

**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	134.4	10.0	8.6	16.3	11.3	14.6	14.1	6.70	1160	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Multicap Fund - Growth	293.8	6.5	8.8	14.1	13.2	17.3	14.6	4.00	3632	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
Edelweiss Multi-Cap Fund - Reg - Growth	14.6	8.5	4.0	16.4	--	--	--	5.40	306	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
HDFC Equity Fund - Growth	674.8	10.7	12.3	17.5	11.3	16.0	15.3	7.20	22376	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Kotak Standard Multicap Fund - Reg - Growth	35.8	11.1	10.6	17.0	16.1	19.2	--	7.40	24297	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>Nifty 500 TRI</b>	<b>14281.9</b>	<b>8.5</b>	<b>6.3</b>	<b>15.4</b>	<b>11.7</b>	<b>15.2</b>	<b>12.4</b>	<b>5.00</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	29.2	12.9	11.5	16.7	12.5	17.0	--	8.20	5144	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
HDFC Top 100 Fund - Growth	500.9	11.0	14.9	17.5	11.1	15.4	14.2	7.80	16705	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Bluechip Fund - Growth	42.4	7.4	7.1	15.1	12.2	16.0	15.2	4.70	21846	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Mirae Asset Large Cap Fund - Reg - Growth	51.1	9.0	11.2	17.6	15.7	19.1	18.0	6.10	12315	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Reliance Large Cap Fund - Growth	35.4	9.0	12.4	17.7	14.1	17.2	14.2	6.30	12772	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
<b>Nifty 50</b>	<b>11737.9</b>	<b>11.5</b>	<b>11.4</b>	<b>14.9</b>	<b>10.0</b>	<b>13.4</b>	<b>10.7</b>	<b>8.10</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	53.3	5.2	-3.7	13.4	15.6	18.6	18.7	1.50	6074	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
Edelweiss Mid Cap Fund - Growth	25.9	4.0	-9.3	11.6	14.9	19.9	19.0	1.00	874	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
ICICI Prudential MidCap Fund - Growth	94.1	2.7	-5.2	13.1	14.0	18.2	16.8	-1.20	1683	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Kotak Emerging Equity Scheme - Reg - Growth	37.8	5.8	-3.7	12.5	18.1	19.6	17.7	1.80	4028	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
L&T Midcap Fund - Reg - Growth	128.9	-0.7	-8.5	14.5	17.1	20.4	18.0	-3.20	4503	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>Nifty Midcap 100 TRI</b>	<b>22279.8</b>	<b>0.2</b>	<b>-6.0</b>	<b>11.4</b>	<b>12.3</b>	<b>15.6</b>	<b>14.5</b>	<b>-2.80</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	93.3	7.8	0.7	16.6	19.5	22.9	22.0	4.80	4675	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
IDFC Core Equity Fund - Reg - Growth	44.3	3.5	-	13.3	11.5	14.2	11.1	0.30	2954	If redeemed bet. 0 Day to 365 Day; Exit Load is 1%
Principal Emerging Bluechip Fund - Growth	102.8	4.2	-4.1	15.4	17.2	21.6	18.7	1.70	2190	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>NIFTY Large Midcap 250 TRI</b>	<b>7157.6</b>	<b>5.8</b>	<b>2.6</b>	<b>15.3</b>	<b>13.3</b>	<b>16.9</b>	<b>14.2</b>	<b>2.30</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	28.0	9.6	3.2	17.4	15.5	--	--	4.30	7584	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
IDFC Focused Equity Fund - Reg - Growth	36.4	3.6	-7.3	13.7	9.1	11.9	9.7	3.10	1632	If redeemed bet. 0 Days to 365 Days; Exit Load is 1%
SBI Focused Equity Fund - Growth	142.8	12.9	5.6	15.0	16.8	18.0	19.5	8.00	4234	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>S&amp;P BSE 500</b>	<b>15193.7</b>	<b>7.9</b>	<b>4.7</b>	<b>14.0</b>	<b>10.4</b>	<b>13.6</b>	<b>11.2</b>	<b>4.50</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	53.0	2.9	-10.6	9.2	15.6	22.3	19.4	0.90	7403	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
HDFC Small Cap Fund - Growth	42.2	1.0	-7.0	17.4	16.3	18.8	16.7	-0.70	7660	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
L&T Emerging Businesses Fund - Reg - Growth	23.6	-2.8	-12.4	17.0	17.0	--	--	-4.90	5989	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Reliance Small Cap Fund - Growth	39.3	-0.3	-10.4	15.6	19.1	24.0	--	-1.10	8050	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
SBI Small Cap Fund - Growth	50.4	2.3	-10.6	15.8	23.6	25.7	--	0.00	1992	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>Nifty Smallcap 100 TRI</b>	<b>7772.4</b>	<b>3.2</b>	<b>-16.6</b>	<b>8.6</b>	<b>6.6</b>	<b>11.7</b>	<b>11.1</b>	<b>-0.80</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	31.1	4.3	-0.5	13.4	15.9	18.7	14.6	0.50	8685	Nil
Axis Long Term Equity Fund - Growth	44.8	9.0	5.8	14.7	16.2	20.7	--	4.30	19109	Nil
IDFC Tax Advantage (ELSS) Fund - Reg - Growth	55.8	5.4	-3.0	14.4	14.4	18.2	15.4	3.40	1996	Nil
Invesco India Tax Plan - Growth	50.6	6.4	3.5	14.1	14.8	17.8	16.7	3.30	839	Nil
Mirae Asset Tax Saver Fund - Reg - Growth	17.5	8.4	9.2	20.7	--	--	--	5.10	1949	Nil
<b>S&amp;P BSE 200 TRI</b>	<b>5804.6</b>	<b>9.0</b>	<b>8.4</b>	<b>15.8</b>	<b>12.0</b>	<b>15.4</b>	<b>12.8</b>	<b>5.40</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	52.8	9.3	7.1	16.8	12.3	15.4	13.5	5.50	811	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Tata Equity P/E Fund - Reg - Growth	133.7	5.4	-2.5	16.9	15.3	18.2	16.2	2.10	5464	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
UTI Value Opportunities Fund - Growth	60.4	7.0	3.2	11.3	9.0	12.5	12.8	3.40	4551	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>Nifty 500 TRI</b>	<b>14281.9</b>	<b>8.5</b>	<b>6.3</b>	<b>15.4</b>	<b>11.7</b>	<b>15.2</b>	<b>12.4</b>	<b>5.00</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	38.9	8.1	4.5	16.9	15.4	17.9	--	3.30	327	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Mirae Asset Great Consumer Fund - Growth	34.1	4.8	3.9	17.8	15.3	17.8	--	-0.40	742	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Technology Fund - Growth	57.6	5.6	9.9	12.3	14.2	18.3	22.0	1.70	476	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%
Reliance Pharma Fund - Growth	142.7	-6.6	6.0	3.1	10.7	14.2	19.7	-4.60	2711	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Banking and Financial Services Fund - Retail - Growth	67.0	16.9	13.4	24.1	18.0	22.8	19.7	10.20	3068	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%
Reliance Banking Fund - Growth	289.3	14.4	10.2	21.2	14.7	18.9	17.3	9.20	2991	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>Nifty 500 TRI</b>	<b>14281.9</b>	<b>8.5</b>	<b>6.3</b>	<b>15.4</b>	<b>11.7</b>	<b>15.2</b>	<b>12.4</b>	<b>5.00</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	35.7	6.4	7.1	11.2	10.8	14.0	13.3	3.80	29034	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Invesco India Dynamic Equity Fund - Growth	29.0	7.3	2.1	11.9	10.7	14.5	13.2	5.00	1007	If redeemed bet. 0 Month to 3 Month; Exit Load is 0.25%
SBI Dynamic Asset Allocation Fund - Reg - Growth	13.3	2.2	2.6	9.0	--	--	--	1.40	649	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
<b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>	<b>9997.1</b>	<b>9.7</b>	<b>11.9</b>	<b>13.3</b>	<b>10.6</b>	<b>12.8</b>	<b>10.7</b>	<b>6.60</b>	--	--

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	53.9	7.3	5.5	12.6	8.2	11.7	11.6	4.80	22384	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Equity & Debt Fund - Growth	134.2	6.3	7.3	13.8	13.0	16.3	15.3	4.80	26129	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Mirae Asset Hybrid - Equity Fund - Reg - Growth	14.7	7.5	10.4	14.4	--	--	--	5.20	1843	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Reliance Equity Hybrid Fund - Growth	52.7	1.1	-2.1	9.8	11.0	14.0	13.5	-0.20	11872	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
Canara Robeco Equity Hybrid Fund - Growth	158.7	8.0	7.6	13.2	12.7	14.7	13.8	5.40	2124	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>	<b>9997.1</b>	<b>9.7</b>	<b>11.9</b>	<b>13.3</b>	<b>10.6</b>	<b>12.8</b>	<b>10.7</b>	<b>6.60</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	23.5	7.1	6.9	6.1	6.6	6.1	6.1	6.60	3626	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%
Kotak Equity Arbitrage Fund - Reg - Growth	26.7	6.9	6.8	5.9	6.5	6.3	6.3	6.40	12574	If redeemed bet. 0 Day to 30 Day; Exit Load is 0.25%
Reliance Arbitrage Fund - Growth	19.1	6.1	6.7	6.1	6.7	6.4	6.4	6.60	8276	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	7.1	8.1	9.3	--	--	--	4.80	757	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
HDFC Equity Savings Fund - Growth	36.9	5.0	6.3	11.6	8.5	9.5	9.8	3.90	5758	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Kotak Equity Savings Fund - Reg - Growth	14.3	4.6	6.4	8.8	--	--	--	2.80	2193	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	2086.1	7.4	7.3	7.1	7.4	7.6	6.9	0.11	30460	Nil
Franklin India Liquid Fund - Super IP - Growth	2817.1	7.4	7.4	7.3	7.5	7.7	7.4	0.09	9643	Nil
Kotak Liquid Scheme - Reg - Growth	3810.2	7.2	7.1	6.9	7.1	7.4	6.8	0.10	27577	Nil
Reliance Liquid Fund - Growth	4586.1	7.9	7.6	7.2	7.4	7.6	7.3	0.13	34422	Nil
UTI Liquid Cash Plan - Reg - Growth	3081.0	7.5	7.3	7.1	7.4	7.6	7.0	0.12	36731	Nil
<b>CRISIL Liquid Fund Index</b>	--	<b>7.8</b>	<b>7.8</b>	<b>7.3</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	373.2	8.3	8.6	8.9	8.7	7.9	8.4	0.55	15387	Nil
HDFC Ultra Short Term Fund - Reg - Growth	10.6	7.2	8.4	8.5	--	--	7.6	0.44	5812	Nil
IDFC Ultra Short Term Fund - Reg - Growth	10.7	8.2	8.4	8.6	--	--	7.6	0.38	1986	Nil
Kotak Savings Fund - Reg - Growth	30.3	7.4	8.1	8.4	8.1	7.4	7.9	0.44	12689	Nil
SBI Magnum Ultra Short Duration Fund - Growth	4187.7	7.3	8.0	8.4	8.4	7.4	7.5	0.40	8143	Nil
<b>NIFTY Ultra Short Duration Debt Index</b>	<b>3824.7</b>	<b>7.6</b>	<b>8.0</b>	<b>8.4</b>	<b>8.5</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	253.0	7.8	8.4	8.6	8.4	7.5	7.7	0.56	11363	Nil
ICICI Prudential Money Market Fund - Reg - Growth	261.5	7.6	8.1	8.3	8.1	7.3	7.6	0.43	9271	Nil
Reliance Money Market Fund - Growth	2853.8	8.0	8.4	8.7	8.5	7.4	7.7	0.41	3952	Nil
UTI Money Market Fund - Reg - Growth	2121.5	7.7	8.3	8.4	8.4	7.4	7.8	0.50	4932	Nil
<b>CRISIL Liquid Fund Index</b>	--	<b>7.3</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	4008.2	6.6	6.5	9.8	9.2	9.0	11.4	3.01	13260	If redeemed bet. 0 Year to 1 Year; Exit Load is 0.5%
HDFC Short Term Debt Fund - Growth	20.8	7.8	8.7	9.0	8.5	7.5	8.2	1.58	7681	Nil
IDFC Bond Fund - Short Term Plan - Reg - Growth	38.4	8.8	9.1	9.8	8.9	7.1	8.0	2.03	6985	Nil
Kotak Bond Short Term Plan - Reg - Growth	35.1	8.2	8.8	9.4	8.3	7.1	8.4	2.67	8703	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	13.7	2.0	6.3	7.7	8.0	7.3	7.9	0.78	2886	Nil
Franklin India Low Duration Fund - Growth	21.9	6.9	7.5	9.1	9.0	8.8	10.5	1.13	7107	If redeemed bet. 0 Months to 3 Months; Exit Load is 0.5%
IDFC Low Duration Fund - Reg - Growth	26.8	8.0	8.5	8.6	8.3	7.6	7.8	0.83	3386	Nil
UTI Treasury Advantage Fund - Reg - Growth	2589.9	1.3	6.2	7.3	7.6	7.4	9.2	0.55	5220	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	15.1	9.6	9.7	10.1	8.8	7.6	8.7	2.59	3001	Nil
Kotak Banking and PSU Debt Fund - Reg - Growth	42.6	12.8	10.0	10.2	9.2	7.7	8.5	4.24	1432	Nil
UTI Banking & PSU Debt Fund - Reg - Growth	14.1	-72.5	-18.0	-8.7	-0.8	4.8	7.7	1.82	200	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	66.4	7.3	7.7	10.2	8.7	8.4	9.9	4.22	909	Nil
HDFC Corporate Bond Fund - Growth	21.0	11.3	10.8	10.6	9.2	7.9	8.3	3.43	12684	Nil
Kotak Corporate Bond Fund - Std - Growth	2497.3	9.4	9.5	9.7	8.8	8.0	8.2	1.04	1637	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	8.2	5.1	8.8	8.5	8.5	11.4	3.38	7229	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	15.4	7.5	8.7	8.2	7.4	7.3	9.9	2.53	15966	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	25.3	-24.9	-4.1	2.4	4.7	6.5	11.5	1.98	9292	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
SBI Credit Risk Fund - Growth	29.7	-6.0	2.8	5.9	6.7	7.1	12.0	2.61	5407	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	19.1	16.9	12.0	10.4	9.0	7.3	8.6	6.80	135	Nil
ICICI Prudential All Seasons Bond Fund - Growth	23.3	12.6	11.1	9.9	8.1	8.6	8.7	4.74	2647	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%
IDFC D B F - Reg - Growth (Re-Launched)	22.5	19.4	13.2	10.5	9.6	7.6	8.3	8.16	1919	Nil
Kotak Dynamic Bond Fund - Reg - Growth	24.5	14.3	10.9	12.1	10.4	8.5	8.7	5.60	597	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)	22.6	28.4	17.2	13.9	11.9	8.4	8.2	9.38	422	Nil
Reliance Gilt Securities Fund - Growth	25.2	26.6	14.4	13.1	11.1	9.0	7.8	9.01	962	If redeemed bet. 0 Day to 7 Day; Exit Load is 0.25%
UTI Gilt Fund - Growth	41.3	16.5	13.5	11.0	8.7	8.9	7.4	5.42	475	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	22.3	7.1	5.0	7.6	7.9	8.5	11.4	4.79	3785	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	31.4	11.1	9.8	9.2	8.5	7.0	8.1	3.92	2344	Nil
Kotak Medium Term Fund - Reg - Growth	15.4	7.7	8.4	8.1	7.1	7.4	10.2	3.65	4074	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	25.9	11.6	10.3	10.0	8.2	7.0	8.3	4.35	3289	If redeemed bet. 0 Month to 6 Month; Exit Load is 1%
Reliance Income Fund - G P - Growth	59.8	20.2	14.0	11.5	9.7	7.1	8.2	8.10	325	If redeemed bet. 0 Day to 15 Day; Exit Load is 0.25%
Kotak Medium Term Fund - Reg - Growth	15.4	7.7	8.4	8.1	7.1	7.4	10.2	3.65	4074	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 May 22, 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.