

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Oct 2019 - Dec 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		
Aditya Birla Sun Life Equity Fund - Growth	762	2.4	10.2	11.2	10.5	16.4	12.5	8.50	11,594	If redeemed bet. 0 Day to 365 Day; Exit Load is 1%;
Canara Robeco Equity Diversified Fund - Growth	141	1.5	13.3	15.5	8.3	12.6	12.1	11.70	1,581	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
ICICI Prudential Multicap Fund - Growth	299	-1.3	8.1	10.5	8.7	14.3	12.1	5.70	4,533	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Kotak Standard Multicap Fund - Reg - Growth	38	1.6	14.7	14.4	11.1	16.9	13.9	12.60	28,348	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
S&P BSE 500 TRI	18,711	1.5	11.2	13.7	8.8	13	10.7	8.90	--	--

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	32	7.7	20.5	19.6	10.1	15.4	--	17.70	8,749	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
HDFC Top 100 Fund - Growth	506	-2.3	10.7	12.7	7.3	12.9	11.2	8.90	18,507	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
ICICI Prudential Bluechip Fund - Growth	44	1.9	11.6	13	8.6	13.8	13	9.30	24,132	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Mirae Asset Large Cap Fund - Reg - Growth	54	3.7	14.5	15.9	11.6	17.2	15.1	12.90	15,897	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nippon India Large Cap Fund - Growth	36	-3.2	9.7	14	8.5	14.4	12.4	7.10	13,091	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Nifty 50 TRI	17,051	2.8	14.8	15.9	8.6	12.7	10.8	13.30	--	--

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	57	3.6	11.3	10.5	10.7	16.7	15.5	7.80	6,691	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Edelweiss Mid Cap Fund - Growth	27	-0.2	8.3	9.9	9.2	17.7	15.9	5.10	945	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
ICICI Prudential MidCap Fund - Growth	96	-1.9	3.9	8.8	7.2	16.5	13.1	0.40	1,847	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Kotak Emerging Equity Fund - Reg - Growth	40	2.8	12	10.3	11.2	17.4	14.9	7.90	5,341	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
L&T Midcap Fund - Reg - Growth	132	-1.3	1.8	9.8	10.7	18.1	14.5	-0.70	5,831	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nifty Midcap 100 TRI	22,281	-3.6	0.4	6.7	8	13	10.7	-2.80	--	--

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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	96	-0.6	9.9	13.6	12	20.2	19.2	7.70	5,235	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Invesco India Growth Opportunities Fund - Growth	36	5.6	13.5	15.8	10.4	15.4	12.9	11.00	1,991	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Principal Emerging Bluechip Fund - Growth	107	1.8	7.8	11.6	11.2	18.8	15.2	6.10	2,261	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
NIFTY Large Midcap 250 TRI	7,412	0.8	8.6	13	9.7	14.4	11.8	5.90	--	--

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	31	8.2	18	18.4	12.5	15.8	--	14.20	8,800	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
SBI Focused Equity Fund - Growth	153	4.5	20.8	15.4	12.1	15	17.7	15.80	6,125	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
S&P BSE 500 TRI	18,711	1.5	11.2	13.7	8.8	13	10.7	8.90	--	--

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	49	-10.5	-3.3	3.4	6.9	17.3	15.2	-6.10	7,031	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
HDFC Small Cap Fund - Growth	39	-13.0	-7.4	9.9	9.1	14.3	12	-9.30	9,137	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
L&T Emerging Businesses Fund - Reg - Growth	23	-7.6	-6.8	9	10.8	--	--	-8.90	6,112	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Small Cap Fund - Growth	54	1.5	8.8	13.9	15.6	23.4	18.1	6.10	2,915	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nifty Smallcap 100 TRI	7,074	-12.5	-5.7	1.1	3.1	8.3	7.3	-9.70	--	--

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	32	1.6	7.6	13.2	10.5	16.3	12.2	4.50	9,814	Nil
Axis Long Term Equity Fund - Growth	49	7.3	16.9	16.5	11.4	19	--	13.70	21,492	Nil
IDFC Tax Advantage (ELSS) Fund - Reg - Growth	55	-5.0	4.2	12.1	9	14.4	13	2.60	2,053	Nil
Invesco India Tax Plan - Growth	53	3.3	10.2	13.2	9.8	15.9	14.1	9.00	962	Nil
Mirae Asset Tax Saver Fund - Reg - Growth	19	5.5	16.4	18.1	--	--	--	14.30	2,671	Nil
S&P BSE 200 TRI	6,081	2.6	12.6	14.5	9.1	13.3	10.9	10.40	--	--

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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	55	2.5	12	15.2	9.2	13.6	11.3	10.10	875	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Invesco India Contra Fund - Growth	49	0.3	8.2	14.4	10.7	16.7	13.4	6.10	4,486	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
UTI Value Opportunities Fund - Growth	64	2.9	11.6	11.4	5.5	10.7	10.9	9.40	4,461	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nippon India Value Fund - Growth	75	-2.0	8.3	11.7	8	12.4	11.1	5.40	3,152	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
S&P BSE 500 TRI	18,711	1.5	11.2	13.7	8.8	13	10.7	8.90	--	--

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	43	7.9	15.8	17.1	11.9	15.5	15.2	13.20	373	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Mirae Asset Great Consumer Fund - Growth	38	8.6	14	18.4	12.2	16.4	--	9.90	931	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
ICICI Prudential Technology Fund - Growth	57	-2.8	-0.3	13.9	6.6	16.5	16.2	0.00	422	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%;
Nippon India Pharma Fund - Growth	153	5.5	2.1	2	4.1	12.5	14.8	2.20	2,430	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
BNP Paribas India Consumption Fund - Reg - Growth	13	8.7	20.8	--	--	--	--	16.90	441	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
ICICI Prudential Banking and Financial Services Fund - Retail - Growth	70	0.7	21.2	17.9	14.1	18.6	17	15.20	3,445	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%;
S&P BSE 500 TRI	18,711	1.5	11.2	13.7	8.8	13	10.7	8.90	--	--

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	38	5.2	12.5	10.4	9.1	12.4	12.3	10.40	28,287	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Invesco India Dynamic Equity Fund - Growth	30	3.7	10.6	11	7.6	12.2	10.6	9.70	924	If redeemed bet. 0 Month to 3 Month; Exit Load is 0.25%;
Nippon India Balanced Advantage Fund - Growth	94	1.6	9.7	11.4	7.3	11.8	11.1	8.00	2,495	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
SBI Dynamic Asset Allocation Fund - Reg - Growth	14	3.6	5.9	10.8	--	--	--	5.90	683	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
NIFTY 50 Hybrid Composite Debt 65:35 Index	10,552	4.1	14.2	12.7	8.7	11.5	10.1	12.50	--	--

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Oct 2019 - Dec 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	-0.1	9	8.6	4.5	10.6	8.9	7.40	21,087	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
ICICI Prudential Equity & Debt Fund - Growth	139	1.1	10.5	10	9.3	14.5	13.7	8.60	23,950	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Mirae Asset Hybrid - Equity Fund - Reg - Growth	16	3.7	13.1	13.1	--	--	--	11.80	2,809	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Equity Hybrid Fund - Growth	145	5.1	16.2	12.1	10.3	14.9	12.3	13.30	30,907	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Canara Robeco Equity Hybrid Fund - Growth	167	3.0	12.4	11.7	9.2	13.4	12.7	11.00	2,607	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
NIFTY 50 Hybrid Composite Debt 65:35 Index	10,552	4.1	14.2	12.7	8.7	11.5	10.1	12.50	--	--

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	5.3	5.1	6.1	6.2	6.3	6.1	6.50	10,891	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%;
Kotak Equity Arbitrage Fund - Reg - Growth	28	5.5	5.3	6.1	6.1	6.3	6.1	6.30	16,198	If redeemed bet. 0 Day to 30 Day; Exit Load is 0.25%;
Nippon India Arbitrage Fund - Growth	20	5.2	5.3	6.1	6.2	6.6	6.2	6.50	9,497	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	14	3.1	9.9	9.2	--	--	--	8.70	805	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
HDFC Equity Savings Fund - Growth	38	0.5	6.7	7.6	7.6	9	9	5.90	4,732	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Kotak Equity Savings Fund - Reg - Growth	15	3.9	8.7	8.7	7.6	--	--	7.60	1,908	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	2,153	5.4	5.4	5.4	5.6	6.9	5.29	0.09	30,068	*Ref Footnote
IDFC Cash Fund - Reg - Growth	2,349	5.1	5.1	5	5.3	6.5	5.13	0.04	13,603	*Ref Footnote
Kotak Liquid Fund - Reg - Growth	3,929	5.4	5.4	5.3	5.4	6.7	5.29	0.11	26,459	*Ref Footnote
CRISIL Liquid Fund Index	--	5.7	5.7	5.6	5.9	--	--	--	--	--

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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				
IDFC Ultra Short Term Fund - Reg - Growth	11	6.8	7.1	7.9	8.5	--	5.69	0.43	4,254	Nil
Sundaram Ultra Short Term Fund - Reg - Growth	10	5.6	5.9	--	--	--	5.79	0.44	317	Nil
L&T Ultra Short Term Fund - Growth	32	6.2	6.5	7.5	8.1	7.2	5.49	0.43	2,841	Nil
NIFTY Ultra Short Duration Debt Index	3,978	6.6	6.8	7.6	8.2	7.6	--	--	--	--

Money Market Fund

Scheme Name	NAV	Historic Return (%)					YTM	Avg Maturity	AUM (Cr.)	Exit Load/Lock-in Details
		1 M	3 M	6 M	1 Y	3 Y				
Aditya Birla Sun Life Money Manager Fund - Reg - Growth	264	6.4	6.6	7.9	8.4	7.6	5.45	0.32	10,452	Nil
Franklin India Savings Fund - Growth	36	6.8	7.3	8.5	8.9	7.7	5.67	0.43	3,571	Nil
Nippon India Money Market Fund - Growth	2,973	6.7	7.1	7.9	8.5	7.6	5.39	0.29	3,549	Nil
CRISIL Liquid Fund Index	--	5.6	5.9	6.4	--	--	--	--	--	--

Short Term Fund

Scheme Name	NAV	Historic Return (%)					YTM	Avg Maturity	AUM (Cr.)	Exit Load/Lock-in Details
		1 M	3 M	6 M	1 Y	3 Y				
Axis Short Term Fund - Growth	22	11.4	9	10.6	10.6	7.1	6.64	2.20	3,073	Nil
HDFC Short Term Debt Fund - Growth	22	12.7	9.8	10.8	10.5	7.7	7.01	2.72	8,974	Nil
IDFC Bond Fund - Short Term Plan - Reg - Growth	41	11.1	9.1	10.3	10.8	7.3	6.56	2.06	10,676	Nil
Kotak Bond Short Term Fund - Reg - Growth	37	11.1	9	10.3	10.6	6.9	7.18	3.09	9,949	Nil
L&T Short Term Bond Fund - Reg - Growth	19	10.4	8.7	9.9	10.4	7.1	6.52	2.25	4,674	Nil

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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				
Axis Treasury Advantage Fund - Growth	2,211	8.0	7.9	8.9	9.3	7.5	6.08	0.91	3,561	Nil
Canara Robeco Savings Fund - Reg - Growth	31	7.2	6.9	8.1	8.6	7.2	5.77	0.66	1,119	Nil
IDFC Low Duration Fund - Reg - Growth	28	7.9	7.6	8.5	8.9	7.5	5.84	0.81	4,974	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	14.4	10.5	11.1	11.4	7.2	7.22	2.57	3,888	Nil
Kotak Banking and PSU Debt Fund - Reg - Growth	46	13.9	10	11.8	11.9	7.7	7.11	4.03	3,068	Nil
IDFC Banking & PSU Debt Fund - Reg - Growth	17	13.0	10	11.9	12.9	8.2	6.79	3.13	11,210	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	11.0	9	10.1	10.4	7.2	6.87	2.45	10,587	Nil
L&T Triple Ace Bond Fund - Reg - Growth	51	18.9	8.1	14.6	14.6	5.8	7.64	8.67	1,754	If redeemed bet. 0 Month to 3 Month; Exit Load is 0.5%;
Kotak Corporate Bond Fund - Std - Growth	2,634	9.7	8.9	9.9	10.4	7.9	6.56	1.40	3,432	Nil

Credit Risk 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				
ICICI Prudential Credit Risk Fund - Growth	21	17.8	12.2	10.8	9.9	7.4	9.53	1.86	11,364	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Kotak Credit Risk Fund - Reg - Growth	22	12.8	10.9	10.1	9.6	7	9.08	2.39	4,815	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Credit Risk Fund - Growth	31	13.5	10	8.7	7.8	6.5	8.75	2.40	5,155	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%;

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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				
ICICI Prudential All Seasons Bond Fund - Growth	25	14.0	7.9	10.2	10.9	6.4	8.55	5.29	2,888	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%;
IDFC D B F - Reg - Growth	24	7.7	5	12.3	12.8	6.2	6.96	10.45	2,079	Nil
Kotak Dynamic Bond Fund - Reg - Growth	26	13.7	8.8	12	13.1	7.4	7.46	6.16	871	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	8.1	5.3	14.3	15.2	6.9	7.01	11.48	471	Nil
Nippon India Gilt Securities Fund - Growth	27	9.2	4.8	14	14.6	7	6.66	8.39	1,090	If redeemed bet. 0 Day to 7 Day; Exit Load is 0.25%;
UTI Gilt Fund - Growth	45	9.3	4	15.1	14.1	7.1	6.48	7.57	570	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	10.7	7.2	10.5	10.7	6.8	6.74	4.09	2,901	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				
IDFC Bond Fund - Income Plan - Reg - Growth	48	8.2	4.2	11.9	12.4	5.9	6.96	9.59	680	If redeemed bet. 0 Day to 365 Day; Exit Load is 1%;
Nippon India Income Fund - G P - Growth	65	9.6	6.2	13	13.7	5.7	6.51	7.46	270	If redeemed bet. 0 Day to 15 Day; Exit Load is 0.25%;

Disclaimers:

Source: - ICRA MF, NAV as on Nov 28, 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.

*Liquid Fund Exit Load: If redeemed bet. 1 Day to 1 Day; Exit Load is 0.007%, If redeemed bet. 2 Days to 2 Days; Exit Load is 0.0065%, If redeemed bet. 3 Days to 3 Days; Exit Load is 0.006%, If redeemed bet. 4 Days to 4 Days; Exit Load is 0.0055%, If redeemed bet. 5 Days to 5 Days; Exit Load is 0.005%, If redeemed bet. 6 Days to 6 Days; Exit Load is 0.0045%, If redeemed bet. 7 Days to 7 Days; Exit Load is Nil