

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	135	2.1	8.3	10.8	9.3	12.4	11.9	7.50	1,323	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Multicap Fund - Growth	285	-2.1	-0.5	6.5	9.6	14.1	11.9	0.70	3,991	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
Kotak Standard Multicap Fund - Reg - Growth	36	2.6	8.5	10.4	12.7	16.6	13.4	7.50	25,385	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>S&amp;P BSE 500 TRI</b>	<b>17,785</b>	<b>-0.3</b>	<b>3.4</b>	<b>9.4</b>	<b>9.3</b>	<b>12.6</b>	<b>10.3</b>	<b>3.50</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	31	11.9	17.2	15	11.9	15.5	--	15.50	7,005	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
HDFC Top 100 Fund - Growth	480	-2.9	4.1	9.2	8.2	12.4	11.1	3.30	16,842	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Bluechip Fund - Growth	42	1.6	3.6	9.3	9.5	13.5	12.9	4.40	21,673	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Mirae Asset Large Cap Fund - Reg - Growth	51	1.6	7.1	11.7	12.3	16.6	15.1	6.50	13,946	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Reliance Large Cap Fund - Growth	34	-2.6	3.1	9.5	9.9	13.9	11.5	1.60	11,819	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
<b>Nifty 50 TRI</b>	<b>16,126</b>	<b>1.4</b>	<b>6.2</b>	<b>11.2</b>	<b>9</b>	<b>12.1</b>	<b>10.1</b>	<b>7.20</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	0.4	6	6.7	12.4	16.9	15.6	3.50	5,921	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
Edelweiss Mid Cap Fund - Growth	26	-0.6	1.1	6.5	11.6	18	16.1	2.40	861	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
ICICI Prudential MidCap Fund - Growth	93	-2.8	0.4	5.9	9	16.6	13.5	-2.80	1,648	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Kotak Emerging Equity Scheme - Reg - Growth	39	0.5	6.4	6.7	13	17.8	15.1	3.50	4,470	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
L&T Midcap Fund - Reg - Growth	128	-3.8	-2.1	7.5	12.3	18.5	14.9	-3.60	4,906	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>Nifty Midcap 100 TRI</b>	<b>21,049</b>	<b>-8.4</b>	<b>-6.1</b>	<b>2.6</b>	<b>8.7</b>	<b>12.5</b>	<b>10.8</b>	<b>-8.20</b>	--	--

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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	91	-1.6	2.6	8.9	13.6	20.4	18.6	2.60	4,669	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Invesco India Growth Opportunities Fund - Growth	35	2.6	6.7	11.4	11.2	15.3	13	6.10	1,659	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>NIFTY Large Midcap 250 TRI</b>	<b>7,030</b>	<b>-2.0</b>	<b>1.2</b>	<b>8.6</b>	<b>10.4</b>	<b>14.2</b>	<b>11.3</b>	<b>0.50</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	30	10.3	9.7	14	13.9	15.3	--	9.90	7,841	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
SBI Focused Equity Fund - Growth	146	6.0	13.5	11.3	12.7	15.7	17.6	10.30	5,127	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>S&amp;P BSE 500 TRI</b>	<b>17,785</b>	<b>-0.3</b>	<b>3.4</b>	<b>9.4</b>	<b>9.3</b>	<b>12.6</b>	<b>10.3</b>	<b>3.50</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	50	-8.3	-5.9	1.7	9.3	18.3	16	-5.10	6,584	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
HDFC Small Cap Fund - Growth	39	-10.9	-7.2	8.3	11.3	15.1	13	-7.80	8,209	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
L&T Emerging Businesses Fund - Reg - Growth	23	-7.6	-8.3	7.9	12.8	--	--	-8.50	5,639	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>Nifty Smallcap 100 TRI</b>	<b>6,969</b>	<b>-13.1</b>	<b>-11.4</b>	<b>-2.3</b>	<b>4.2</b>	<b>8.7</b>	<b>7.2</b>	<b>-11.00</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	-2.6	-1.7	7.9	11.6	15.7	11.8	-1.50	8,562	Nil
Axis Long Term Equity Fund - Growth	47	9.5	12.5	12.4	13	18.8	--	10.10	19,236	Nil
IDFC Tax Advantage (ELSS) Fund - Reg - Growth	54	-3.6	-1.2	8.6	10	14.7	13	-0.10	1,877	Nil
Invesco India Tax Plan - Growth	51	0.8	3.2	9.3	10.6	15.8	14	4.20	859	Nil
Mirae Asset Tax Saver Fund - Reg - Growth	18	2.9	8.7	14	--	--	--	7.10	2,306	Nil
<b>S&amp;P BSE 200 TRI</b>	<b>5,764</b>	<b>0.7</b>	<b>4.6</b>	<b>10.1</b>	<b>9.6</b>	<b>12.8</b>	<b>10.4</b>	<b>4.70</b>	--	--

**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	53	1.9	4.9	11.5	10.5	13.1	11.3	5.90	819	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Invesco India Contra Fund - Growth	47	-1.9	1.5	10.6	11.6	16.6	13	1.30	3,992	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
UTI Value Opportunities Fund - Growth	61	-0.5	2.1	6.5	5.9	10.3	10.5	3.70	4,181	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>S&amp;P BSE 500 TRI</b>	<b>17,785</b>	<b>-0.3</b>	<b>3.4</b>	<b>9.4</b>	<b>9.3</b>	<b>12.6</b>	<b>10.3</b>	<b>3.50</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	41	5.1	16.2	12.1	14.2	16	15	9.10	329	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Mirae Asset Great Consumer Fund - Growth	36	4.1	9.6	13.6	13.2	16.6	--	4.40	804	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Technology Fund - Growth	58	-0.9	-4.9	14.8	8.9	16.9	17.1	2.80	450	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%
Reliance Pharma Fund - Growth	142	-4.8	-11.2	-1.3	3.7	11.9	14.9	-5.00	2,377	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Banking and Financial Services Fund - Retail - Growth	65	0.4	17.5	12.1	15.6	18.3	16.8	6.20	3,102	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%
Reliance Banking Fund - Growth	272	-2.5	10.5	10.4	12.3	14.5	14.5	2.80	2,776	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>S&amp;P BSE 500 TRI</b>	<b>17,785</b>	<b>-0.3</b>	<b>3.4</b>	<b>9.4</b>	<b>9.3</b>	<b>12.6</b>	<b>10.3</b>	<b>3.50</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	37	4.1	9	8	9.2	12.4	12.2	6.20	27,468	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Invesco India Dynamic Equity Fund - Growth	29	3.0	5.5	8.1	8.1	12.3	10.8	6.50	908	If redeemed bet. 0 Month to 3 Month; Exit Load is 0.25%
Reliance Balanced Advantage Fund - Growth	92	1.7	6.6	8.6	8.6	12	10.7	5.20	2,314	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
SBI Dynamic Asset Allocation Fund - Reg - Growth	13	0.7	2.1	7.1	--	--	--	2.20	683	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
<b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>	<b>10,104</b>	<b>3.3</b>	<b>9</b>	<b>9.9</b>	<b>9.2</b>	<b>11</b>	<b>9.7</b>	<b>7.80</b>	--	--

**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	54	0.1	6.9	5.9	5.8	10.1	9	4.60	20,696	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Equity & Debt Fund - Growth	132	-0.9	2.5	7.4	9.6	14.1	13.4	2.80	23,288	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Mirae Asset Hybrid - Equity Fund - Reg - Growth	15	1.7	7.6	10	--	--	--	5.90	2,429	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
SBI Equity Hybrid Fund - Growth	140	5.6	12.1	9.7	11.1	15.3	11.9	9.00	29,354	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
Canara Robeco Equity Hybrid Fund - Growth	161	2.7	8.3	8.6	10.2	13.2	12.3	7.00	2,341	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
<b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>	<b>10,104</b>	<b>3.3</b>	<b>9</b>	<b>9.9</b>	<b>9.2</b>	<b>11</b>	<b>9.7</b>	<b>7.80</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	24	4.0	6.3	6.8	6.6	6.3	6.1	6.60	9,198	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%
Kotak Equity Arbitrage Fund - Reg - Growth	27	4.1	6.1	6.7	6.4	6.3	6.2	6.30	15,630	If redeemed bet. 0 Day to 30 Day; Exit Load is 0.25%
Reliance Arbitrage Fund - Growth	20	4.0	6	6.8	6.5	6.5	6.3	6.50	8,937	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	4.0	7.8	7.8	--	--	--	6.50	765	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
HDFC Equity Savings Fund - Growth	37	0.8	4.2	7.1	7.9	8.8	9	3.80	4,910	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Kotak Equity Savings Fund - Reg - Growth	15	2.8	5.7	7.4	--	--	--	4.60	1,950	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	2,133	5.1	5	5.4	6.1	7.2	5.59	0.10	29,296	Nil
IDFC Cash Fund - Reg - Growth	2,328	4.9	4.8	5.2	5.8	6.9	5.44	0.07	12,065	Nil
Kotak Liquid Scheme - Reg - Growth	3,893	5.0	4.8	5.3	5.9	7.1	5.62	0.10	31,996	Nil
Mirae Asset Cash Management Fund - Growth	2,013	5.2	5	5.3	6	7.1	5.6	0.07	4,157	Nil
<b>CRISIL Liquid Fund Index</b>	--	<b>5.6</b>	<b>5.4</b>	<b>5.7</b>	<b>6.4</b>	--	--	--	--	--

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	5.7	8.1	8.1	8.5	--	6.31	0.40	8,309	Nil
IDFC Ultra Short Term Fund - Reg - Growth	11	5.5	7.9	8.2	8.6	--	6.15	0.45	3,668	Nil
SBI Magnum Ultra Short Duration Fund - Growth	4,304	5.5	8	8	8.5	7.5	6.45	0.47	9,411	Nil
<b>NIFTY Ultra Short Duration Debt Index</b>	<b>3,928</b>	<b>5.5</b>	<b>7.6</b>	<b>7.9</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	260	5.9	8.6	8.5	8.7	7.6	6.04	0.45	12,746	Nil
ICICI Prudential Money Market Fund - Reg - Growth	269	5.9	8.1	8.1	8.4	7.4	6.14	0.45	9,688	Nil
Reliance Money Market Fund - Growth	2,936	6.1	8.2	8.4	8.7	7.5	6.11	0.38	3,074	Nil
UTI Money Market Fund - Reg - Growth	2,182	5.7	8.2	8.3	8.5	7.5	6.16	0.49	6,584	Nil
<b>CRISIL Liquid Fund Index</b>	--	<b>5.7</b>	<b>6.4</b>	<b>6.9</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				
HDFC Short Term Debt Fund - Growth	22	3.1	10.2	9.4	10	7.6	7.45	2.66	8,488	Nil
IDFC Bond Fund - Short Term Plan - Reg - Growth	40	2.3	10.7	9.3	10.6	7.2	6.96	2.12	9,643	Nil
Kotak Bond Short Term Plan - Reg - Growth	36	2.4	10	9.4	10.2	7	7.51	2.60	9,607	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	41	5.5	8.3	8.2	8.5	7	6.81	0.99	15,626	Nil
Canara Robeco Savings Fund - Reg - Growth	30	5.2	8.7	8.3	8.7	7.3	6.33	0.79	1,051	Nil
IDFC Low Duration Fund - Reg - Growth	28	5.0	8.8	8.5	8.9	7.5	6.35	0.81	4,587	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	3.6	11.1	10	11	7.3	7.79	2.78	3,403	Nil
Kotak Banking and PSU Debt Fund - Reg - Growth	44	0.7	10.4	11	11.4	7.7	7.47	3.61	2,621	Nil
IDFC Banking & PSU Debt Fund - Reg - Growth	17	1.4	12.4	10.5	13	7.7	7.16	3.39	9,183	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	3.4	9.9	9.6	10	7.4	7.22	2.28	9,002	Nil
HDFC Corporate Bond Fund - Growth	22	0.1	10.6	10.4	11.5	7.7	7.26	4.08	12,910	Nil
Kotak Corporate Bond Fund - Std - Growth	2,585	4.2	10.4	9.7	10.1	8	7.2	1.59	2,448	Nil

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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				
Axis Dynamic Bond Fund - Growth	20	-1.5	10.4	12.4	12.4	7	7.54	6.60	141	Nil
IDFC D B F - Reg - Growth	24	-6.2	12.2	13.6	14.1	7.4	6.66	7.16	2,041	Nil
Kotak Dynamic Bond Fund - Reg - Growth	26	-1.2	9.4	11.6	13	7.9	7.68	5.16	791	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	-7.6	11.7	15.9	16.9	8.1	6.78	8.58	441	Nil
Reliance Gilt Securities Fund - Growth	27	-6.7	11.3	15.9	15.9	8.3	6.54	8.11	1,089	If redeemed bet. 0 Day to 7 Day; Exit Load is 0.25%
UTI Gilt Fund - Growth	44	-8.4	11.3	16.1	14.3	8.4	6.45	8.97	556	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	-1.0	10	10.2	10.8	7.1	6.71	3.76	2,885	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	0.0	11.2	10.9	11.5	6.6	7.4	4.07	3,319	If redeemed bet. 0 Month to 6 Month; Exit Load is 1%
Reliance Income Fund - G P - Growth	63	-3.6	10.9	14.2	14.5	6.7	6.38	7.04	256	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 Sept 27, 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.