

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

Multicap Funds

| Scheme Name | NAV | Historic Return (%) | | | | | | | AUM (Cr.) | Exit Load/Lock-in Details |
|--|---------------|---------------------|-------------|----------|------------|-------------|-----------|--------------|-----------|---|
| | | 6 M | 1 Y | 3 Y | 5 Y | 7 Y | 10 Y | YTD | | |
| Canara Robeco Equity Diversified Fund - Growth | 127 | 1.8 | -5.3 | 9.2 | 8.2 | 12.1 | 12.1 | 0.70 | 1,292 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| ICICI Prudential Multicap Fund - Growth | 274 | 2.1 | -8.2 | 6.1 | 9.6 | 14.2 | 12.6 | -3.00 | 3,940 | If redeemed bet. 0 Month to 12 Month; Exit Load is 1% |
| Kotak Standard Multicap Fund - Reg - Growth | 34 | 5.2 | -3.9 | 9.2 | 12.5 | 16.4 | -- | 1.70 | 24,960 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| S&P BSE 500 TRI | 16,932 | 2.1 | -7.9 | 8 | 8.5 | 12.5 | 11 | -1.40 | -- | -- |

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 | 8.3 | 0.7 | 12.6 | 10.9 | 15 | -- | 7.20 | 6,501 | If redeemed bet. 0 Month to 12 Month; Exit Load is 1% |
| HDFC Top 100 Fund - Growth | 465 | 2.9 | -2.6 | 8.4 | 7.8 | 12.8 | 11.8 | 0.10 | 17,095 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| ICICI Prudential Bluechip Fund - Growth | 40 | 3.2 | -5.2 | 8.1 | 9 | 13.5 | 13.5 | -0.60 | 21,125 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| Mirae Asset Large Cap Fund - Reg - Growth | 49 | 4.1 | -2.8 | 10.3 | 11.8 | 16.7 | 16 | 1.60 | 13,492 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| Reliance Large Cap Fund - Growth | 32 | -0.1 | -7.2 | 8.1 | 9.5 | 13.8 | 12 | -4.00 | 12,261 | If redeemed bet. 0 Month to 12 Month; Exit Load is 1% |
| Nifty 50 TRI | 15,426 | 3.6 | -3.3 | 9.8 | 8.3 | 12.1 | 10.8 | 2.50 | -- | -- |

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 | 51 | 2.5 | -9.5 | 5.5 | 12.1 | 16.6 | 16.4 | -3.20 | 5,856 | If redeemed bet. 0 Month to 12 Month; Exit Load is 1% |
| Edelweiss Mid Cap Fund - Growth | 24 | 1.0 | -14.1 | 4.8 | 11 | 17.6 | 16.5 | -4.60 | 848 | If redeemed bet. 0 Month to 12 Month; Exit Load is 1% |
| ICICI Prudential MidCap Fund - Growth | 88 | 0.4 | -11.1 | 5 | 8.6 | 16.4 | 14 | -8.10 | 1,669 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| Kotak Emerging Equity Scheme - Reg - Growth | 36 | 2.8 | -9.8 | 5 | 12.6 | 17.6 | 15.6 | -3.60 | 4,321 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| L&T Midcap Fund - Reg - Growth | 120 | -2.0 | -16.1 | 6.4 | 11.9 | 17.7 | 15.5 | -10.10 | 4,805 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| Nifty Midcap 100 TRI | 20,325 | -2.8 | -18.9 | 2.3 | 8.3 | 12.9 | 11.9 | -11.30 | -- | -- |

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

Large & Midcap

| Scheme Name | NAV | Historic Return (%) | | | | | | | AUM (Cr.) | Exit Load/Lock-in Details |
|--|--------------|---------------------|--------------|------------|------------|-------------|-------------|--------------|-----------|--|
| | | 6 M | 1 Y | 3 Y | 5 Y | 7 Y | 10 Y | YTD | | |
| Canara Robeco Emerging Equities - Growth | 86 | -0.5 | -12.6 | 8.1 | 13.6 | 20.1 | 19.1 | -3.40 | 4,640 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| Invesco India Growth Opportunities Fund - Growth | 33 | 3.6 | -7.8 | 9.3 | 10.9 | 14.8 | 13.2 | -0.30 | 1,560 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| NIFTY Large Midcap 250 TRI | 6,710 | 0.9 | -10.7 | 7.5 | 9.8 | 14.3 | 12.1 | -4.10 | -- | -- |

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 | 8.8 | -6.7 | 12.2 | 12.7 | 15.1 | -- | 2.40 | 7,785 | If redeemed bet. 0 Month to 12 Month; Exit Load is 1% |
| SBI Focused Equity Fund - Growth | 135 | 5.8 | -2.7 | 9.3 | 11.7 | 15.3 | 18 | 2.20 | 4,984 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| S&P BSE 500 TRI | 16,932 | 2.1 | -7.9 | 8 | 8.5 | 12.5 | 11 | -1.40 | -- | -- |

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 | 47 | -3.6 | -18.5 | 0.4 | 9 | 18.6 | 16.6 | -10.00 | 6,729 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| HDFC Small Cap Fund - Growth | 38 | -4.8 | -15.6 | 8.1 | 11.6 | 15.5 | 13.9 | -10.90 | 7,894 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| L&T Emerging Businesses Fund - Reg - Growth | 22 | -4.9 | -20.3 | 7.1 | 12 | -- | -- | -13.50 | 5,611 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| Nifty Smallcap 100 TRI | 6,674 | -4.5 | -27 | -2.7 | 2.5 | 8.5 | 8 | -14.80 | -- | -- |

ELSS Schemes (Tax Saving u/s 80-C)

| Scheme Name | NAV | Historic Return (%) | | | | | | | AUM (Cr.) | Exit Load/Lock-in Details |
|---|--------------|---------------------|-------------|------------|------------|-------------|-------------|--------------|-----------|---------------------------|
| | | 6 M | 1 Y | 3 Y | 5 Y | 7 Y | 10 Y | YTD | | |
| Aditya Birla Sun Life Tax Relief 96 - Growth | 29 | -2.5 | -12 | 6.8 | 11.1 | 15.5 | 12.5 | -7.00 | 8,416 | Nil |
| Axis Long Term Equity Fund - Growth | 44 | 8.2 | -2.8 | 10.1 | 12.3 | 18.4 | -- | 2.70 | 18,953 | Nil |
| IDFC Tax Advantage (ELSS) Fund - Reg - Growth | 51 | 1.0 | -11.7 | 7.2 | 9.7 | 14.7 | 13.7 | -5.40 | 1,902 | Nil |
| Invesco India Tax Plan - Growth | 48 | 2.1 | -9.8 | 7.5 | 10.4 | 15.4 | 14.5 | -1.70 | 837 | Nil |
| Mirae Asset Tax Saver Fund - Reg - Growth | 17 | 5.3 | -2.6 | 13.2 | -- | -- | -- | 2.10 | 2,208 | Nil |
| S&P BSE 200 TRI | 5,490 | 2.7 | -6.3 | 8.7 | 8.8 | 12.7 | 11.1 | -0.30 | -- | -- |

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

Contra/Value Fund

| Scheme Name | NAV | Historic Return (%) | | | | | | | AUM (Cr.) | Exit Load/Lock-in Details |
|---|---------------|---------------------|-------------|----------|------------|-------------|-----------|--------------|-----------|--|
| | | 6 M | 1 Y | 3 Y | 5 Y | 7 Y | 10 Y | YTD | | |
| Kotak India EQ Contra Fund - Reg - Growth | 50 | 2.5 | -5.8 | 10.1 | 9.6 | 13.2 | 11.8 | 0.40 | 811 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| Invesco India Contra Fund - Growth | 44 | 1.2 | -10.7 | 9 | 11.5 | 16.4 | 13.8 | -4.10 | 3,880 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| UTI Value Opportunities Fund - Growth | 57 | 1.3 | -9.4 | 4.9 | 5.5 | 10.2 | 11.3 | -1.90 | 4,211 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| S&P BSE 500 TRI | 16,932 | 2.1 | -7.9 | 8 | 8.5 | 12.5 | 11 | -1.40 | -- | -- |

Sector/Thematic

| Scheme Name | NAV | Historic Return (%) | | | | | | | AUM (Cr.) | Exit Load/Lock-in Details |
|--|---------------|---------------------|-------------|----------|------------|-------------|-----------|--------------|-----------|--|
| | | 6 M | 1 Y | 3 Y | 5 Y | 7 Y | 10 Y | YTD | | |
| Canara Robeco Consumer Trends Fund - Reg - Growth | 38 | 2.8 | -6.7 | 9.4 | 12.9 | 15.6 | -- | -0.50 | 319 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| Mirae Asset Great Consumer Fund - Growth | 33 | 0.7 | -8.1 | 10.6 | 11.4 | 15.6 | -- | -5.10 | 766 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| ICICI Prudential Technology Fund - Growth | 59 | -2.3 | 0.3 | 14.5 | 10.4 | 17.7 | 18.5 | 4.00 | 441 | If redeemed bet. 0 Day to 15 Day; Exit Load is 1% |
| Reliance Pharma Fund - Growth | 138 | -5.9 | -10.9 | -0.7 | 5 | 12 | 16.3 | -7.60 | 2,344 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| ICICI Prudential Banking and Financial Services Fund - Retail - Growth | 61 | 7.4 | -3.7 | 11.1 | 14.9 | 18.8 | 17.5 | 0.60 | 3,185 | If redeemed bet. 0 Day to 15 Day; Exit Load is 1% |
| Reliance Banking Fund - Growth | 261 | 5.4 | -9.7 | 9.9 | 11.7 | 15.2 | 15.6 | -1.60 | 2,924 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| S&P BSE 500 TRI | 16,932 | 2.1 | -7.9 | 8 | 8.5 | 12.5 | 11 | -1.40 | -- | -- |

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 | 4.0 | 2.7 | 7.1 | 8.8 | 12.5 | 12.4 | 2.10 | 27,798 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| Invesco India Dynamic Equity Fund - Growth | 29 | 4.0 | -2.5 | 7.1 | 8.5 | 12.7 | 11.6 | 3.30 | 924 | If redeemed bet. 0 Month to 3 Month; Exit Load is 0.25% |
| Reliance Balanced Advantage Fund - Growth | 89 | 3.4 | 1.4 | 8.3 | 8.5 | 12.6 | 11.8 | 2.70 | 2,195 | If redeemed bet. 0 Month to 12 Month; Exit Load is 1% |
| SBI Dynamic Asset Allocation Fund - Reg - Growth | 13 | 0.7 | -1.3 | 6.6 | -- | -- | -- | 0.60 | 684 | If redeemed bet. 0 Month to 12 Month; Exit Load is 1% |
| NIFTY 50 Hybrid Composite Debt 65:35 Index | 9,802 | 5.1 | 2.2 | 9.2 | 8.8 | 11.2 | 10.1 | 4.50 | -- | -- |

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

Hybrid Aggressive

| Scheme Name | NAV | Historic Return (%) | | | | | | | AUM (Cr.) | Exit Load/Lock-in Details |
|---|--------------|---------------------|------------|------------|------------|-------------|-------------|-------------|-----------|---|
| | | 6 M | 1 Y | 3 Y | 5 Y | 7 Y | 10 Y | YTD | | |
| HDFC Hybrid Equity Fund - Growth | 52 | 3.3 | -1.8 | 5.1 | 5.2 | 10.5 | 10.1 | 1.00 | 21,151 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| ICICI Prudential Equity & Debt Fund - Growth | 128 | 3.9 | -1.5 | 7.4 | 9.7 | 14.4 | 14 | 0.20 | 24,313 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| Mirae Asset Hybrid - Equity Fund - Reg - Growth | 14 | 5.0 | 0.4 | 9.2 | -- | -- | -- | 2.80 | 2,297 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| SBI Equity Hybrid Fund - Growth | 133 | 6.4 | 1.8 | 8.4 | 10.6 | 15.1 | 12.3 | 3.80 | 29,408 | If redeemed bet. 0 Month to 12 Month; Exit Load is 1% |
| Canara Robeco Equity Hybrid Fund - Growth | 154 | 3.1 | -1.3 | 7.8 | 9.7 | 13 | 12.6 | 2.00 | 2,298 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| NIFTY 50 Hybrid Composite Debt 65:35 Index | 9,802 | 5.1 | 2.2 | 9.2 | 8.8 | 11.2 | 10.1 | 4.50 | -- | -- |

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 | 6.0 | 7.2 | 7.2 | 6.9 | 6.3 | 6.2 | 6.90 | 7,382 | If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25% |
| Kotak Equity Arbitrage Fund - Reg - Growth | 27 | 6.3 | 7 | 7 | 6.8 | 6.3 | 6.3 | 6.70 | 14,527 | If redeemed bet. 0 Day to 30 Day; Exit Load is 0.25% |
| Reliance Arbitrage Fund - Growth | 20 | 6.1 | 7.2 | 7.1 | 6.9 | 6.5 | 6.4 | 6.90 | 8,904 | 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 | 4.2 | 1.5 | 6.8 | -- | -- | -- | 3.50 | 753 | If redeemed bet. 0 Month to 12 Month; Exit Load is 1% |
| HDFC Equity Savings Fund - Growth | 36 | 2.8 | 1.5 | 6.8 | 7.6 | 8.8 | 9.1 | 2.00 | 5,138 | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| Kotak Equity Savings Fund - Reg - Growth | 14 | 3.0 | 2.3 | 6.9 | -- | -- | -- | 2.50 | 2,003 | 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 | 2,121 | 5.6 | 6 | 6.2 | 6.7 | 7.4 | 6.01 | 0.09 | 30,115 | Nil |
| IDFC Cash Fund - Reg - Growth | 2,316 | 5.6 | 5.8 | 6 | 6.4 | 7.1 | 5.89 | 0.07 | 11,025 | Nil |
| Kotak Liquid Scheme - Reg - Growth | 3,872 | 5.5 | 5.9 | 6 | 6.5 | 7.2 | 5.96 | 0.08 | 29,444 | Nil |
| Mirae Asset Cash Management Fund - Growth | 2,002 | 5.6 | 6 | 6.1 | 6.6 | 7.3 | 5.95 | 0.08 | 3,463 | Nil |
| CRISIL Liquid Fund Index | -- | 6.0 | 6.2 | 6.4 | 6.9 | -- | -- | -- | -- | -- |

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

Ultra Short Fund

| Scheme Name | NAV | Historic Return (%) | | | | | YTM | Avg Maturity | AUM (Cr.) | Exit Load/Lock-in Details |
|---|--------------|---------------------|------------|------------|------------|------------|------|--------------|-----------|---------------------------|
| | | 1 M | 3 M | 6 M | 1 Y | 3 Y | | | | |
| HDFC Ultra Short Term Fund - Reg - Growth | 11 | 8.1 | 8.5 | 8.5 | -- | -- | 6.82 | 0.52 | 7,440 | Nil |
| IDFC Ultra Short Term Fund - Reg - Growth | 11 | 8.2 | 8.6 | 8.6 | 8.6 | -- | 6.61 | 0.47 | 3,258 | Nil |
| SBI Magnum Ultra Short Duration Fund - Growth | 4,276 | 7.9 | 8.6 | 8.3 | 8.5 | 7.5 | 6.94 | 0.46 | 8,447 | Nil |
| NIFTY Ultra Short Duration Debt Index | 3,905 | 8.4 | 8.5 | 8.3 | 8.5 | 7.7 | -- | -- | -- | -- |

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 | 259 | 8.4 | 9.2 | 8.9 | 8.8 | 7.6 | 6.55 | 0.52 | 11,755 | Nil |
| ICICI Prudential Money Market Fund - Reg - Growth | 267 | 8.0 | 8.7 | 8.5 | 8.4 | 7.4 | 6.39 | 0.39 | 9,064 | Nil |
| Reliance Money Market Fund - Growth | 2,917 | 8.2 | 9 | 8.7 | 8.7 | 7.5 | 6.54 | 0.42 | 3,320 | Nil |
| UTI Money Market Fund - Reg - Growth | 2,168 | 8.0 | 8.9 | 8.7 | 8.6 | 7.5 | 6.61 | 0.50 | 6,472 | Nil |
| CRISIL Liquid Fund Index | -- | 6.4 | 6.9 | -- | -- | -- | -- | -- | -- | -- |

Short Term Fund

| Scheme Name | NAV | Historic Return (%) | | | | | YTM | Avg Maturity | AUM (Cr.) | Exit Load/Lock-in Details |
|---|-----|---------------------|------|------|-----|-----|------|--------------|-----------|---------------------------|
| | | 1 M | 3 M | 6 M | 1 Y | 3 Y | | | | |
| HDFC Short Term Debt Fund - Growth | 21 | 8.2 | 11.9 | 10.5 | 9.4 | 7.7 | 7.73 | 2.59 | 8,173 | Nil |
| IDFC Bond Fund - Short Term Plan - Reg - Growth | 40 | 10.0 | 11.8 | 10.7 | 9.9 | 7.3 | 7.25 | 2.15 | 8,258 | Nil |
| Kotak Bond Short Term Plan - Reg - Growth | 36 | 7.3 | 12.4 | 10.8 | 9.6 | 7.2 | 7.69 | 2.75 | 9,355 | Nil |

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

Low Duration Fund

| Scheme Name | NAV | Historic Return (%) | | | | | YTM | Avg Maturity | AUM (Cr.) | Exit Load/Lock-in Details |
|---|-----|---------------------|-----|-----|-----|-----|------|--------------|-----------|---------------------------|
| | | 1 M | 3 M | 6 M | 1 Y | 3 Y | | | | |
| HDFC Low Duration Fund - Growth | 40 | 7.6 | 8.9 | 8.6 | 8.1 | 7.1 | 7.19 | 0.96 | 15,491 | Nil |
| Canara Robeco Savings Fund - Reg - Growth | 30 | 8.5 | 9.3 | 8.8 | 8.3 | 7.4 | 6.8 | 0.80 | 1,049 | Nil |
| IDFC Low Duration Fund - Reg - Growth | 27 | 8.8 | 9.4 | 9.1 | 8.7 | 7.6 | 6.8 | 0.88 | 4,167 | 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 | 7.9 | 12.4 | 11.2 | 9.9 | 7.6 | 8.00 | 2.71 | 3,285 | Nil |
| Kotak Banking and PSU Debt Fund - Reg - Growth | 44 | 5.1 | 14.7 | 12.5 | 10.9 | 8 | 7.3 | 3.76 | 2,198 | Nil |
| IDFC Banking & PSU Debt Fund - Reg - Growth | 17 | 11.0 | 14.8 | 13.3 | 11.8 | 7.8 | 7.29 | 3.15 | 7,544 | 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 | 7.3 | 11.8 | 11 | 9.4 | 7.5 | 7.37 | 2.51 | 7,771 | Nil |
| HDFC Corporate Bond Fund - Growth | 22 | 6.5 | 14.7 | 12.9 | 10.9 | 8 | 7.48 | 4.12 | 12,416 | Nil |
| Kotak Corporate Bond Fund - Std - Growth | 2,566 | 9.6 | 11 | 10.4 | 9.5 | 8.1 | 7.46 | 1.58 | 2,334 | Nil |

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter July 2019 - Sept 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 | | | | |
| Axis Dynamic Bond Fund - Growth | 20 | 1.1 | 18.3 | 15.1 | 12 | 7.4 | 7.42 | 7.00 | 141 | Nil |
| IDFC D B F - Reg - Growth (Re-Launched) | 24 | -1.5 | 22.6 | 18.1 | 14.1 | 8 | 6.87 | 7.86 | 2,068 | Nil |
| Kotak Dynamic Bond Fund - Reg - Growth | 26 | -1.7 | 17 | 14.1 | 12.6 | 8.5 | 7.47 | 5.56 | 737 | 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 | -4.7 | 24.8 | 20.8 | 16.7 | 8.8 | 6.78 | 9.25 | 396 | Nil |
| Reliance Gilt Securities Fund - Growth | 27 | -2.8 | 25.3 | 19.7 | 16.3 | 9 | 6.55 | 8.83 | 1,099 | If redeemed bet. 0 Day to 7 Day; Exit Load is 0.25% |
| UTI Gilt Fund - Growth | 44 | -5.9 | 27.7 | 20.8 | 14.6 | 9.1 | 6.66 | 13.26 | 538 | Nil |

Medium Duration Funds

| Scheme Name | NAV | Historic Return (%) | | | | | YTM | Avg Maturity | AUM (Cr.) | Exit Load/Lock-in Details |
|--|-----|---------------------|------|------|------|-----|------|--------------|-----------|---------------------------|
| | | 1 M | 3 M | 6 M | 1 Y | 3 Y | | | | |
| IDFC Bond Fund - Medium Term Plan - Reg - Growth | 33 | 5.1 | 15.1 | 12.7 | 10.6 | 7.3 | 6.96 | 4.04 | 2,584 | Nil |

Medium to Long Duration Funds

| Scheme Name | NAV | Historic Return (%) | | | | | YTM | Avg Maturity | AUM (Cr.) | Exit Load/Lock-in Details |
|-------------------------------------|-----|---------------------|------|------|------|-----|------|--------------|-----------|--|
| | | 1 M | 3 M | 6 M | 1 Y | 3 Y | | | | |
| ICICI Prudential Bond Fund - Growth | 27 | 6.8 | 15.7 | 13.3 | 10.6 | 7 | 7.65 | 4.18 | 3,280 | If redeemed bet. 0 Month to 6 Month; Exit Load is 1% |
| Reliance Income Fund - G P - Growth | 63 | -0.7 | 24.2 | 19.1 | 14.8 | 7.3 | 6.46 | 8.03 | 249 | 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 Aug 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 and Arbitrage Fund returns which are below 1 year period are Annualized Returns.