

**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	136.5	7.8	9.2	14.8	11.0	14.0	14.0	8.40	1265	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Multicap Fund - Growth	297.1	4.9	7.7	12.5	12.7	16.6	14.2	5.20	3847	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
Edelweiss Multi-Cap Fund - Reg - Growth	14.8	6.1	5.5	14.6	--	--	--	6.70	358	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
HDFC Equity Fund - Growth	693.1	10.1	14.6	14.9	11.0	15.7	15.2	10.10	23231	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Kotak Standard Multicap Fund - Reg - Growth	36.2	8.0	9.8	14.8	15.5	18.6	--	8.90	25531	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>Nifty 500 TRI</b>	<b>14380.3</b>	<b>5.1</b>	<b>5.2</b>	<b>13.2</b>	<b>11.1</b>	<b>14.6</b>	<b>12.1</b>	<b>5.70</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	30.0	10.2	11.2	15.5	12.4	16.7	--	11.10	5746	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
HDFC Top 100 Fund - Growth	513.0	10.3	15.6	15.0	10.9	14.9	13.8	10.50	17475	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Bluechip Fund - Growth	43.1	5.7	7.7	13.2	11.6	15.4	15.0	6.40	22182	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Mirae Asset Large Cap Fund - Reg - Growth	51.9	7.0	10.5	15.7	14.8	18.8	17.7	7.80	13065	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Reliance Large Cap Fund - Growth	35.4	6.3	10.3	14.7	13.0	16.5	13.8	6.50	13170	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
<b>Nifty 50 TRI</b>	<b>16493.7</b>	<b>8.8</b>	<b>11.3</b>	<b>14.3</b>	<b>10.9</b>	<b>14.1</b>	<b>12.0</b>	<b>9.60</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	53.8	2.3	-0.7	11.3	14.5	18.9	18.3	2.50	6320	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
Edelweiss Mid Cap Fund - Growth	26.3	1.4	-5.5	10.6	13.8	20.0	18.5	2.40	918	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
ICICI Prudential MidCap Fund - Growth	93.9	-1.6	-2.9	10.8	12.2	18.2	16.2	-1.40	1765	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Kotak Emerging Equity Scheme - Reg - Growth	38.5	3.1	-1.4	10.9	16.6	19.9	17.8	3.60	4326	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
L&T Midcap Fund - Reg - Growth	129.5	-2.9	-6.6	13.0	15.6	20.2	17.5	-2.70	4880	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>Nifty Midcap 100 TRI</b>	<b>22399.0</b>	<b>-2.9</b>	<b>-5.6</b>	<b>10.2</b>	<b>11.7</b>	<b>15.2</b>	<b>14.0</b>	<b>-2.30</b>	<b>--</b>	<b>--</b>

**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	94.0	5.1	1.6	15.0	17.9	22.6	21.6	5.60	4890	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
IDFC Core Equity Fund - Reg - Growth	44.8	0.9	-0.2	11.5	11.0	13.8	10.8	1.50	3015	If redeemed bet. 0 Day to 365 Day; Exit Load is 1%
Principal Emerging Bluechip Fund - Growth	103.1	1.0	-3.0	13.5	16.2	21.4	18.2	2.00	2236	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>NIFTY Large Midcap 250 TRI</b>	<b>7216.5</b>	<b>2.6</b>	<b>2.0</b>	<b>13.4</b>	<b>12.6</b>	<b>16.4</b>	<b>13.8</b>	<b>3.20</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	28.4	5.1	3.1	16.1	14.7	--	--	6.10	7978	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
IDFC Focused Equity Fund - Reg - Growth	36.8	3.1	-7.0	12.3	8.9	11.3	9.4	4.30	1646	If redeemed bet. 0 Days to 365 Days; Exit Load is 1%
SBI Focused Equity Fund - Growth	143.4	8.3	7.2	14.4	15.3	17.8	19.3	8.50	4634	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>S&amp;P BSE 500</b>	<b>15277.1</b>	<b>4.3</b>	<b>3.8</b>	<b>11.9</b>	<b>9.8</b>	<b>13.0</b>	<b>10.8</b>	<b>5.10</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	52.8	0.5	-9.3	7.4	14.1	22.0	19.0	0.60	7577	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
HDFC Small Cap Fund - Growth	42.0	-1.5	-6.6	15.5	15.4	18.2	16.1	-1.30	8403	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
L&T Emerging Businesses Fund - Reg - Growth	23.4	-5.7	-11.5	14.8	15.6	--	--	-5.70	6177	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Reliance Small Cap Fund - Growth	39.1	-2.7	-8.2	13.7	16.6	23.3	--	-1.70	8438	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
SBI Small Cap Fund - Growth	50.7	-0.1	-3.9	15.4	21.7	25.1	--	0.60	2188	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>Nifty Smallcap 100 TRI</b>	<b>7498.8</b>	<b>-4.3</b>	<b>-17.0</b>	<b>4.2</b>	<b>4.8</b>	<b>10.7</b>	<b>10.3</b>	<b>-4.30</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	30.9	-0.2	-2.4	11.6	14.2	18.0	14.1	-0.10	8913	Nil
Axis Long Term Equity Fund - Growth	45.4	4.7	5.0	13.5	15.3	20.5	--	5.90	19817	Nil
IDFC Tax Advantage (ELSS) Fund - Reg - Growth	56.5	4.0	-0.6	13.4	13.5	17.8	15.4	4.70	2063	Nil
Invesco India Tax Plan - Growth	51.3	4.2	1.5	12.7	13.8	17.5	16.4	4.80	870	Nil
Mirae Asset Tax Saver Fund - Reg - Growth	17.9	6.6	10.0	18.9	--	--	--	7.60	2112	Nil
<b>S&amp;P BSE 200 TRI</b>	<b>5862.1</b>	<b>5.7</b>	<b>7.2</b>	<b>13.8</b>	<b>11.4</b>	<b>14.8</b>	<b>12.4</b>	<b>6.50</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	53.3	5.5	6.1	15.1	11.8	14.9	13.3	6.40	853	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Tata Equity P/E Fund - Reg - Growth	134.5	2.1	-2.5	14.2	13.5	17.6	16.0	2.60	5602	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
UTI Value Opportunities Fund - Growth	61.0	3.7	1.9	9.4	8.1	11.9	12.4	4.40	4571	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>Nifty 500 TRI</b>	<b>14380.3</b>	<b>5.1</b>	<b>5.2</b>	<b>13.2</b>	<b>11.1</b>	<b>14.6</b>	<b>12.1</b>	<b>5.70</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	39.4	3.2	5.1	14.9	15.3	17.3	--	4.50	335	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Mirae Asset Great Consumer Fund - Growth	34.3	-0.7	3.6	16.2	14.5	17.6	--	0.00	777	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Technology Fund - Growth	59.1	4.4	8.4	11.9	12.2	18.2	20.8	4.40	456	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%
Reliance Pharma Fund - Growth	140.3	-6.2	-3.6	2.5	8.7	13.8	18.5	-6.20	2492	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Banking and Financial Services Fund - Retail - Growth	67.8	11.7	14.5	20.3	17.6	22.1	19.3	11.30	3299	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%
Reliance Banking Fund - Growth	292.2	10.3	9.2	18.3	14.9	18.0	17.2	10.30	3203	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>Nifty 500 TRI</b>	<b>14380.3</b>	<b>5.1</b>	<b>5.2</b>	<b>13.2</b>	<b>11.1</b>	<b>14.6</b>	<b>12.1</b>	<b>5.70</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	36.1	4.8	7.7	10.0	10.4	13.8	13.1	4.90	29105	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Invesco India Dynamic Equity Fund - Growth	29.3	5.7	2.5	10.7	10.2	14.0	12.9	6.30	995	If redeemed bet. 0 Month to 3 Month; Exit Load is 0.25%
SBI Dynamic Asset Allocation Fund - Reg - Growth	13.4	2.6	2.8	8.0	--	--	--	2.60	669	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
<b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>	<b>10163.7</b>	<b>7.9</b>	<b>11.7</b>	<b>12.3</b>	<b>10.4</b>	<b>12.4</b>	<b>10.8</b>	<b>8.40</b>	--	--

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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	54.7	6.2	7.3	9.5	7.5	11.6	11.5	6.50	22665	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Equity & Debt Fund - Growth	136.1	6.1	8.5	12.6	12.3	16.1	15.1	6.30	26036	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Mirae Asset Hybrid - Equity Fund - Reg - Growth	15.0	6.7	10.7	13.2	--	--	--	7.30	2038	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Reliance Equity Hybrid Fund - Growth	54.3	2.3	-0.2	9.3	10.6	13.9	13.1	2.80	11257	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
Canara Robeco Equity Hybrid Fund - Growth	161.1	6.6	8.8	12.2	12.2	14.4	13.9	7.10	2242	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>	<b>10163.7</b>	<b>7.9</b>	<b>11.7</b>	<b>12.3</b>	<b>10.4</b>	<b>12.4</b>	<b>10.8</b>	<b>8.40</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	23.7	7.3	7.4	6.7	6.7	6.2	6.2	6.80	4643	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%
Kotak Equity Arbitrage Fund - Reg - Growth	26.8	6.8	7.4	6.5	6.6	6.4	6.3	6.50	13360	If redeemed bet. 0 Day to 30 Day; Exit Load is 0.25%
Reliance Arbitrage Fund - Growth	19.2	7.3	7.4	6.7	6.7	6.5	6.4	6.70	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	13.0	4.5	6.6	8.4	--	--	--	4.80	769	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
HDFC Equity Savings Fund - Growth	37.3	4.9	7.0	10.4	8.6	9.5	9.8	5.00	5614	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Kotak Equity Savings Fund - Reg - Growth	14.4	3.8	6.1	8.5	--	--	--	3.70	2158	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	2097.7	6.9	6.8	7.1	7.4	7.5	6.8	0.10	32993	Nil
Franklin India Liquid Fund - Super IP - Growth	2832.8	6.4	6.6	7.0	7.5	7.7	7.1	0.06	12783	Nil
Kotak Liquid Scheme - Reg - Growth	3831.0	6.3	6.4	6.9	7.1	7.4	6.8	0.10	31694	Nil
Reliance Liquid Fund - Growth	4612.8	7.0	7.0	7.4	7.5	7.6	7.2	0.10	31841	Nil
UTI Liquid Cash Plan - Reg - Growth	3098.4	6.9	6.9	7.2	7.4	7.5	7.0	0.10	43477	Nil
<b>CRISIL Liquid Fund Index</b>	--	<b>6.3</b>	<b>6.2</b>	<b>7.2</b>	--	--	--	--	--	--

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	375.9	8.8	8.7	8.8	8.6	8.0	8.1	0.55	15788	Nil
HDFC Ultra Short Term Fund - Reg - Growth	10.6	8.0	8.0	8.3	--	--	7.3	0.41	6196	Nil
IDFC Ultra Short Term Fund - Reg - Growth	10.8	8.5	8.4	8.5	--	--	7.0	0.37	2549	Nil
Kotak Savings Fund - Reg - Growth	30.5	8.5	8.0	8.3	8.1	7.5	7.5	0.47	13037	Nil
SBI Magnum Ultra Short Duration Fund - Growth	4214.8	8.2	8.0	8.2	8.3	7.4	7.4	0.49	8691	Nil
<b>NIFTY Ultra Short Duration Debt Index</b>	<b>3850.4</b>	<b>8.5</b>	<b>8.2</b>	<b>8.3</b>	<b>8.4</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	254.7	8.6	8.4	8.5	8.5	7.5	7.2	0.59	11117	Nil
ICICI Prudential Money Market Fund - Reg - Growth	263.2	8.4	8.1	8.3	8.2	7.3	7.2	0.47	8992	Nil
Reliance Money Market Fund - Growth	2873.3	8.8	8.5	8.5	8.5	7.4	7.1	0.46	3278	Nil
UTI Money Market Fund - Reg - Growth	2135.7	8.4	8.3	8.4	8.4	7.4	7.2	0.47	7578	Nil
<b>CRISIL Liquid Fund Index</b>	--	<b>7.2</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				
Franklin India STIP - Growth	4025.3	5.0	4.5	7.2	9.0	8.9	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	9.4	9.4	9.0	7.7	7.9	2.08	7956	Nil
IDFC Bond Fund - Short Term Plan - Reg - Growth	38.8	12.3	8.7	10.0	9.3	7.3	7.6	1.99	7525	Nil
Kotak Bond Short Term Plan - Reg - Growth	35.6	15.8	9.9	10.0	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	13.6	-8.9	0.3	4.5	6.3	6.8	7.6	0.80	2601	Nil
Franklin India Low Duration Fund - Growth	21.9	2.5	4.9	7.5	8.4	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	9.1	8.3	8.5	8.3	7.6	7.3	0.80	3571	Nil
UTI Treasury Advantage Fund - Reg - Growth	2323.0	-121.2	-37.8	-15.7	-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	14.9	10.1	10.2	9.7	7.8	8.3	2.68	3123	Nil
Kotak Banking and PSU Debt Fund - Reg - Growth	43.4	22.3	13.2	11.6	10.4	8.2	7.9	4.61	1617	Nil
UTI Banking & PSU Debt Fund - Reg - Growth	14.4	22.1	-13.5	-7.4	0.4	5.3	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	67.9	27.5	12.7	11.0	10.7	9.0	10.1	4.43	870	Nil
HDFC Corporate Bond Fund - Growth	21.3	19.6	12.1	11.6	10.3	8.3	7.9	3.89	12321	Nil
Kotak Corporate Bond Fund - Std - Growth	2520.4	11.3	9.6	9.8	9.0	8.2	7.9	1.60	2037	Nil

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**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	-0.9	1.4	5.2	7.7	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	12.4	8.9	8.3	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	8.3	-4.4	2.1	4.7	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	13.3	3.8	6.3	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	34.2	17.7	12.1	11.8	8.2	8.2	7.90	135	Nil
ICICI Prudential All Seasons Bond Fund - Growth	23.8	22.7	13.9	10.4	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)	23.2	40.5	19.4	12.2	13.0	8.6	7.7	7.43	1962	Nil
Kotak Dynamic Bond Fund - Reg - Growth	25.1	32.7	16.6	13.3	12.8	9.3	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	45.6	24.4	15.1	15.6	9.5	7.5	7.99	372	Nil
Reliance Gilt Securities Fund - Growth	26.2	46.9	24.7	14.8	15.0	10.3	7.4	9.37	975	If redeemed bet. 0 Day to 7 Day; Exit Load is 0.25%
UTI Gilt Fund - Growth	43.1	50.1	24.9	14.4	12.9	10.3	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	12.1	5.8	7.0	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	32.0	22.6	12.3	10.6	9.9	7.5	7.6	3.93	2421	Nil
Kotak Medium Term Fund - Reg - Growth	15.3	-8.4	1.3	4.4	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	26.4	21.9	12.8	11.3	10.0	7.6	8.0	4.24	3328	If redeemed bet. 0 Month to 6 Month; Exit Load is 1%
Reliance Income Fund - G P - Growth	62.0	45.8	22.1	14.1	13.5	8.3	7.2	9.80	253	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 June 20, 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.