

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Apr 2020 - Jun 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	586	-21.0	-17.3	-2.9	4.6	11.8	9.1	-23.20	9,861	If redeemed bet. 0 Day to 365 Day; Exit Load is 1%;
Canara Robeco Equity Diversified Fund - Growth	120	-13.7	-8	2.9	5.4	9.7	9.2	-15.20	1,897	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
ICICI Prudential Multicap Fund - Growth	220	-24.9	-23.5	-5	2.4	9.1	8.1	-26.40	4,860	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Kotak Standard Multicap Fund - Reg - Growth	29	-21.6	-16.6	-1.4	5.6	12	10.7	-22.90	26,049	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
S&P BSE 500 TRI	14,400	-21.6	-17.7	-1.4	3.7	8.3	7.4	-23.10	--	--

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	27	-15.2	-4.1	7.3	7.5	10.9	10.2	-16.50	12,717	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Mirae Asset Large Cap Fund - Reg - Growth	42	-21.9	-16.6	0.3	5.9	12.1	11.2	-23.50	15,347	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nippon India Large Cap Fund - Growth	25	-27.8	-26.9	-4.2	1.5	8.3	8.3	-29.80	9,861	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Nifty 50 TRI	13,029	-22.0	-17.4	1.1	3.8	7.6	7.6	-23.70	--	--

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	48	-13.9	-7.9	-2.4	7.3	14.9	11.9	-15.70	6,488	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Edelweiss Mid Cap Fund - Growth	22	-16.7	-12.2	-3.8	3.8	14.1	12.2	-17.80	694	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Axis Midcap Fund - Growth	35	-10.9	-0.7	6.5	7.2	15.3	--	-12.30	5,098	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Kotak Emerging Equity Fund - Reg - Growth	32	-19.1	-14.3	-4.7	5	14.1	11.3	-22.00	5,912	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nifty Midcap 100 TRI	16,631	-23.1	-23.6	-10.1	1.6	8.1	6.4	-24.90	--	--

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	23	19.4	22.7	18.2	6	6.2	--	10.60	83	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
MSCI AC World Index*	--	--	--	--	--	--	--	--	--	--

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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	80	-15.0	-12.4	-1.9	7.4	17.8	14.9	-17.50	4,846	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Invesco India Growth Opportunities Fund - Growth	29	-19.6	-12.6	1.6	5	10.9	9.8	-20.80	1,986	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Sundaram Large and Mid Cap Fund - Reg - Growth	27	-25.9	-19	-1.9	4.3	10.4	7.5	-26.40	885	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Principal Emerging Bluechip Fund - Growth	88	-16.6	-12.2	-2.5	6	14.9	11.7	-18.60	1,822	If redeemed bet. 0 Day to 365 Days; Exit Load is 1%;
NIFTY Large Midcap 250 TRI	5,749	-20.7	-17.6	-2.5	4.4	9.9	8.4	-22.50	--	--

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	25	-19.3	-8.2	2.8	7.8	10.8	--	-20.30	9,493	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
SBI Focused Equity Fund - Growth	123	-17.4	-11.4	4	7.1	11.6	13.3	-19.60	7,968	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
S&P BSE 500 TRI	14,400	-21.6	-17.7	-1.4	3.7	8.3	7.4	-23.10	--	--

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		
HDFC Small Cap Fund - Growth	28	-28.3	-33.5	-8.5	2.4	8.6	7.5	-27.90	6,835	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
L&T Emerging Businesses Fund - Reg - Growth	16	-29.1	-31.7	-11.3	3.2	--	--	-29.70	4,268	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Small Cap Fund - Growth	43	-18.7	-13.7	0.1	8.1	19.1	15.5	-19.00	3,280	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nifty Smallcap 100 TRI	4,828	-31.5	-36.5	-18.8	-5.2	3.5	2.2	-32.60	--	--

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	27	-14.5	-11.8	0.3	5.1	12.7	9.7	-16.10	9,372	Nil
Axis Long Term Equity Fund - Growth	40	-17.7	-7	3.9	6.1	14.8	14.2	-18.50	19,632	Nil
Canara Robeco Equity Tax Saver Fund - Growth	59	-12.5	-7	3.1	5.5	10.3	9.6	-14.20	941	Nil
Invesco India Tax Plan - Growth	44	-16.6	-10.1	1.5	5.4	12.2	10.8	-18.20	806	Nil
Mirae Asset Tax Saver Fund - Reg - Growth	15	-20.7	-13.3	1.5	--	--	--	-22.30	3,184	Nil
S&P BSE 200 TRI	4,689	-21.3	-16.8	-0.3	4.1	8.4	7.8	-22.90	--	--

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Apr 2020 - Jun 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	42	-21.8	-17.6	0.9	3.9	8.4	7.9	-23.20	726	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Invesco India Contra Fund - Growth	40	-17.1	-13.5	0.9	6.3	13.6	10.4	-18.60	3,658	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
UTI Value Opportunities Fund - Growth	51	-18.8	-15	-1.4	1.3	6.7	8	-21.50	3,763	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nippon India Value Fund - Growth	57	-23.2	-20.8	-4.3	2.4	8.7	7.3	-24.50	2,463	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
S&P BSE 500 TRI	14,400	-21.6	-17.7	-1.4	3.7	8.3	7.4	-23.10	--	--

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	36	-16.1	-4.9	3.4	7.9	11.8	11.9	-16.10	351	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Mirae Asset Great Consumer Fund - Growth	29	-22.9	-13.5	1.9	5.6	11.4	--	-23.30	865	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
ICICI Prudential Technology Fund - Growth	49	-14.5	-14.6	7.2	5.2	13.7	13	-15.10	349	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%;
Nippon India Pharma Fund - Growth	180	23.1	21.4	11.7	6.8	14.4	13.9	18.70	2,851	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
BNP Paribas India Consumption Fund - Reg - Growth	11	-12.0	0.1	--	--	--	--	-13.70	491	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
ICICI Prudential Banking and Financial Services Fund - Retail - Growth	42	-36.8	-33.5	-8.7	3.7	9.5	10.7	-39.40	2,716	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%;
S&P BSE 500 TRI	14,400	-21.6	-17.7	-1.4	3.7	8.3	7.4	-23.10	--	--

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	32	-14.0	-8.4	1.8	5.1	9.3	10	-15.40	24,834	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Invesco India Dynamic Equity Fund - Growth	26	-12.0	-7.3	1.5	4.7	9.3	8.5	-12.30	684	If redeemed bet. 0 Month to 3 Month; Exit Load is 0.25%;
Nippon India Balanced Advantage Fund - Growth	82	-11.9	-9	0.8	4.4	9	8.9	-13.20	2,682	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
HDFC Balanced Advantage Fund - Growth	155	-22.5	-20.1	-1.9	3.8	7.6	7.6	-23.40	35,118	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Dynamic Asset Allocation Fund - Reg - Growth	12	-12.4	-9.8	1.2	4	--	--	-14.00	574	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
NIFTY 50 Hybrid Composite Debt 65:35 Index	9,168	-11.7	-6	4.4	6	8.3	8.4	-13.20	--	--

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Apr 2020 - Jun 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	112	-17.6	-15	-0.9	4.7	10.2	10.7	-19.80	17,696	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Mirae Asset Hybrid - Equity Fund - Reg - Growth	13	-14.3	-9.1	2.6	--	--	--	-16.20	3,314	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Equity Hybrid Fund - Growth	122	-14.2	-7.5	3.3	5.5	11.4	9.9	-15.90	29,106	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Canara Robeco Equity Hybrid Fund - Growth	151	-8.8	-2.7	3.6	6.7	11.5	10.5	-10.30	2,912	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
NIFTY 50 Hybrid Composite Debt 65:35 Index	9,168	-11.7	-6	4.4	6	8.3	8.4	-13.20	--	--

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	25	7.5	5	4.9	5.9	6.1	6	5.60	6,607	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%;
Kotak Equity Arbitrage Fund - Reg - Growth	28	7.0	6.1	5.5	6.1	6.3	6.2	6.40	12,043	If redeemed bet. 0 Day to 30 Day; Exit Load is 0.25%;
Nippon India Arbitrage Fund - Growth	20	8.4	6	5.5	6.2	6.3	6.3	6.40	7,068	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	12	-8.2	-3.5	3.4	--	--	--	-8.70	700	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Kotak Equity Savings Fund - Reg - Growth	14	-5.8	-1.3	4.3	5.6	--	--	-6.70	1,492	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	2,206	5.4	4	5.3	5.9	6	4.49	--	25,860	*Ref Footnote
IDFC Cash Fund - Reg - Growth	2,403	4.7	3.9	5	5.4	5.7	4.89	--	11,992	*Ref Footnote
Mahindra Liquid Fund - Reg - Growth	1,289	5.5	4.2	5.3	5.6	6	4.85	--	2,280	*Ref Footnote
Kotak Liquid Fund - Reg - Growth	4,021	5.1	4	5	5.4	5.8	4.37	--	27,398	*Ref Footnote
CRISIL Liquid Fund Index	--	6.4	4.7	5.4	5.5	6.2	--	--	--	--

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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	12	8.2	6.7	6.4	7.5	--	5.87	--	4,709	Nil
Sundaram Ultra Short Term Fund - Reg - Growth	11	7.2	5.4	5.2	--	--	5.31	0.51	332	Nil
L&T Ultra Short Term Fund - Growth	33	8.1	7	6.3	7.2	7.2	5.9	--	1,616	Nil
NIFTY Ultra Short Duration Debt Index	4,092	8.0	6.6	6.5	7.4	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	272	8.9	7.5	6.9	7.8	7.6	6.57	--	8,222	Nil
Nippon India Money Market Fund - Growth	3,059	8.8	7	6.5	7.6	7.5	6.22	--	4,136	Nil
CRISIL Liquid Fund Index	--	5.4	5.5	5.6	6.2	--	--	--	--	--

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	21.5	7.4	8.6	10.1	7.8	6.92	--	5,560	Nil
HDFC Short Term Debt Fund - Growth	23	20.0	5.6	8.4	10	8	7.48	--	11,000	Nil
IDFC Bond Fund - Short Term Plan - Reg - Growth	42	19.3	6.6	8	10	7.7	6.52	--	11,459	Nil
Kotak Bond Short Term Fund - Reg - Growth	39	24.5	7.8	8.7	10.3	7.6	7.04	--	9,928	Nil
L&T Short Term Bond Fund - Reg - Growth	20	24.7	10.4	9.4	10.5	7.9	6.29	--	4,422	Nil

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Apr 2020 - Jun 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	2,272	10.5	5.8	6.5	8.1	7.5	6.52	--	4,625	Nil
Canara Robeco Savings Fund - Reg - Growth	32	10.9	6.1	6.4	7.6	7.2	5.5	--	889	Nil
IDFC Low Duration Fund - Reg - Growth	29	12.0	6.2	6.7	8	7.5	5.93	--	4,045	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				
Axis Banking & PSU Debt Fund - Growth	1,931	20.5	6.3	7.8	10.6	8.6	6.50	--	13,709	Nil
Kotak Banking and PSU Debt Fund - Reg - Growth	47	26.0	6.5	9.1	11.4	8.4	6.79	--	5,528	Nil
IDFC Banking & PSU Debt Fund - Reg - Growth	18	24.6	7.9	9.3	12	8.6	6.52	--	13,956	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	21	26.0	8	8.9	10.2	7.9	6.98	--	11,860	Nil
L&T Triple Ace Bond Fund - Reg - Growth	54	55.7	11.4	14	15.9	9.1	7.16	--	3,314	If redeemed bet. 0 Month to 3 Month; Exit Load is 0.5%;
Kotak Corporate Bond Fund - Std - Growth	2,714	14.8	5.6	7.2	9.3	8.1	6.49	--	4,032	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	22	1.9	0.7	7	8.7	7.5	9.38	--	7,956	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Kotak Credit Risk Fund - Reg - Growth	22	-15.9	-10.5	0.2	5.3	6	8.76	--	2,662	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Credit Risk Fund - Growth	32	-3.0	-0.9	4	6.6	6.1	8.77	--	4,149	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	26	36.0	11.5	13.3	12.6	8.5	7.91	--	3,014	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%;
IDFC D B F - Reg - Growth	26	60.0	19.7	17.3	16.8	8.9	6.59	--	2,031	Nil
Kotak Dynamic Bond Fund - Reg - Growth	27	39.8	7.7	10.2	12.1	8.8	7.32	--	1,076	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)	27	64.0	22	19.2	18.7	10	6.59	--	858	Nil
Nippon India Gilt Securities Fund - Growth	29	60.7	20.4	17.1	17.3	10.1	6.28	--	1,250	If redeemed bet. 0 Day to 7 Day; Exit Load is 0.25%;
UTI Gilt Fund - Growth	48	62.2	20.5	15.4	16.5	8.9	6.73	--	608	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	35	40.4	11.6	11	11.8	7.8	6.73	--	2,808	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	51	56.7	17.8	15.4	15.6	8.3	6.55	--	671	If redeemed bet. 0 Day to 365 Day; Exit Load is 1%;
Nippon India Income Fund - G P - Growth	69	54.5	18.3	15.2	16	8.9	5.74	--	306	If redeemed bet. 0 Day to 15 Day; Exit Load is 0.25%;

Disclaimers:

Source: - ICRA MF, NAV as on May 08,2020

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