

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	738	5.7	7.6	10.6	10.3	16.1	12	5.00	11,594	If redeemed bet. 0 Day to 365 Day; Exit Load is 1%;
Canara Robeco Equity Diversified Fund - Growth	139	7.6	13.4	15.5	8.4	12.6	12	10.30	1,581	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
ICICI Prudential Multicap Fund - Growth	290	1.9	4.5	9.5	8.7	14.2	11.7	2.70	4,533	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Kotak Standard Multicap Fund - Reg - Growth	37	7.8	14.3	14.1	11.3	16.9	13.6	10.70	28,348	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
S&P BSE 500 TRI	18,294	5.9	9.5	13.3	8.7	12.8	10.4	6.50	--	--

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	14.4	23	19.2	10.7	15.7	--	17.00	8,749	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
HDFC Top 100 Fund - Growth	491	2.4	7.4	11.5	7.3	12.7	10.7	5.70	18,507	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
ICICI Prudential Bluechip Fund - Growth	43	6.1	9	12.3	8.7	13.8	12.7	7.00	24,132	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Mirae Asset Large Cap Fund - Reg - Growth	53	7.5	12.5	14.8	11.4	16.9	14.8	9.70	15,897	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nippon India Large Cap Fund - Growth	35	1.9	6.3	12.3	8.5	14.1	11.9	3.70	13,091	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Nifty 50 TRI	16,660	6.9	13.8	15.1	8.6	12.5	10.4	10.70	--	--

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	56	7.8	10.3	10.5	11.1	16.6	15.3	6.50	6,691	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Edelweiss Mid Cap Fund - Growth	27	6.6	5.9	10.1	9.6	17.7	15.6	3.80	945	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
ICICI Prudential MidCap Fund - Growth	94	2.6	2	8.7	7.3	16.1	13	-1.60	1,847	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Kotak Emerging Equity Fund - Reg - Growth	39	7.7	9.5	9.9	11.3	17.3	14.7	5.50	5,341	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
L&T Midcap Fund - Reg - Growth	130	3.4	-0.1	10.1	10.7	18.2	14.2	-2.40	5,831	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nifty Midcap 100 TRI	21,675	0.8	-3.2	6.6	7.7	12.5	10.3	-5.40	--	--

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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	4.5	9.2	13.6	12.3	20.2	18.9	6.00	5,235	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Invesco India Growth Opportunities Fund - Growth	36	10.5	13.5	15.5	10.6	15.5	12.9	9.50	1,991	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Principal Emerging Bluechip Fund - Growth	106	7.2	6.6	11.7	11.2	18.8	15.1	4.60	2,261	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
NIFTY Large Midcap 250 TRI	7,235	5.1	6.5	12.5	9.6	14.2	11.4	3.40	--	--

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	16.1	20.3	19	12.9	15.9	--	13.80	8,800	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
SBI Focused Equity Fund - Growth	149	7.4	17.9	14.2	12	14.7	17.4	12.40	6,125	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
S&P BSE 500 TRI	18,294	5.9	9.5	13.3	8.7	12.8	10.4	6.50	--	--

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	49	-5.3	-6.1	3.6	7.2	17.2	15	-7.10	7,031	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
HDFC Small Cap Fund - Growth	38	-6.7	-8.5	10.3	9.3	14.4	11.9	-10.00	9,137	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
L&T Emerging Businesses Fund - Reg - Growth	23	-2.6	-7.3	9.6	11.1	--	--	-9.10	6,112	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Small Cap Fund - Growth	54	8.2	8.1	14.5	16.4	23.8	18.1	6.30	2,915	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nifty Smallcap 100 TRI	6,977	-6.6	-8.2	1.1	2.6	8.2	7	-10.90	--	--

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	31	4.6	6.1	12.2	10.5	16	11.7	1.70	9,814	Nil
Axis Long Term Equity Fund - Growth	49	15.6	19.9	17.2	12	19.3	--	14.30	21,492	Nil
IDFC Tax Advantage (ELSS) Fund - Reg - Growth	54	-0.1	1.2	11.1	8.8	14.3	12.4	-0.30	2,053	Nil
Invesco India Tax Plan - Growth	53	9.1	11.1	13.5	10.1	16	14	7.80	962	Nil
Mirae Asset Tax Saver Fund - Reg - Growth	19	10.3	14.4	17.1	--	--	--	11.20	2,671	Nil
S&P BSE 200 TRI	5,941	6.8	11.1	14	9	13.1	10.5	7.90	--	--

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	6.8	12	15.2	9.3	13.5	11.1	8.40	875	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Invesco India Contra Fund - Growth	48	5.1	6.9	14.4	10.6	16.4	13.2	3.70	4,486	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
UTI Value Opportunities Fund - Growth	62	6.0	9.5	10.6	5.3	10.6	10.5	6.60	4,461	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nippon India Value Fund - Growth	74	4.0	6.8	11.4	8.3	12.4	10.9	3.50	3,152	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
S&P BSE 500 TRI	18,294	5.9	9.5	13.3	8.7	12.8	10.4	6.50	--	--

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	14.7	19.6	16.8	12.7	16	15.2	13.30	373	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Mirae Asset Great Consumer Fund - Growth	37	12.8	14	17.8	12.1	16.5	--	7.90	931	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
ICICI Prudential Technology Fund - Growth	57	-0.3	1.3	16.2	7.6	17.3	16.1	1.20	422	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%;
Nippon India Pharma Fund - Growth	146	1.2	-4.2	1.7	3.4	11.9	14.4	-2.70	2,430	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
BNP Paribas India Consumption Fund - Reg - Growth	13	14.8	22.1	--	--	--	--	15.40	441	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
ICICI Prudential Banking and Financial Services Fund - Retail - Growth	67	5.9	16.3	15.5	14	18	16.4	10.00	3,445	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%;
S&P BSE 500 TRI	18,294	5.9	9.5	13.3	8.7	12.8	10.4	6.50	--	--

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	7.1	12	10.3	9	12.4	12.2	9.00	28,287	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Invesco India Dynamic Equity Fund - Growth	30	5.8	11	10.8	7.8	12.3	10.5	8.60	924	If redeemed bet. 0 Month to 3 Month; Exit Load is 0.25%;
Nippon India Balanced Advantage Fund - Growth	93	3.9	9	10.8	7.5	12	10.8	6.80	2,495	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
SBI Dynamic Asset Allocation Fund - Reg - Growth	14	3.3	4.6	10.2	--	--	--	4.00	683	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
NIFTY 50 Hybrid Composite Debt 65:35 Index	10,370	7.0	13.6	11.9	8.8	11.3	9.9	10.60	--	--

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	54	3.4	7.5	7.6	4.7	10.3	8.6	5.20	21,087	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
ICICI Prudential Equity & Debt Fund - Growth	135	3.1	6.3	9.5	9.1	14.2	13.4	5.60	23,950	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Mirae Asset Hybrid - Equity Fund - Reg - Growth	15	6.7	11.2	12.4	--	--	--	9.00	2,809	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Equity Hybrid Fund - Growth	142	8.4	15.1	11.4	10.3	14.7	12	11.00	30,907	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Canara Robeco Equity Hybrid Fund - Growth	165	7.4	12.4	11.6	9.5	13.4	12.6	9.90	2,607	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
NIFTY 50 Hybrid Composite Debt 65:35 Index	10,370	7.0	13.6	11.9	8.8	11.3	9.9	10.60	--	--

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	4.3	5	6.3	6.4	6.3	6.1	6.50	10,891	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%;
Kotak Equity Arbitrage Fund - Reg - Growth	28	4.7	5.1	6.1	6.3	6.3	6.2	6.40	16,198	If redeemed bet. 0 Day to 30 Day; Exit Load is 0.25%;
Nippon India Arbitrage Fund - Growth	20	4.0	5.1	6.3	6.4	6.6	6.3	6.50	9,497	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	5.7	10.6	9.3	--	--	--	7.90	805	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
HDFC Equity Savings Fund - Growth	37	2.5	5.2	7.3	7.6	8.8	8.9	4.60	4,732	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Kotak Equity Savings Fund - Reg - Growth	15	5.2	8.8	8.6	7.7	--	--	6.90	1,908	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	2,148	5.4	5.1	5.3	5.6	7	5.69	--	30,068	*Ref Footnote
IDFC Cash Fund - Reg - Growth	2,345	5.1	4.9	5	5.4	6.6	5.13	0.04	13,603	*Ref Footnote
Kotak Liquid Fund - Reg - Growth	3,921	5.4	5	5.2	5.5	6.8	5.29	0.11	26,459	*Ref Footnote
CRISIL Liquid Fund Index	--	5.8	5.3	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	7.0	7.2	8.2	8.5	--	5.69	0.43	4,254	Nil
Sundaram Ultra Short Term Fund - Reg - Growth	10	5.9	6	--	--	--	6.32	--	317	Nil
L&T Ultra Short Term Fund - Growth	32	6.4	6.7	7.8	8.2	7.3	5.49	0.43	2,841	Nil
NIFTY Ultra Short Duration Debt Index	3,967	6.8	6.8	7.8	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	6.8	8.3	8.5	7.6	5.98	--	10,452	Nil
Franklin India Savings Fund - Growth	36	7.3	7.6	8.9	9	7.7	6.41	--	3,571	Nil
Nippon India Money Market Fund - Growth	2,966	6.8	7.2	8.3	8.6	7.6	5.39	0.29	3,549	Nil
CRISIL Liquid Fund Index	--	5.6	5.9	6.5	--	--	--	--	--	--

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	12.2	9.7	11.5	10.5	7.3	6.89	--	3,073	Nil
HDFC Short Term Debt Fund - Growth	22	12.0	10.1	11.2	10.3	7.7	7.01	2.72	8,974	Nil
IDFC Bond Fund - Short Term Plan - Reg - Growth	40	12.5	10.2	11.4	10.8	7.4	6.56	2.06	10,676	Nil
Kotak Bond Short Term Fund - Reg - Growth	37	11.3	9.5	11.3	10.5	7	7.18	3.09	9,949	Nil
L&T Short Term Bond Fund - Reg - Growth	19	11.6	9.6	10.9	10.4	7.2	6.52	2.25	4,674	Nil

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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	2,204	8.7	8.3	9.4	9.3	7.6	6.43	--	3,561	Nil
Canara Robeco Savings Fund - Reg - Growth	31	7.1	7.1	8.5	8.7	7.3	5.768	0.66	1,119	Nil
IDFC Low Duration Fund - Reg - Growth	28	8.3	8	9	8.9	7.5	5.84	0.81	4,974	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	13.3	10.8	12	11.3	7.3	7.22	2.57	3,888	Nil
Kotak Banking and PSU Debt Fund - Reg - Growth	45	12.5	10.4	13	11.7	7.8	7.11	4.03	3,068	Nil
IDFC Banking & PSU Debt Fund - Reg - Growth	17	14.2	11.6	13.8	13	8.1	6.79	3.13	11,210	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	11.6	9.6	11	10.3	7.4	6.87	2.45	10,587	Nil
L&T Triple Ace Bond Fund - Reg - Growth	50	13.3	8.4	16.8	14	6.2	7.64	8.67	1,754	If redeemed bet. 0 Month to 3 Month; Exit Load is 0.5%;
Kotak Corporate Bond Fund - Std - Growth	2,624	11.2	9.7	10.8	10.4	8	6.56	1.40	3,432	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	10.2	10.1	9.4	7.4	9.53	1.86	11,364	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Kotak Credit Risk Fund - Reg - Growth	22	12.6	10.6	10.4	9.4	7.1	9.08	2.39	4,815	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Credit Risk Fund - Growth	31	10.3	9.4	8.9	7.5	6.6	9.26	--	5,155	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	25	11.3	7.8	11.1	10.5	6.9	8.55	5.29	2,888	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%;
IDFC D B F - Reg - Growth	24	3.1	6.5	15	12.7	6.9	6.96	10.45	2,079	Nil
Kotak Dynamic Bond Fund - Reg - Growth	26	10.5	8.9	13.3	12.9	7.7	7.46	6.16	871	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	3.5	7	16.6	15.1	7.6	7.01	11.48	471	Nil
Nippon India Gilt Securities Fund - Growth	27	4.3	6	16.2	14.5	7.7	6.66	8.39	1,090	If redeemed bet. 0 Day to 7 Day; Exit Load is 0.25%;
UTI Gilt Fund - Growth	45	4.0	4	16.4	13.9	7.9	6.48	7.57	570	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	8.5	8.1	11.9	10.6	7	6.74	4.09	2,901	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	3.2	5.8	14.7	12.4	6.6	6.96	9.59	680	If redeemed bet. 0 Day to 365 Day; Exit Load is 1%;
Nippon India Income Fund - G P - Growth	64	3.7	5.8	15.4	13.5	6.3	6.51	7.46	270	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 14, 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