

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Jan 2020 - Mar 2020)

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	766	4.7	9	11.8	10.7	15.7	11.8	9.00	11,858	If redeemed bet. 0 Day to 365 Day; Exit Load is 1%;
Canara Robeco Equity Diversified Fund - Growth	142	3.1	12.9	16.2	9.1	12.2	11.6	12.80	1,587	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
ICICI Prudential Multicap Fund - Growth	300	-0.1	6.1	10.8	9.2	13.7	11.6	6.10	4,655	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Kotak Standard Multicap Fund - Reg - Growth	38	3.1	12.8	14.5	11.2	16.1	13.5	12.80	29,096	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
S&P BSE 500 TRI	18,818	3.0	9.6	14	9.5	12.5	10.2	9.50	--	--

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	7.2	19.4	20.6	10.9	15.1	--	19.40	9,481	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Mirae Asset Large Cap Fund - Reg - Growth	55	4.0	13.3	16	12	16.6	14.5	13.20	16,519	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nippon India Large Cap Fund - Growth	36	-0.4	7.8	14.2	9.1	13.8	11.9	7.80	13,010	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Nifty 50 TRI	17,200	4.0	14.3	15.9	9.6	12.4	10.4	14.30	--	--

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	4.8	9.3	11.1	10.6	16.1	14.6	9.30	6,772	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Edelweiss Mid Cap Fund - Growth	27	1.1	5.2	10.5	8.8	16.8	15.1	5.20	939	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Axis Midcap Fund - Growth	40	7.8	11.6	17.9	10.1	16.7	--	11.50	3,859	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Kotak Emerging Equity Fund - Reg - Growth	40	3.2	8.6	11.1	10.6	16.5	14.4	8.50	5,670	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nifty Midcap 100 TRI	22,110	-2.8	-3.5	7.1	7.7	11.8	10	-3.50	--	--

FoF - Overseas

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		
PGIM India Global Equity Opportunities Fund - Growth	21	8.7	31.6	13.9	4.7	5.5	--	31.50	27	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
MSCI AC World Index*	--	--	--	--	--	--	--	--	--	--

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Jan 2020 - Mar 2020)

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	97	2.4	9.1	14.6	12	19.7	18	9.00	5,258	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Invesco India Growth Opportunities Fund - Growth	36	5.5	11.1	15.7	10.8	15	12.5	11.10	2,108	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Principal Emerging Bluechip Fund - Growth	108	3.9	7.1	12.4	11.1	18	14.5	7.10	2,120	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
NIFTY Large Midcap 250 TRI	7,438	1.9	6.3	13.3	10.1	13.7	11.2	6.30	--	--

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	7.7	15.4	19	13	15.2	--	15.40	8,891	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
SBI Focused Equity Fund - Growth	154	5.7	16.3	17.4	11.6	14.1	16.8	16.30	6,526	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
S&P BSE 500 TRI	18,818	3.0	9.6	14	9.5	12.5	10.2	9.50	--	--

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	-6.5	-5.3	3.9	6.5	16.5	14.6	-5.30	6,953	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
HDFC Small Cap Fund - Growth	38	-9.9	-9.8	10	8.6	13.6	11.3	-9.80	9,034	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
L&T Emerging Businesses Fund - Reg - Growth	23	-4.4	-8.4	9.6	10.6	--	--	-8.40	6,006	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Small Cap Fund - Growth	54	3.9	6.1	15.1	13.7	22.9	17.6	6.10	3,035	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nifty Smallcap 100 TRI	7,118	-6.3	-9.2	1.1	3.2	7.8	6.5	-9.10	--	--

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	4.2	4.7	12.7	10.3	15.4	11.5	4.70	9,998	Nil
Axis Long Term Equity Fund - Growth	50	7.3	15.6	17.7	11.7	18.8	17.4	15.60	21,160	Nil
Canara Robeco Equity Tax Saver Fund - Growth	69	1.9	11.6	14.8	8.9	12.8	12.2	11.50	988	Nil
Invesco India Tax Plan - Growth	54	4.0	10	13.8	10.2	15.5	13.6	9.90	977	Nil
Mirae Asset Tax Saver Fund - Reg - Growth	19	5.4	14.5	18.3	--	--	--	14.50	2,877	Nil
S&P BSE 200 TRI	6,114	3.7	11.1	14.7	9.8	12.7	10.5	11.00	--	--

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Jan 2020 - Mar 2020)

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	3.5	10.5	15.3	9.8	13.2	10.8	10.50	883	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Invesco India Contra Fund - Growth	49	1.8	6.3	14.4	10.8	16.1	12.7	6.30	4,558	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
UTI Value Opportunities Fund - Growth	65	4.9	10.7	11.7	6.2	10.5	10.4	10.70	4,542	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nippon India Value Fund - Growth	76	0.3	6.1	12.3	8.3	12.1	10.5	6.10	3,129	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
S&P BSE 500 TRI	18,818	3.0	9.6	14	9.5	12.5	10.2	9.50	--	--

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	8.0	13.7	17.8	11.7	14.8	14.9	13.70	371	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Mirae Asset Great Consumer Fund - Growth	37	8.0	9.2	18.9	12.3	15.8	--	9.20	952	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
ICICI Prudential Technology Fund - Growth	58	-0.2	3.1	13.7	8.1	17.1	15.3	3.10	412	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%;
Nippon India Pharma Fund - Growth	152	6.6	1.9	4.3	4.1	11.9	13.2	1.90	2,434	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
BNP Paribas India Consumption Fund - Reg - Growth	13	10.1	18.7	--	--	--	--	18.70	453	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
ICICI Prudential Banking and Financial Services Fund - Retail - Growth	70	1.7	15.2	18.5	13.4	17.4	17	15.10	3,632	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%;
S&P BSE 500 TRI	18,818	3.0	9.6	14	9.5	12.5	10.2	9.50	--	--

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	5.5	11.1	10.6	9.2	12.1	12.1	11.10	28,383	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Invesco India Dynamic Equity Fund - Growth	30	2.7	9.4	10.8	8.1	12	10.2	9.40	912	If redeemed bet. 0 Month to 3 Month; Exit Load is 0.25%;
Nippon India Balanced Advantage Fund - Growth	95	2.0	8.6	10.9	8	11.3	10.5	8.50	2,612	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
HDFC Balanced Advantage Fund - Growth	202	-2.5	6.9	12.8	8.9	11.5	10.7	6.90	44,345	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Dynamic Asset Allocation Fund - Reg - Growth	14	3.8	6.9	10.5	--	--	--	6.80	676	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
NIFTY 50 Hybrid Composite Debt 65:35 Index	10,618	4.8	13.2	12.9	9.4	11.2	9.8	13.30	--	--

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Jan 2020 - Mar 2020)

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		
ICICI Prudential Equity & Debt Fund - Growth	140	2.2	9.5	10.2	9.3	14.1	13.4	9.40	23,501	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Mirae Asset Hybrid - Equity Fund - Reg - Growth	16	3.8	12.3	13.3	--	--	--	12.30	3,005	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Equity Hybrid Fund - Growth	146	5.6	13.8	13.2	10.2	14.6	11.9	13.80	31,248	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Canara Robeco Equity Hybrid Fund - Growth	169	3.9	12.1	12.4	9.5	13.1	12.3	12.00	2,701	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
NIFTY 50 Hybrid Composite Debt 65:35 Index	10,618	4.8	13.2	12.9	9.4	11.2	9.8	13.30	--	--

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	3.1	4.8	5.5	6.2	6.2	6	6.20	11,895	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%;
Kotak Equity Arbitrage Fund - Reg - Growth	28	3.2	5.2	5.5	6.1	6.2	6.1	6.10	17,363	If redeemed bet. 0 Day to 30 Day; Exit Load is 0.25%;
Nippon India Arbitrage Fund - Growth	20	2.9	5.1	5.5	6.2	6.5	6.1	6.20	10,224	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	3.6	8.6	9.4	--	--	--	8.60	813	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Kotak Equity Savings Fund - Reg - Growth	15	4.0	8	8.7	7.8	--	--	8.00	1,869	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	2,163	5.2	5.2	5.1	5.4	6.7	5.26	0.09	30,628	*Ref Footnote
IDFC Cash Fund - Reg - Growth	2,359	5.0	5	4.8	5.1	6.3	5.04	0.10	11,140	*Ref Footnote
Kotak Liquid Fund - Reg - Growth	3,947	5.1	5	5	5.3	6.5	5.2	0.11	30,493	*Ref Footnote
CRISIL Liquid Fund Index	--	5.8	5.8	5.6	5.8	--	--	--	--	--

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Jan 2020 - Mar 2020)

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	4.9	6.7	7.4	8	--	5.69	0.47	4,369	Nil
Sundaram Ultra Short Term Fund - Reg - Growth	10	3.5	5.4	6.1	--	--	5.6	0.43	344	Nil
L&T Ultra Short Term Fund - Growth	32	4.3	6.1	7	7.6	7.2	5.35	0.40	2,782	Nil
NIFTY Ultra Short Duration Debt Index	3,997	5.3	6.7	7.2	7.9	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	265	5.1	6.2	7.5	8.1	7.6	5.53	0.36	11,145	Nil
Franklin India Savings Fund - Growth	36	4.7	6.7	8	8.5	7.7	5.52	0.38	5,072	Nil
Nippon India Money Market Fund - Growth	2,987	5.1	6.6	7.5	8.1	7.5	5.43	0.33	3,739	Nil
CRISIL Liquid Fund Index	--	5.6	5.8	6.1	--	--	--	--	--	--

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	2.8	9	10.2	9.8	7.3	6.54	2.40	3,674	Nil
HDFC Short Term Debt Fund - Growth	22	3.3	9.7	10.3	9.7	7.7	6.99	3.04	9,702	Nil
IDFC Bond Fund - Short Term Plan - Reg - Growth	41	1.1	8.5	9.9	9.8	7.4	6.51	2.12	11,356	Nil
Kotak Bond Short Term Fund - Reg - Growth	37	1.3	8.3	9.4	9.6	7.1	7.03	3.10	10,397	Nil
L&T Short Term Bond Fund - Reg - Growth	19	1.2	8.1	9.2	9.3	7.2	6.35	2.18	5,025	Nil

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Jan 2020 - Mar 2020)

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	2,219	4.1	7.4	8.6	8.8	7.6	5.87	0.85	4,128	Nil
Canara Robeco Savings Fund - Reg - Growth	31	3.6	6.3	7.6	8.1	7.3	5.69	0.79	1,263	Nil
IDFC Low Duration Fund - Reg - Growth	28	3.6	6.9	8.1	8.3	7.5	5.81	0.90	5,204	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	2.1	9.7	10.7	10.3	7.5	7.18	3.08	4,291	Nil
Kotak Banking and PSU Debt Fund - Reg - Growth	46	1.9	9.8	10.5	10.9	7.9	6.97	3.88	3,553	Nil
IDFC Banking & PSU Debt Fund - Reg - Growth	17	-0.2	9.2	11.4	11.2	8	6.67	3.02	12,187	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	4.1	9	9.7	9.9	7.5	6.8	2.58	11,096	Nil
L&T Triple Ace Bond Fund - Reg - Growth	51	1.6	10.1	11.5	12.7	6.6	7.51	8.48	2,047	If redeemed bet. 0 Month to 3 Month; Exit Load is 0.5%;
Kotak Corporate Bond Fund - Std - Growth	2,641	2.7	8.2	9.6	9.6	8	6.42	1.58	3,801	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	4.0	11	10.4	9.5	7.6	9.2	2.15	11,707	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Kotak Credit Risk Fund - Reg - Growth	22	3.0	9.8	10.1	9	7.2	9.2	2.68	4,979	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Credit Risk Fund - Growth	31	4.6	6.6	8	6.5	6.5	8.66	2.41	5,109	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%;

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Jan 2020 - Mar 2020)

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	8.7	11.2	10.1	10.2	7.1	8.37	6.09	2,971	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%;
IDFC D B F - Reg - Growth	24	4.9	7.2	10.1	11.1	7.1	6.88	10.43	2,084	Nil
Kotak Dynamic Bond Fund - Reg - Growth	26	-0.4	8.3	9.2	11.1	8	7.44	6.05	973	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)	25	8.4	9	10.7	13.3	8	6.97	11.47	480	Nil
Nippon India Gilt Securities Fund - Growth	27	4.9	7.3	9.6	12.4	7.9	6.75	8.86	1,058	If redeemed bet. 0 Day to 7 Day; Exit Load is 0.25%;
UTI Gilt Fund - Growth	45	-0.1	5.1	8.5	11.9	7.4	6.73	9.18	531	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	-2.7	5.8	8.2	9.2	6.8	6.69	4.80	2,957	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	1.7	6.2	9	10.4	6.7	6.85	9.89	681	If redeemed bet. 0 Day to 365 Day; Exit Load is 1%;
Nippon India Income Fund - G P - Growth	65	1.7	6.5	9.1	11.5	6.6	6.88	7.65	285	If redeemed bet. 0 Day to 15 Day; Exit Load is 0.25%;

Disclaimers:

Source: - ICRA MF, NAV as on Dec 31,2019

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