

**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 | 137.1          | 10.3                | 9.7        | 15.4        | 10.9        | 14.0        | 13.9        | 8.90        | 1265      | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%    |
| ICICI Prudential Multicap Fund - Growth        | 299.4          | 7.7                 | 9.2        | 12.2        | 12.7        | 16.6        | 14.0        | 6.00        | 3847      | If redeemed bet. 0 Month to 12 Month; Exit Load is 1% |
| Edelweiss Multi-Cap Fund - Reg - Growth        | 14.8           | 8.3                 | 5.6        | 15.2        | --          | --          | --          | 6.90        | 358       | If redeemed bet. 0 Month to 12 Month; Exit Load is 1% |
| HDFC Equity Fund - Growth                      | 702.0          | 13.2                | 17.6       | 16.2        | 11.2        | 15.8        | 14.9        | 11.50       | 23231     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%    |
| Kotak Standard Multicap Fund - Reg - Growth    | 36.4           | 10.7                | 10.1       | 15.0        | 15.3        | 18.6        | --          | 9.30        | 25531     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%    |
| <b>Nifty 500 TRI</b>                           | <b>14435.1</b> | <b>7.7</b>          | <b>6.1</b> | <b>13.9</b> | <b>11.1</b> | <b>14.6</b> | <b>11.9</b> | <b>6.10</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           | 12.0                | 10.5        | 16.2        | 12.3        | 16.7        | --          | 11.00       | 5746      | If redeemed bet. 0 Month to 12 Month; Exit Load is 1% |
| HDFC Top 100 Fund - Growth                | 518.7          | 13.3                | 17.9        | 16.2        | 11.0        | 15.1        | 13.5        | 11.70       | 17475     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%    |
| ICICI Prudential Bluechip Fund - Growth   | 43.3           | 8.1                 | 8.6         | 13.8        | 11.7        | 15.5        | 14.8        | 6.70        | 22182     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%    |
| Mirae Asset Large Cap Fund - Reg - Growth | 52.3           | 9.8                 | 11.7        | 16.4        | 15.0        | 18.8        | 17.5        | 8.50        | 13065     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%    |
| Reliance Large Cap Fund - Growth          | 35.8           | 8.9                 | 12.1        | 15.7        | 13.0        | 16.6        | 13.7        | 7.50        | 13170     | If redeemed bet. 0 Month to 12 Month; Exit Load is 1% |
| <b>Nifty 50 TRI</b>                       | <b>16515.7</b> | <b>11.1</b>         | <b>11.4</b> | <b>15.0</b> | <b>11.0</b> | <b>14.1</b> | <b>11.8</b> | <b>9.70</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              | 54.2           | 5.2                 | 1.9         | 11.2        | 13.8        | 18.9        | 18.0        | 3.30         | 6320      | If redeemed bet. 0 Month to 12 Month; Exit Load is 1% |
| Edelweiss Mid Cap Fund - Growth             | 26.4           | 4.4                 | -4.2        | 11.0        | 13.5        | 19.9        | 18.0        | 3.10         | 918       | If redeemed bet. 0 Month to 12 Month; Exit Load is 1% |
| ICICI Prudential MidCap Fund - Growth       | 95.2           | 1.4                 | -           | 11.0        | 12.2        | 18.3        | 15.9        | 0.00         | 1765      | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%    |
| Kotak Emerging Equity Scheme - Reg - Growth | 38.7           | 5.8                 | 1.0         | 11.3        | 16.4        | 19.8        | 17.4        | 4.10         | 4326      | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%    |
| L&T Midcap Fund - Reg - Growth              | 131.2          | 0.0                 | -4.2        | 13.1        | 15.4        | 20.2        | 17.3        | -1.50        | 4880      | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%    |
| <b>Nifty Midcap 100 TRI</b>                 | <b>22678.0</b> | <b>0.7</b>          | <b>-3.6</b> | <b>10.8</b> | <b>11.5</b> | <b>15.1</b> | <b>13.7</b> | <b>-1.10</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  | 94.4          | 7.6                 | 2.5        | 15.3        | 17.4        | 22.6        | 21.3        | 6.10        | 4890      | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| IDFC Core Equity Fund - Reg - Growth      | 45.4          | 4.1                 | 2.3        | 12.2        | 11.1        | 14.0        | 10.7        | 2.90        | 3015      | If redeemed bet. 0 Day to 365 Day; Exit Load is 1% |
| Principal Emerging Bluechip Fund - Growth | 103.8         | 4.1                 | -1.6       | 13.8        | 15.8        | 21.3        | 18.1        | 2.70        | 2236      | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| <b>NIFTY Large Midcap 250 TRI</b>         | <b>7266.8</b> | <b>5.6</b>          | <b>3.4</b> | <b>14.0</b> | <b>12.4</b> | <b>16.4</b> | <b>13.6</b> | <b>3.90</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           | 28.5           | 7.4                 | 3.3        | 16.9        | 14.6       | --          | --          | 6.40        | 7978      | If redeemed bet. 0 Month to 12 Month; Exit Load is 1% |
| IDFC Focused Equity Fund - Reg - Growth | 37.0           | 6.2                 | -6.4       | 13.1        | 8.9        | 11.4        | 9.4         | 4.90        | 1646      | If redeemed bet. 0 Days to 365 Days; Exit Load is 1%  |
| SBI Focused Equity Fund - Growth        | 145.4          | 11.3                | 9.8        | 15.4        | 15.2       | 17.8        | 19.2        | 9.90        | 4634      | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%    |
| <b>S&amp;P BSE 500</b>                  | <b>15332.2</b> | <b>7.0</b>          | <b>4.7</b> | <b>12.5</b> | <b>9.7</b> | <b>13.0</b> | <b>10.6</b> | <b>5.40</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 | 52.7          | 1.7                 | -7.9         | 7.5        | 13.7       | 21.7        | 18.6        | 0.50         | 7577      | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| HDFC Small Cap Fund - Growth                   | 42.1          | 0.6                 | -4.3         | 15.7       | 15.3       | 18.2        | 15.8        | -0.90        | 8403      | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| L&T Emerging Businesses Fund - Reg - Growth    | 23.6          | -3.6                | -8.9         | 14.6       | 15.3       | --          | --          | -4.90        | 6177      | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| Reliance Small Cap Fund - Growth               | 39.5          | 0.5                 | -5.1         | 14.2       | 16.2       | 23.3        | --          | -0.70        | 8438      | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| SBI Small Cap Fund - Growth                    | 51.2          | 3.5                 | -0.6         | 15.8       | 21.5       | 25.2        | --          | 1.50         | 2188      | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| <b>Nifty Smallcap 100 TRI</b>                  | <b>7554.9</b> | <b>-1.5</b>         | <b>-14.3</b> | <b>4.4</b> | <b>4.3</b> | <b>10.8</b> | <b>10.0</b> | <b>-3.60</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  | 30.7          | 0.9                 | -2.3       | 11.7        | 13.9        | 17.8        | 13.8        | -0.60       | 8913      | Nil                       |
| Axis Long Term Equity Fund - Growth           | 45.8          | 8.2                 | 6.0        | 14.2        | 15.3        | 20.4        | --          | 6.80        | 19817     | Nil                       |
| IDFC Tax Advantage (ELSS) Fund - Reg - Growth | 56.9          | 6.9                 | 1.2        | 14.1        | 13.5        | 17.6        | 15.3        | 5.50        | 2063      | Nil                       |
| Invesco India Tax Plan - Growth               | 51.5          | 6.5                 | 2.7        | 13.2        | 13.5        | 17.4        | 16.1        | 5.10        | 870       | Nil                       |
| Mirae Asset Tax Saver Fund - Reg - Growth     | 18.1          | 9.7                 | 11.6       | 19.7        | --          | --          | --          | 8.40        | 2112      | Nil                       |
| <b>S&amp;P BSE 200 TRI</b>                    | <b>5880.8</b> | <b>8.3</b>          | <b>7.9</b> | <b>14.4</b> | <b>11.4</b> | <b>14.8</b> | <b>12.2</b> | <b>6.80</b> | --        | --                        |

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 | 53.3           | 8.1                 | 6.3        | 15.6        | 11.7        | 14.9        | 13.0        | 6.60        | 853       | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%    |
| Tata Equity P/E Fund - Reg - Growth       | 135.3          | 4.6                 | -0.9       | 14.4        | 13.3        | 17.7        | 15.8        | 3.20        | 5602      | If redeemed bet. 0 Month to 12 Month; Exit Load is 1% |
| UTI Value Opportunities Fund - Growth     | 61.4           | 6.3                 | 2.6        | 10.2        | 8.1         | 12.0        | 12.3        | 5.20        | 4571      | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%    |
| <b>Nifty 500 TRI</b>                      | <b>14435.1</b> | <b>7.7</b>          | <b>6.1</b> | <b>13.9</b> | <b>11.1</b> | <b>14.6</b> | <b>11.9</b> | <b>6.10</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           | 6.4                 | 5.3        | 15.2        | 15.0        | 17.2        | --          | 4.70        | 335       | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| Mirae Asset Great Consumer Fund - Growth                               | 34.4           | 1.8                 | 3.8        | 16.4        | 14.6        | 17.7        | --          | 0.30        | 777       | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| ICICI Prudential Technology Fund - Growth                              | 58.9           | 7.0                 | 7.6        | 12.5        | 12.4        | 18.1        | 20.3        | 4.00        | 456       | If redeemed bet. 0 Day to 15 Day; Exit Load is 1%  |
| Reliance Pharma Fund - Growth  | 142.0          | -3.4                | -1.6       | 2.6         | 8.6         | 13.9        | 18.4        | -5.00       | 2492      | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| ICICI Prudential Banking and Financial Services Fund - Retail - Growth | 68.3           | 13.7                | 16.2       | 20.6        | 17.7        | 21.9        | 19.1        | 12.30       | 3299      | If redeemed bet. 0 Day to 15 Day; Exit Load is 1%  |
| Reliance Banking Fund - Growth   | 296.1          | 13.0                | 10.9       | 19.3        | 15.0        | 18.0        | 17.2        | 11.80       | 3203      | If redeemed bet. 0 Year to 1 Year; Exit Load is 1% |
| <b>Nifty 500 TRI</b>   | <b>14435.1</b> | <b>7.7</b>          | <b>6.1</b> | <b>13.9</b> | <b>11.1</b> | <b>14.6</b> | <b>11.9</b> | <b>6.10</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           | 5.7                 | 7.9         | 10.2        | 10.4        | 13.7        | 13.0        | 5.00        | 29105     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%      |
| Invesco India Dynamic Equity Fund - Growth              | 29.3           | 7.1                 | 2.4         | 11.0        | 9.9         | 13.9        | 12.7        | 6.20        | 995       | If redeemed bet. 0 Month to 3 Month; Exit Load is 0.25% |
| SBI Dynamic Asset Allocation Fund - Reg - Growth        | 13.5           | 2.8                 | 3.1         | 8.3         | --          | --          | --          | 2.80        | 669       | If redeemed bet. 0 Month to 12 Month; Exit Load is 1%   |
| <b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>       | <b>10156.0</b> | <b>9.2</b>          | <b>11.5</b> | <b>12.6</b> | <b>10.4</b> | <b>12.3</b> | <b>10.7</b> | <b>8.30</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                  | 55.1           | 8.2                 | 8.7         | 10.4        | 7.3         | 11.6        | 11.4        | 7.20        | 22665     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%    |
| ICICI Prudential Equity & Debt Fund - Growth      | 137.0          | 8.1                 | 9.8         | 13.0        | 12.3        | 16.2        | 15.1        | 7.00        | 26036     | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%    |
| Mirae Asset Hybrid - Equity Fund - Reg - Growth   | 15.1           | 8.7                 | 11.5        | 13.7        | --          | --          | --          | 7.90        | 2038      | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%    |
| Reliance Equity Hybrid Fund - Growth              | 54.7           | 4.4                 | 0.8         | 10.0        | 10.6        | 13.9        | 12.9        | 3.50        | 11257     | If redeemed bet. 0 Month to 12 Month; Exit Load is 1% |
| Canara Robeco Equity Hybrid Fund - Growth         | 161.5          | 8.3                 | 9.0         | 12.5        | 12.0        | 14.4        | 13.8        | 7.30        | 2242      | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%    |
| <b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b> | <b>10156.0</b> | <b>9.2</b>          | <b>11.5</b> | <b>12.6</b> | <b>10.4</b> | <b>12.3</b> | <b>10.7</b> | <b>8.30</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 | 5.0                 | 7.4 | 6.6 | 6.6 | 6.2 | 6.2 | 6.70 | 4643      | If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25% |
| Kotak Equity Arbitrage Fund - Reg - Growth | 26.8 | 5.0                 | 7.4 | 6.5 | 6.5 | 6.3 | 6.3 | 6.40 | 13360     | If redeemed bet. 0 Day to 30 Day; Exit Load is 0.25%    |
| Reliance Arbitrage Fund - Growth           | 19.3 | 5.0                 | 7.4 | 6.6 | 6.6 | 6.5 | 6.4 | 6.60 | 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 | 5.2                 | 6.1 | 8.4  | --  | --  | --   | 4.60 | 769       | If redeemed bet. 0 Month to 12 Month; Exit Load is 1% |
| HDFC Equity Savings Fund - Growth            | 37.4 | 6.0                 | 7.9 | 10.7 | 8.5 | 9.5 | 9.8  | 5.50 | 5614      | If redeemed bet. 0 Year to 1 Year; Exit Load is 1%    |
| Kotak Equity Savings Fund - Reg - Growth     | 14.4 | 4.3                 | 5.9 | 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                      | 2099.8 | 6.4                 | 6.5        | 6.8        | 7.3        | 7.5 | 6.8 | 0.10         | 32993     | Nil                       |
| Franklin India Liquid Fund - Super IP - Growth | 2835.7 | 6.1                 | 6.3        | 6.8        | 7.4        | 7.6 | 7.1 | 0.06         | 12783     | Nil                       |
| Kotak Liquid Scheme - Reg - Growth             | 3834.9 | 6.1                 | 6.3        | 6.7        | 7.0        | 7.4 | 6.8 | 0.10         | 31694     | Nil                       |
| Reliance Liquid Fund - Growth                  | 4617.7 | 6.7                 | 6.8        | 7.1        | 7.4        | 7.6 | 7.2 | 0.10         | 31841     | Nil                       |
| UTI Liquid Cash Plan - Reg - Growth            | 3101.6 | 6.6                 | 6.7        | 6.9        | 7.4        | 7.5 | 7.0 | 0.10         | 43477     | Nil                       |
| <b>CRISIL Liquid Fund Index</b>                | --     | <b>5.9</b>          | <b>6.3</b> | <b>6.9</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 | 376.1         | 7.1                 | 8.5        | 8.7        | 8.5        | 7.9        | 8.1 | 0.55         | 15788     | Nil                       |
| HDFC Ultra Short Term Fund - Reg - Growth         | 10.6          | 6.5                 | 7.9        | 8.2        | --         | --         | 7.3 | 0.41         | 6196      | Nil                       |
| IDFC Ultra Short Term Fund - Reg - Growth         | 10.8          | 7.3                 | 8.3        | 8.4        | --         | --         | 7.0 | 0.37         | 2549      | Nil                       |
| Kotak Savings Fund - Reg - Growth                 | 30.5          | 7.0                 | 7.7        | 8.2        | 8.0        | 7.4        | 7.5 | 0.47         | 13037     | Nil                       |
| SBI Magnum Ultra Short Duration Fund - Growth     | 4217.6        | 6.7                 | 7.8        | 8.1        | 8.3        | 7.4        | 7.4 | 0.49         | 8691      | Nil                       |
| <b>NIFTY Ultra Short Duration Debt Index</b>      | <b>3853.9</b> | <b>7.5</b>          | <b>8.1</b> | <b>8.2</b> | <b>8.3</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 | 254.8  | 7.0                 | 8.2        | 8.3 | 8.4 | 7.5 | 7.2 | 0.59         | 11117     | Nil                       |
| ICICI Prudential Money Market Fund - Reg - Growth       | 263.4  | 7.2                 | 8.0        | 8.2 | 8.1 | 7.3 | 7.2 | 0.47         | 8992      | Nil                       |
| Reliance Money Market Fund - Growth                     | 2875.5 | 7.4                 | 8.3        | 8.4 | 8.4 | 7.4 | 7.1 | 0.46         | 3278      | Nil                       |
| UTI Money Market Fund - Reg - Growth                    | 2136.9 | 6.8                 | 8.1        | 8.3 | 8.3 | 7.4 | 7.2 | 0.47         | 7578      | Nil                       |
| <b>CRISIL Liquid Fund Index</b>                         | --     | <b>6.9</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                    | 4017.8 | -0.8                | 2.9 | 5.8 | 8.5 | 8.7 | 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   | 7.2                 | 8.4 | 8.8 | 8.7 | 7.6 | 7.9  | 2.08         | 7956      | Nil  |
| IDFC Bond Fund - Short Term Plan - Reg - Growth | 38.7   | 4.3                 | 7.7 | 9.3 | 9.0 | 7.2 | 7.6  | 1.99         | 7525      | Nil  |
| Kotak Bond Short Term Plan - Reg - Growth       | 35.5   | 7.0                 | 8.6 | 9.2 | 8.7 | 7.3 | 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       | 13.7   | -1.8                | 3.4   | 6.1   | 7.1  | 7.0 | 7.6  | 0.80         | 2601      | Nil   |
| Franklin India Low Duration Fund - Growth  | 21.9   | 2.7                 | 4.3   | 7.2   | 8.2  | 8.5 | 10.9 | 1.09         | 6920      | If redeemed bet. 0 Months to 3 Months; Exit Load is 0.5%  |
| IDFC Low Duration Fund - Reg - Growth      | 27.0   | 6.4                 | 8.0   | 8.3   | 8.2  | 7.6 | 7.3  | 0.80         | 3571      | Nil   |
| UTI Treasury Advantage Fund - Reg - Growth | 2323.5 | -128.4              | -38.3 | -15.9 | -4.3 | 3.3 | 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 | 5.4                 | 8.6   | 9.3  | 9.2 | 7.7 | 8.3 | 2.68         | 3123      | Nil                       |
| Kotak Banking and PSU Debt Fund - Reg - Growth | 43.3 | 10.5                | 11.3  | 10.6 | 9.9 | 8.0 | 7.9 | 4.61         | 1617      | Nil                       |
| UTI Banking & PSU Debt Fund - Reg - Growth     | 14.3 | 11.4                | -15.9 | -8.2 | -   | 5.1 | 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 | 67.6   | 20.2                | 10.1 | 9.8  | 9.9 | 8.8 | 10.1 | 4.43         | 870       | Nil                       |
| HDFC Corporate Bond Fund - Growth           | 21.3   | 8.3                 | 9.8  | 10.5 | 9.8 | 8.1 | 7.9  | 3.89         | 12321     | Nil                       |
| Kotak Corporate Bond Fund - Std - Growth    | 2518.4 | 5.1                 | 8.8  | 9.3  | 8.8 | 8.1 | 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  | 19.5 | -7.1                | -    | 4.0 | 7.3 | 8.1 | 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 | 5.1                 | 7.4  | 7.6 | 7.6 | 7.4 | 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 | 2.6                 | -5.2 | 1.6 | 4.4 | 6.4 | 11.2 | 1.96         | 8534      | If redeemed bet. 0 Month to 12 Month; Exit Load is 1%  |
| SBI Credit Risk Fund - Growth             | 30.0 | 7.3                 | 2.8  | 5.8 | 6.9 | 7.2 | 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                 | 19.5 | 15.4                | 13.0 | 10.2 | 10.8 | 7.8 | 8.2 | 7.90         | 135       | Nil   |
| ICICI Prudential All Seasons Bond Fund - Growth | 23.7 | 10.6                | 10.5 | 9.4  | 9.0  | 8.7 | 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)         | 23.0 | 16.8                | 13.6 | 10.1 | 11.8 | 8.2 | 7.7 | 7.43         | 1962      | Nil   |
| Kotak Dynamic Bond Fund - Reg - Growth          | 25.0 | 16.9                | 13.3 | 11.8 | 11.9 | 9.0 | 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) | 23.2 | 27.8                | 18.5 | 13.2 | 14.6 | 9.2 | 7.5 | 7.99         | 372       | Nil   |
| Reliance Gilt Securities Fund - Growth                   | 26.0 | 29.6                | 19.4 | 12.9 | 14.0 | 9.8 | 7.4 | 9.37         | 975       | If redeemed bet. 0 Day to 7 Day; Exit Load is 0.25% |
| UTI Gilt Fund - Growth                                   | 42.8 | 36.9                | 19.5 | 12.9 | 12.1 | 9.8 | 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 | 22.4 | 6.3                 | 3.3  | 5.6 | 7.7 | 8.4 | 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 | 9.8                 | 9.7  | 9.4 | 9.3 | 7.3 | 7.6  | 3.93         | 2421      | Nil   |
| Kotak Medium Term Fund - Reg - Growth             | 15.2 | -19.0               | -0.4 | 3.7 | 5.4 | 6.8 | 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 | 8.1                 | 9.8  | 10.1 | 9.2  | 7.4 | 8.0 | 4.24         | 3328      | If redeemed bet. 0 Month to 6 Month; Exit Load is 1% |
| Reliance Income Fund - G P - Growth | 61.6 | 24.0                | 16.4 | 12.1 | 12.6 | 7.9 | 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 26, 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.