0 | 9.3 | 12.9 | -- | -- | -- | 6.20 | 2038 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| Reliance Equity Hybrid Fund - Growth | 53.8 | 1.4 | -1.3 | 9.1 | 10.4 | 13.9 | 13.2 | 1.80 | 11257 | If redeemed bet. 0 Month to 12 Month; Exit Load is 1% |
| Canara Robeco Equity Hybrid Fund - Growth | 159.8 | 6.2 | 7.7 | 12.0 | 11.8 | 14.4 | 13.9 | 6.20 | 2242 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| NIFTY 50 Hybrid Composite Debt 65:35 Index | 10072.0 | 7.4 | 10.6 | 12.1 | 10.1 | 12.3 | 10.8 | 7.40 | -- | -- |

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 | 23.7 | 7.0 | 7.9 | 6.9 | 6.7 | 6.3 | 6.2 | 6.90 | 4643 | If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25% |
| Kotak Equity Arbitrage Fund - Reg - Growth | 26.8 | 6.4 | 7.9 | 6.6 | 6.5 | 6.4 | 6.3 | 6.60 | 13360 | If redeemed bet. 0 Day to 30 Day; Exit Load is 0.25% |
| Reliance Arbitrage Fund - Growth | 19.2 | 6.7 | 7.8 | 6.8 | 6.6 | 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 | 4.0 | 6.1 | 8.3 | -- | -- | -- | 4.20 | 769 | If redeemed bet. 0 Month to 12 Month; Exit Load is 1% |
| HDFC Equity Savings Fund - Growth | 37.1 | 4.5 | 6.3 | 10.4 | 8.4 | 9.4 | 9.8 | 4.40 | 5614 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| Kotak Equity Savings Fund - Reg - Growth | 14.3 | 3.5 | 5.7 | 8.3 | -- | -- | -- | 3.30 | 2158 | 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 | 2096.9 | 6.6 | 6.7 | 7.1 | 7.4 | 7.5 | 6.8 | 0.10 | 32993 | Nil |
| Franklin India Liquid Fund - Super IP - Growth | 2831.8 | 6.6 | 6.8 | 7.1 | 7.5 | 7.7 | 7.1 | 0.06 | 12783 | Nil |
| Kotak Liquid Scheme - Reg - Growth | 3829.8 | 6.5 | 6.7 | 7.0 | 7.1 | 7.4 | 6.8 | 0.10 | 31694 | Nil |
| Reliance Liquid Fund - Growth | 4610.9 | 6.9 | 7.1 | 7.4 | 7.5 | 7.6 | 7.2 | 0.10 | 31841 | Nil |
| UTI Liquid Cash Plan - Reg - Growth | 3097.2 | 6.8 | 6.8 | 7.2 | 7.4 | 7.5 | 7.0 | 0.10 | 43477 | Nil |
| CRISIL Liquid Fund Index | -- | 6.8 | 6.8 | 7.4 | -- | -- | -- | -- | -- | -- |

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter April 2019 - June 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 | | | | |
| Aditya Birla Sun Life Savings Fund - Reg - Growth | 375.7 | 9.0 | 8.7 | 8.9 | 8.6 | 7.9 | 8.1 | 0.55 | 15788 | Nil |
| HDFC Ultra Short Term Fund - Reg - Growth | 10.6 | 8.0 | 7.9 | 8.4 | -- | -- | 7.3 | 0.41 | 6196 | Nil |
| IDFC Ultra Short Term Fund - Reg - Growth | 10.8 | 8.7 | 8.4 | 8.6 | -- | -- | 7.0 | 0.37 | 2549 | Nil |
| Kotak Savings Fund - Reg - Growth | 30.5 | 8.6 | 7.9 | 8.4 | 8.1 | 7.5 | 7.5 | 0.47 | 13037 | Nil |
| SBI Magnum Ultra Short Duration Fund - Growth | 4213.2 | 8.3 | 7.9 | 8.3 | 8.3 | 7.4 | 7.4 | 0.49 | 8691 | Nil |
| NIFTY Ultra Short Duration Debt Index | 3848.8 | 8.7 | 8.2 | 8.3 | 8.4 | 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 | 254.6 | 8.7 | 8.2 | 8.5 | 8.5 | 7.5 | 7.2 | 0.59 | 11117 | Nil |
| ICICI Prudential Money Market Fund - Reg - Growth | 263.1 | 8.5 | 8.1 | 8.3 | 8.2 | 7.3 | 7.2 | 0.47 | 8992 | Nil |
| Reliance Money Market Fund - Growth | 2872.3 | 8.9 | 8.4 | 8.6 | 8.5 | 7.4 | 7.1 | 0.46 | 3278 | Nil |
| UTI Money Market Fund - Reg - Growth | 2134.8 | 8.5 | 8.2 | 8.5 | 8.4 | 7.4 | 7.2 | 0.47 | 7578 | Nil |
| CRISIL Liquid Fund Index | -- | 7.4 | -- | -- | -- | -- | -- | -- | -- | -- |

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 | | | | |
| Franklin India STIP - Growth | 4022.2 | 5.9 | 4.1 | 7.4 | 9.0 | 8.8 | 11.3 | 3.07 | 13368 | If redeemed bet. 0 Year to 1 Year; Exit Load is 0.5% |
| HDFC Short Term Debt Fund - Growth | 21.0 | 13.8 | 9.0 | 9.6 | 9.0 | 7.7 | 7.9 | 2.08 | 7956 | Nil |
| IDFC Bond Fund - Short Term Plan - Reg - Growth | 38.7 | 13.1 | 8.4 | 10.4 | 9.4 | 7.3 | 7.6 | 1.99 | 7525 | Nil |
| Kotak Bond Short Term Plan - Reg - Growth | 35.5 | 16.0 | 9.4 | 10.2 | 9.1 | 7.4 | 8.0 | 2.74 | 8993 | Nil |

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter April 2019 - June 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 | | | | |
| DSP Low Duration Fund - Reg - Growth | 13.5 | -8.0 | 0.2 | 4.6 | 6.3 | 6.8 | 7.6 | 0.80 | 2601 | Nil |
| Franklin India Low Duration Fund - Growth | 21.9 | 3.3 | 4.9 | 7.6 | 8.5 | 8.6 | 10.9 | 1.09 | 6920 | If redeemed bet. 0 Months to 3 Months; Exit Load is 0.5% |
| IDFC Low Duration Fund - Reg - Growth | 26.9 | 9.5 | 8.1 | 8.6 | 8.4 | 7.6 | 7.3 | 0.80 | 3571 | Nil |
| UTI Treasury Advantage Fund - Reg - Growth | 2321.7 | -117.1 | -37.9 | -15.6 | -4.2 | 3.4 | 9.6 | 1.22 | 3048 | If redeemed bet. 0 Month to 3 Month; Exit Load is 3%, If redeemed bet. 3 Month to 6 Month; Exit Load is 2%, If redeemed bet. 6 Month to 1 Year; Exit Load is 1% |

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 | 15.3 | 15.3 | 9.6 | 10.6 | 9.6 | 7.8 | 8.3 | 2.68 | 3123 | Nil |
| Kotak Banking and PSU Debt Fund - Reg - Growth | 43.4 | 22.9 | 12.6 | 11.8 | 10.4 | 8.1 | 7.9 | 4.61 | 1617 | Nil |
| UTI Banking & PSU Debt Fund - Reg - Growth | 14.3 | 21.0 | -14.3 | -7.3 | 0.3 | 5.2 | 7.6 | 4.36 | 175 | 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 | | | | |
| Franklin India Corporate Debt Fund - Growth | 67.8 | 27.9 | 12.1 | 11.5 | 10.7 | 9.0 | 10.1 | 4.43 | 870 | Nil |
| HDFC Corporate Bond Fund - Growth | 21.3 | 19.9 | 11.6 | 11.8 | 10.3 | 8.2 | 7.9 | 3.89 | 12321 | Nil |
| Kotak Corporate Bond Fund - Std - Growth | 2519.0 | 12.2 | 9.4 | 9.9 | 9.1 | 8.2 | 7.9 | 1.60 | 2037 | Nil |

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter April 2019 - June 2019)

Credit Risk 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 | | | | |
| Franklin India Credit Risk Fund - Growth | 19.6 | 0.5 | 1.1 | 5.5 | 7.8 | 8.2 | 11.1 | 3.41 | 7125 | If redeemed bet. 0 Month to 12 Month; Exit Load is 3%, If redeemed bet. 12 Month to 24 Month; Exit Load is 2%, If redeemed bet. 24 Month to 36 Month; Exit Load is 1% |
| HDFC Credit Risk Debt Fund - Reg - Growth | 15.5 | 13.1 | 8.6 | 8.5 | 8.0 | 7.5 | 9.8 | 2.50 | 15416 | If redeemed bet. 0 Month to 12 Month; Exit Load is 1%, If redeemed bet. 12 Month to 18 Month; Exit Load is 0.5% |
| Reliance Credit Risk Fund - Growth | 25.4 | 9.0 | -4.6 | 2.4 | 4.8 | 6.5 | 11.2 | 1.96 | 8534 | If redeemed bet. 0 Month to 12 Month; Exit Load is 1% |
| SBI Credit Risk Fund - Growth | 30.0 | 13.8 | 3.6 | 6.5 | 7.3 | 7.3 | 12.1 | 2.11 | 5397 | 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% |

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 | 19.6 | 34.9 | 16.9 | 12.5 | 11.7 | 8.1 | 8.2 | 7.90 | 135 | Nil |
| ICICI Prudential All Seasons Bond Fund - Growth | 23.7 | 22.9 | 13.5 | 10.7 | 9.5 | 9.1 | 8.8 | 4.70 | 2707 | If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25% |
| IDFC D B F - Reg - Growth (Re-Launched) | 23.1 | 38.6 | 17.5 | 12.4 | 12.7 | 8.5 | 7.7 | 7.43 | 1962 | Nil |
| Kotak Dynamic Bond Fund - Reg - Growth | 25.0 | 31.7 | 15.3 | 13.6 | 12.7 | 9.2 | 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) | 23.4 | 49.0 | 24.2 | 16.1 | 15.7 | 9.5 | 7.5 | 7.99 | 372 | Nil |
| Reliance Gilt Securities Fund - Growth | 26.1 | 49.4 | 24.2 | 15.5 | 15.1 | 10.2 | 7.4 | 9.37 | 975 | If redeemed bet. 0 Day to 7 Day; Exit Load is 0.25% |
| UTI Gilt Fund - Growth | 42.9 | 47.7 | 24.3 | 14.6 | 12.6 | 10.2 | 7.5 | 10.49 | 511 | Nil |

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter April 2019 - June 2019)

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 | | | | |
| Franklin India Income Opportunities Fund - Growth | 22.5 | 14.3 | 5.4 | 7.5 | 8.4 | 8.6 | 11.3 | 4.74 | 3705 | If redeemed bet. 0 Month to 12 Month; Exit Load is 3%, If redeemed bet. 12 Month to 18 Month; Exit Load is 2%, If redeemed bet. 18 Month to 24 Month; Exit Load is 1% |
| IDFC Bond Fund - Medium Term Plan - Reg - Growth | 31.9 | 21.9 | 11.3 | 10.6 | 9.8 | 7.4 | 7.6 | 3.93 | 2421 | Nil |
| Kotak Medium Term Fund - Reg - Growth | 15.2 | -7.4 | 0.7 | 4.6 | 5.8 | 6.9 | 10.4 | 3.65 | 3964 | If redeemed bet. 0 Month to 18 Month; Exit Load is 2% |

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 | 26.3 | 22.4 | 11.9 | 11.7 | 9.8 | 7.5 | 8.0 | 4.24 | 3328 | If redeemed bet. 0 Month to 6 Month; Exit Load is 1% |
| Reliance Income Fund - G P - Growth | 61.8 | 45.9 | 21.4 | 14.3 | 13.4 | 8.2 | 7.2 | 9.80 | 253 | If redeemed bet. 0 Day to 15 Day; Exit Load is 0.25% |
| Kotak Medium Term Fund - Reg - Growth | 15.2 | -7.4 | 0.7 | 4.6 | 5.8 | 6.9 | 10.4 | 3.65 | 3964 | If redeemed bet. 0 Month to 18 Month; Exit Load is 2% |

Disclaimers:

Mutual Fund Investments are subject to market risk. Please read the offer document carefully before investing.

Source: - ICRA MF, NAV as on June 18, 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.