

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	746	4.4	10	8.6	10.8	16	12.6	6.20	11,247	If redeemed bet. 0 Day to 365 Day; Exit Load is 1%
Canara Robeco Equity Diversified Fund - Growth	140	5.9	14.8	12.9	8.8	12.5	12.3	10.80	1,581	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Multicap Fund - Growth	296	1.7	6	8.3	9.4	14.3	12.3	4.80	4,253	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
Kotak Standard Multicap Fund - Reg - Growth	37	5.6	14.8	11.8	11.6	16.6	13.9	10.70	26,991	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
S&P BSE 500 TRI	18,525	4.6	10.7	11.5	9.2	12.9	10.9	7.80	--	--

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	12.5	24.2	17.1	11	15.4	--	17.50	8,050	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
HDFC Top 100 Fund - Growth	501	1.7	10.1	11.3	7.9	12.7	11.4	7.80	17,614	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Bluechip Fund - Growth	44	4.8	10.4	11.4	9.1	13.8	13.2	8.20	23,019	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Mirae Asset Large Cap Fund - Reg - Growth	54	6.2	14.8	13.5	12	16.9	15.3	11.10	14,917	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Nippon India Large Cap Fund - Growth	35	1.3	8.4	11.7	9.2	14.2	12.5	5.60	12,531	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
Nifty 50 TRI	16,856	5.5	14.9	13.7	9	12.5	11	12.00	--	--

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	56	6.2	11.9	8.2	11.7	16.8	15.7	7.20	6,348	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
Edelweiss Mid Cap Fund - Growth	27	4.2	6.8	6.8	10.3	17.6	15.9	3.70	920	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
ICICI Prudential MidCap Fund - Growth	94	0.6	3	6.7	7.9	16	13.3	-1.10	1,767	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Kotak Emerging Equity Fund - Reg - Growth	39	5.5	10.3	7.1	11.5	17.3	15	5.30	4,960	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
L&T Midcap Fund - Reg - Growth	131	1.4	1.1	7.6	11.2	18.2	14.7	-2.00	5,831	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Nifty Midcap 100 TRI	21,732	-1.2	-2.5	4.2	8.1	12.6	10.7	-5.20	--	--

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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	94	2.3	9.6	10.1	12.7	20.3	19.4	5.90	5,235	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Invesco India Growth Opportunities Fund - Growth	36	8.1	14.4	13.3	11.1	15.2	13.2	9.70	1,822	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Principal Emerging Bluechip Fund - Growth	106	4.7	7.4	9.1	11.8	18.7	15.4	4.90	2,199	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
NIFTY Large Midcap 250 TRI	7,303	3.5	7.6	10.4	10.1	14.4	11.9	4.40	--	--

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	13.1	19.8	16.2	13.6	15.7	--	14.10	8,384	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
SBI Focused Equity Fund - Growth	151	7.0	19.8	12.9	12.5	15.5	17.8	13.80	5,726	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
S&P BSE 500 TRI	18,525	4.6	10.7	11.5	9.2	12.9	10.9	7.80	--	--

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	-6.2	-4	1.6	7.7	17.7	15.6	-5.60	7,005	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
HDFC Small Cap Fund - Growth	39	-8.0	-6.7	8.7	10	14.5	12.5	-8.30	8,845	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
L&T Emerging Businesses Fund - Reg - Growth	23	-3.9	-6	7.1	11.5	--	--	-8.10	6,112	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
SBI Small Cap Fund - Growth	54	5.9	9.2	11.6	17.2	23.6	18.5	6.50	2,704	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Nifty Smallcap 100 TRI	7,070	-8.3	-7	-1.2	3.1	8.6	7.5	-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	2.9	8	10.4	11.4	16.1	12.3	3.20	9,129	Nil
Axis Long Term Equity Fund - Growth	49	12.8	20.4	14.7	12.4	19.2	--	14.80	20,425	Nil
IDFC Tax Advantage (ELSS) Fund - Reg - Growth	54	-1.6	2.7	9	9.5	14.3	12.9	0.50	1,994	Nil
Invesco India Tax Plan - Growth	53	7.1	12.5	11.4	10.6	15.8	14.3	8.30	912	Nil
Mirae Asset Tax Saver Fund - Reg - Growth	19	8.3	16.6	15.5	--	--	--	12.30	2,466	Nil
S&P BSE 200 TRI	6,015	5.5	12.3	12.4	9.5	13.1	11.1	9.20	--	--

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Oct 2019 - Dec 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	54	4.6	12.6	13	9.6	13.3	11.5	8.50	860	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Invesco India Contra Fund - Growth	49	3.8	8.5	11.9	11.3	16.3	13.5	4.70	4,263	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
UTI Value Opportunities Fund - Growth	63	4.1	10.5	8.4	5.6	10.3	11	7.20	4,333	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Nippon India Value Fund - Growth	74	2.6	7.7	9.4	8.7	12.7	11.3	4.50	3,072	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
S&P BSE 500 TRI	18,525	4.6	10.7	11.5	9.2	12.9	10.9	7.80	--	--

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	12.8	22.9	13.8	13.1	16	15.5	13.50	373	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Mirae Asset Great Consumer Fund - Growth	37	10.9	16.4	15.2	12.8	16.2	--	8.20	873	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Technology Fund - Growth	58	0.0	1.6	15.3	8.1	17.1	16.8	2.70	440	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%
Nippon India Pharma Fund - Growth	148	-1.1	-2.9	1.5	3.6	12	14.8	-0.80	2,332	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
BNP Paribas India Consumption Fund - Reg - Growth	13	13.5	25.3	--	--	--	--	16.20	419	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
ICICI Prudential Banking and Financial Services Fund - Retail - Growth	67	4.3	17.9	13.5	14.5	18.1	16.9	10.20	3,290	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%
S&P BSE 500 TRI	18,525	4.6	10.7	11.5	9.2	12.9	10.9	7.80	--	--

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	6.3	12.4	9.4	9.2	12.4	12.5	9.30	27,956	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Invesco India Dynamic Equity Fund - Growth	30	5.3	11.9	9.3	7.9	12.2	10.8	9.20	922	If redeemed bet. 0 Month to 3 Month; Exit Load is 0.25%
Nippon India Balanced Advantage Fund - Growth	93	3.3	9.4	9.2	7.8	12	11.2	7.10	2,406	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
SBI Dynamic Asset Allocation Fund - Reg - Growth	14	3.0	5.8	8.9	--	--	--	5.00	681	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
NIFTY 50 Hybrid Composite Debt 65:35 Index	10,444	6.3	14.4	11.6	9	11.3	10.2	11.40	--	--

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	2.7	9.3	6.9	5	10.2	9.1	6.20	21,076	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
ICICI Prudential Equity & Debt Fund - Growth	138	3.3	8.3	9.5	9.6	14.4	13.9	7.40	23,487	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Mirae Asset Hybrid - Equity Fund - Reg - Growth	15	5.7	13.1	11.5	--	--	--	10.00	2,590	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
SBI Equity Hybrid Fund - Growth	143	7.3	16.4	10.6	10.6	14.9	12.4	11.50	30,551	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
Canara Robeco Equity Hybrid Fund - Growth	166	6.2	13.3	9.9	9.8	13.3	12.8	10.10	2,607	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
NIFTY 50 Hybrid Composite Debt 65:35 Index	10,444	6.3	14.4	11.6	9	11.3	10.2	11.40	--	--

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	5.4	5.3	6.4	6.4	6.3	6.1	6.60	10,163	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%
Kotak Equity Arbitrage Fund - Reg - Growth	27	5.7	5.5	6.2	6.2	6.3	6.2	6.40	15,972	If redeemed bet. 0 Day to 30 Day; Exit Load is 0.25%
Nippon India Arbitrage Fund - Growth	20	6.1	5.6	6.4	6.3	6.6	6.3	6.60	9,441	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	4.9	11	8.5	--	--	--	8.10	783	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%
HDFC Equity Savings Fund - Growth	37	2.3	6.2	7.3	7.7	8.9	9	5.30	4,823	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Kotak Equity Savings Fund - Reg - Growth	15	4.5	9.1	8.1	7.7	--	--	6.90	1,926	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	2,146	4.8	5.2	5.4	5.6	7	5.69	0.12	24,004	*Ref Footnote
IDFC Cash Fund - Reg - Growth	2,342	4.6	4.9	5.1	5.4	6.7	5.55	0.12	11,945	*Ref Footnote
Kotak Liquid Fund - Reg - Growth	3,917	4.6	5.1	5.3	5.5	6.8	5.6	0.11	25,805	*Ref Footnote
CRISIL Liquid Fund Index	--	4.8	5.4	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	7.4	7.3	8.3	8.6	--	6.28	0.45	3,847	Nil
Sundaram Ultra Short Term Fund - Reg - Growth	10	6.1	6.1	--	--	--	6.32	0.47	259	Nil
L&T Ultra Short Term Fund - Growth	32	6.7	6.7	7.9	8.2	7.3	6.06	--	2,841	Nil
NIFTY Ultra Short Duration Debt Index	3,962	7.2	6.9	8	8.3	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	263	6.3	6.9	8.4	8.6	7.6	5.98	0.39	10,219	Nil
Franklin India Savings Fund - Growth	36	7.4	7.7	9	9	7.8	6.41	0.58	2,554	Nil
Nippon India Money Market Fund - Growth	2,962	7.1	7.2	8.4	8.6	7.6	6.13	0.46	2,587	Nil
CRISIL Liquid Fund Index	--	5.6	5.9	6.6	--	--	--	--	--	--

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	12.7	8.7	11.2	10.6	7.5	6.89	1.90	2,347	Nil
HDFC Short Term Debt Fund - Growth	22	12.4	9.1	11.3	10.4	7.8	7.56	2.75	8,296	Nil
IDFC Bond Fund - Short Term Plan - Reg - Growth	40	13.3	9.3	11.8	11	7.5	7.05	2.10	10,052	Nil
Kotak Bond Short Term Fund - Reg - Growth	37	11.4	8.3	11.5	10.6	7.2	7.59	2.73	9,788	Nil
L&T Short Term Bond Fund - Reg - Growth	19	12.2	8.9	11.3	10.5	7.4	7.04	--	4,674	Nil

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Oct 2019 - Dec 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				
Axis Treasury Advantage Fund - Growth	2,201	9.0	8.3	9.6	9.4	7.6	6.43	0.79	2,636	Nil
Canara Robeco Savings Fund - Reg - Growth	31	7.2	7.1	8.6	8.7	7.3	6.2401	--	1,119	Nil
IDFC Low Duration Fund - Reg - Growth	28	8.7	7.9	9.2	9	7.6	6.36	0.73	4,874	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	13.7	9.6	12.3	11.4	7.5	7.79	2.68	3,572	Nil
Kotak Banking and PSU Debt Fund - Reg - Growth	45	13.1	8.4	13.3	11.9	8	7.5	3.73	2,794	Nil
IDFC Banking & PSU Debt Fund - Reg - Growth	17	15.2	10	14.3	13.3	8.1	7.23	3.27	9,715	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	11.9	8.7	11.2	10.4	7.6	7.34	2.36	9,147	Nil
L&T Triple Ace Bond Fund - Reg - Growth	50	11.5	3	17.1	13.9	6.8	7.74	--	1,754	If redeemed bet. 0 Month to 3 Month; Exit Load is 0.5%
Kotak Corporate Bond Fund - Std - Growth	2,621	11.8	9.4	11.1	10.5	8.1	7.17	1.52	2,757	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	12.5	9.4	10.1	9.4	7.5	10.29	1.77	10,942	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
Kotak Credit Risk Fund - Reg - Growth	22	13.7	9.8	10.5	9.5	7.2	9.71	2.49	4,732	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%
SBI Credit Risk Fund - Growth	31	10.7	8.7	9.1	7.6	6.8	9.26	2.63	5,211	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 Oct 2019 - Dec 2019)

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	11.6	5.7	11.5	10.6	7.6	8.76	5.21	2,816	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%
IDFC D B F - Reg - Growth	24	2.9	1.8	15.7	13.2	7.5	6.81	7.03	2,062	Nil
Kotak Dynamic Bond Fund - Reg - Growth	26	10.0	5.3	13.7	13.2	8.2	7.63	5.53	824	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	3.3	1.6	17.2	15.7	8.3	6.86	7.57	453	Nil
Nippon India Gilt Securities Fund - Growth	27	3.0	1.3	16.8	15	8.6	6.79	7.59	1,074	If redeemed bet. 0 Day to 7 Day; Exit Load is 0.25%
UTI Gilt Fund - Growth	45	2.1	0	16.7	14	8.7	7.03	8.47	562	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	8.4	5.8	12.2	10.8	7.2	6.9	3.75	2,939	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	2.9	0.9	15.3	12.9	7.2	6.8	7.23	669	If redeemed bet. 0 Day to 365 Day; Exit Load is 1%
Nippon India Income Fund - G P - Growth	64	2.5	1.7	16	13.8	7	6.72	8.23	264	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 Nov 07, 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