

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	584	-21.4	-15.8	-3.2	4.7	12	8.9	-23.50	9,861	If redeemed bet. 0 Day to 365 Day; Exit Load is 1%;
Canara Robeco Equity Diversified Fund - Growth	120	-13.8	-6.7	2.7	5.6	9.8	9	-15.20	1,897	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
ICICI Prudential Multicap Fund - Growth	222	-24.2	-21.1	-4.9	2.7	9.5	7.9	-25.70	4,860	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Kotak Standard Multicap Fund - Reg - Growth	29	-22.0	-15.5	-1.8	5.6	12.2	10.4	-23.20	26,049	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
S&P BSE 500 TRI	14,341	-21.9	-16.5	-1.8	3.8	8.1	7.2	-23.40	--	--

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	-15.5	-3.9	6.8	7.5	11	9.8	-16.90	12,717	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Mirae Asset Large Cap Fund - Reg - Growth	41	-22.4	-15.6	-0.2	5.9	12.1	10.9	-24.00	15,347	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nippon India Large Cap Fund - Growth	25	-28.0	-25	-4.6	1.7	8.6	8.1	-29.70	9,861	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Nifty 50 TRI	12,951	-22.4	-16.4	0.6	3.8	7.4	7.3	-24.20	--	--

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	-6.5	-2.6	7.1	15.2	11.7	-15.60	6,488	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Edelweiss Mid Cap Fund - Growth	22	-16.8	-11.1	-3.8	3.8	14.3	12.2	-18.00	796	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Axis Midcap Fund - Growth	35	-11.1	0.7	6.4	7.2	15.5	--	-12.10	5,098	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Kotak Emerging Equity Fund - Reg - Growth	31	-20.0	-13.8	-4.9	4.9	14.1	11	-22.50	5,912	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nifty Midcap 100 TRI	16,608	-23.5	-22.4	-10.3	1.5	8.1	6.3	-25.00	--	--

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	21.4	24.1	18.9	6.7	6.4	--	12.90	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	-15.1	-11.1	-1.9	7.6	18	14.8	-17.40	4,846	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Invesco India Growth Opportunities Fund - Growth	29	-20.0	-11.5	1.1	5	11	9.5	-21.30	2,282	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Sundaram Large and Mid Cap Fund - Reg - Growth	27	-26.0	-17.5	-2.2	4.4	10.5	7.1	-26.50	1,013	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Principal Emerging Bluechip Fund - Growth	87	-17.2	-11.2	-2.9	5.9	15.1	11.5	-19.00	1,822	If redeemed bet. 0 Day to 365 Days; Exit Load is 1%;
NIFTY Large Midcap 250 TRI	5,730	-21.1	-16.4	-2.8	4.5	9.8	8.2	-22.80	--	--

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	24	-19.6	-7.6	2.3	7.8	10.8	--	-20.70	9,493	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
SBI Focused Equity Fund - Growth	125	-16.8	-9.5	4.1	7.4	11.8	13.3	-18.70	7,968	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
S&P BSE 500 TRI	14,341	-21.9	-16.5	-1.8	3.8	8.1	7.2	-23.40	--	--

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	27	-29.0	-33.1	-9.1	2.1	8.6	7.1	-28.80	6,835	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
L&T Emerging Businesses Fund - Reg - Growth	16	-29.8	-31.1	-11.7	3.2	--	--	-30.30	4,268	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Small Cap Fund - Growth	43	-19.6	-12.8	-0.1	7.8	19.2	15.3	-19.70	3,280	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nifty Smallcap 100 TRI	4,789	-31.9	-35.5	-19	-5.1	3.3	1.9	-33.20	--	--

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	26	-16.2	-11.9	-0.4	4.8	12.5	9.1	-17.90	9,372	Nil
Axis Long Term Equity Fund - Growth	40	-18.1	-6.2	3.4	6	15	13.9	-18.80	19,632	Nil
Canara Robeco Equity Tax Saver Fund - Growth	59	-13.1	-6.2	2.6	5.7	10.5	9.3	-14.50	941	Nil
Invesco India Tax Plan - Growth	44	-17.5	-9.6	0.8	5.2	12.2	10.6	-18.90	930	Nil
Mirae Asset Tax Saver Fund - Reg - Growth	15	-21.1	-12.1	1.1	--	--	--	-22.70	3,184	Nil
S&P BSE 200 TRI	4,671	-21.6	-15.5	-0.7	4.1	8.2	7.5	-23.10	--	--

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	-22.3	-17.1	0.5	4	8.6	7.6	-23.70	726	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Invesco India Contra Fund - Growth	40	-17.5	-12.3	0.5	6.2	13.8	10.3	-19.00	4,274	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
UTI Value Opportunities Fund - Growth	51	-18.8	-12.9	-1.5	1.5	6.9	7.8	-21.30	3,763	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nippon India Value Fund - Growth	57	-23.4	-19.4	-4.8	2.5	8.9	7.1	-24.80	2,463	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
S&P BSE 500 TRI	14,341	-21.9	-16.5	-1.8	3.8	8.1	7.2	-23.40	--	--

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	-16.5	-4.1	3.3	8	11.9	11.5	-16.30	351	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Mirae Asset Great Consumer Fund - Growth	29	-22.1	-11.9	1.7	5.7	11.6	--	-22.70	865	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
ICICI Prudential Technology Fund - Growth	50	-12.5	-13.3	7.3	5.5	14.3	12.9	-13.50	349	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%;
Nippon India Pharma Fund - Growth	180	22.3	26.2	11.4	6.7	14.4	13.9	18.60	2,851	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
BNP Paribas India Consumption Fund - Reg - Growth	11	-11.6	2.1	--	--	--	--	-13.30	491	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
ICICI Prudential Banking and Financial Services Fund - Retail - Growth	42	-37.8	-33.5	-8.9	3.5	9.5	10	-40.10	2,716	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%;
S&P BSE 500 TRI	14,341	-21.9	-16.5	-1.8	3.8	8.1	7.2	-23.40	--	--

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	-13.8	-7.4	1.7	5.2	9.4	9.9	-15.20	24,834	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Invesco India Dynamic Equity Fund - Growth	26	-12.2	-7.2	1	4.8	9.3	8.3	-12.60	737	If redeemed bet. 0 Month to 3 Month; Exit Load is 0.25%;
Nippon India Balanced Advantage Fund - Growth	82	-12.3	-8.7	0.4	4.5	9	8.7	-13.50	2,682	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
HDFC Balanced Advantage Fund - Growth	155	-22.6	-18.6	-2.2	3.8	7.9	7.4	-23.40	35,118	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Dynamic Asset Allocation Fund - Reg - Growth	12	-12.7	-9.4	0.8	3.9	--	--	-14.30	574	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
NIFTY 50 Hybrid Composite Debt 65:35 Index	9,118	-12.2	-6.1	3.9	6	8.1	8.1	-13.70	--	--

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	114	-16.9	-12.5	-0.8	5	10.5	10.7	-18.90	17,696	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Mirae Asset Hybrid - Equity Fund - Reg - Growth	13	-14.7	-8.2	2.1	--	--	--	-16.60	3,314	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Equity Hybrid Fund - Growth	122	-14.3	-6.6	3	5.5	11.5	9.7	-16.00	29,106	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Canara Robeco Equity Hybrid Fund - Growth	151	-9.0	-1.9	3.3	6.9	11.6	10.3	-10.40	2,912	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
NIFTY 50 Hybrid Composite Debt 65:35 Index	9,118	-12.2	-6.1	3.9	6	8.1	8.1	-13.70	--	--

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	7.2	4.6	4.7	5.5	6	5.9	5.10	6,607	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%;
Kotak Equity Arbitrage Fund - Reg - Growth	28	7.6	5.8	5.4	5.8	6.1	6.1	5.90	12,043	If redeemed bet. 0 Day to 30 Day; Exit Load is 0.25%;
Nippon India Arbitrage Fund - Growth	20	8.8	5.8	5.3	5.9	6.2	6.2	6.00	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	-8.6	-3.5	3.1	--	--	--	-9.20	700	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Kotak Equity Savings Fund - Reg - Growth	14	-6.0	-1.2	4.1	5.6	--	--	-6.90	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	2,208	5.9	4.9	5.5	5.9	6	4.49	--	25,860	*Ref Footnote
IDFC Cash Fund - Reg - Growth	2,405	5.3	4.6	5.1	5.4	5.7	4.89	--	11,992	*Ref Footnote
Mahindra Liquid Fund - Reg - Growth	1,290	5.7	4.9	5.4	5.6	6	4.85	--	2,280	*Ref Footnote
Kotak Liquid Fund - Reg - Growth	4,023	5.3	4.8	5.1	5.4	5.8	4.37	--	27,398	*Ref Footnote
CRISIL Liquid Fund Index	--	6.8	5.8	5.7	5.5	6.2	--	--	--	--

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Apr 2020 - Jun 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	12	9.6	6.9	6.6	7.5	--	5.87	--	4,709	Nil
Sundaram Ultra Short Term Fund - Reg - Growth	11	8.6	5.6	5.3	--	--	5.31	--	323	Nil
L&T Ultra Short Term Fund - Growth	33	10.3	7.2	6.5	7.2	7.2	5.73	0.54	1,616	Nil
NIFTY Ultra Short Duration Debt Index	4,095	8.7	6.7	6.6	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	11.7	7.7	7.1	7.8	7.7	6.57	--	8,222	Nil
Nippon India Money Market Fund - Growth	3,063	10.7	7.2	6.7	7.6	7.6	6.22	--	4,136	Nil
CRISIL Liquid Fund Index	--	5.7	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	20.8	6.9	8.4	10.1	7.7	6.92	--	5,560	Nil
HDFC Short Term Debt Fund - Growth	23	21.8	5.7	8.5	10	8	7.48	--	11,000	Nil
IDFC Bond Fund - Short Term Plan - Reg - Growth	42	20.4	6.5	8	10	7.7	6.52	--	11,459	Nil
Kotak Bond Short Term Fund - Reg - Growth	39	24.4	7.4	8.5	10.2	7.6	7.04	--	9,928	Nil
L&T Short Term Bond Fund - Reg - Growth	20	24.3	9.9	9.2	10.4	7.9	6.12	2.68	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	2,275	12.3	6	6.6	8.2	7.5	6.52	--	4,625	Nil
Canara Robeco Savings Fund - Reg - Growth	32	12.4	6.2	6.4	7.6	7.2	5.5	--	889	Nil
IDFC Low Duration Fund - Reg - Growth	29	13.1	6.3	6.8	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	1,934	22.9	6.7	8	10.7	8.7	6.50	--	13,709	Nil
Kotak Banking and PSU Debt Fund - Reg - Growth	47	25.1	6	8.9	11.2	8.3	6.79	--	5,528	Nil
IDFC Banking & PSU Debt Fund - Reg - Growth	18	26.2	7.8	9.5	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	23.8	7.3	8.6	10.1	7.9	7.13	3.37	11,860	Nil
L&T Triple Ace Bond Fund - Reg - Growth	53	51.6	10.5	13.5	15.4	9	7.26	7.75	3,314	If redeemed bet. 0 Month to 3 Month; Exit Load is 0.5%;
Kotak Corporate Bond Fund - Std - Growth	2,717	16.2	5.8	7.2	9.2	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	0.3	6.8	8.6	7.4	9.37	1.59	7,956	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Kotak Credit Risk Fund - Reg - Growth	22	-14.5	-10.7	0.4	5.4	6	8.76	--	2,662	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Credit Risk Fund - Growth	32	-0.1	-0.8	4.1	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%;

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Apr 2020 - Jun 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	26	24.3	8.2	11.7	11.7	8.2	8.53	13.19	3,014	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%;
IDFC D B F - Reg - Growth	26	45.6	16	15.6	15.7	8.5	6.59	--	2,031	Nil
Kotak Dynamic Bond Fund - Reg - Growth	27	33.9	6.4	9.5	11.7	8.7	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)	26	49.4	18.2	17.5	17.7	9.6	6.59	--	858	Nil
Nippon India Gilt Securities Fund - Growth	29	44.4	16	14.9	16.1	9.7	6.28	--	1,250	If redeemed bet. 0 Day to 7 Day; Exit Load is 0.25%;
UTI Gilt Fund - Growth	48	49.5	17.8	14.2	15.9	8.7	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	33.0	9.6	10.1	11.2	7.7	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	42.2	14.1	13.6	14.5	7.9	6.55	--	671	If redeemed bet. 0 Day to 365 Day; Exit Load is 1%;
Nippon India Income Fund - G P - Growth	68	41.7	15.1	13.6	15	8.6	5.74	--	306	If redeemed bet. 0 Day to 15 Day; Exit Load is 0.25%;

Disclaimers:

Source: - ICRA MF, NAV as on May 12,2020

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