

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	566	-24.2	-22.3	-4	3.3	11	8.9	-25.80	9,861	If redeemed bet. 0 Day to 365 Day; Exit Load is 1%;
Canara Robeco Equity Diversified Fund - Growth	117	-16.4	-13.8	2.1	4.1	9	9	-17.50	1,897	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
ICICI Prudential Multicap Fund - Growth	217	-26.3	-26.7	-5.3	1.5	8.7	8.2	-27.50	4,860	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Kotak Standard Multicap Fund - Reg - Growth	28	-24.6	-22.6	-2.6	4.2	11.2	10.4	-25.60	26,049	If redeemed bet. 0 Year 0 Month and 0 Day to 1 Year 0 Month and
S&P BSE 500 TRI	13,884	-24.5	-23.4	-2.7	2.4	7.5	7.2	-25.80	--	--

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	26	-17.2	-11.4	6.3	6.4	10.4	9.9	-18.80	12,717	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Mirae Asset Large Cap Fund - Reg - Growth	40	-25.7	-22.9	-1.6	4.3	11.2	10.8	-27.00	15,347	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nippon India Large Cap Fund - Growth	24	-31.3	-32.4	-5.7	0.2	7.6	8	-32.30	9,861	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Nifty 50 TRI	12,504	-25.4	-23.9	-0.6	2.5	6.7	7.4	-26.80	--	--

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	47	-16.0	-11.7	-2.8	6.1	14.5	11.6	-17.60	6,488	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Edelweiss Mid Cap Fund - Growth	22	-19.6	-17	-4.2	2.5	13.5	11.9	-20.00	796	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Axis Midcap Fund - Growth	34	-13.5	-4.9	6.5	6.2	14.9	--	-13.90	5,098	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Kotak Emerging Equity Fund - Reg - Growth	31	-22.3	-19.5	-5.2	3.5	13.4	11	-24.20	5,912	If redeemed bet. 0 Year 0 Month and 0 Day to 1 Year 0 Month and
Nifty Midcap 100 TRI	16,218	-26.1	-28.1	-10.5	0.2	7.6	6.3	-26.80	--	--

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	18.8	26.8	18.7	6.6	6.6	9	14.00	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	78	-18.3	-17.3	-2.3	6	17.2	14.7	-19.60	4,846	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Invesco India Growth Opportunities Fund - Growth	28	-23.1	-18.3	0.2	3.7	10.1	9.5	-23.60	2,282	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Sundaram Large and Mid Cap Fund - Reg - Growth	26	-28.5	-24.4	-3	3.2	9.7	7.2	-28.70	1,013	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Principal Emerging Bluechip Fund - Growth	85	-20.0	-17.9	-3.3	4.5	14.4	11.5	-21.40	1,822	If redeemed bet. 0 Day to 365 Days; Exit Load is 1%;
NIFTY Large Midcap 250 TRI	5,562	-23.8	-22.9	-3.5	3.1	9.2	8.2	-25.00	--	--

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	-21.5	-15.3	2.1	6.3	10	--	-22.70	9,493	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
SBI Focused Equity Fund - Growth	122	-19.6	-14.7	3.8	6.4	11.2	13.4	-20.30	7,968	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
S&P BSE 500 TRI	13,884	-24.5	-23.4	-2.7	2.4	7.5	7.2	-25.80	--	--

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		
HDFC Small Cap Fund - Growth	27	-30.1	-36.9	-9.6	0.9	7.8	7.3	-30.50	6,835	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
L&T Emerging Businesses Fund - Reg - Growth	16	-30.9	-34.3	-12.2	1.9	--	--	-31.70	4,268	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Small Cap Fund - Growth	42	-21.4	-17.1	-0.8	6.7	18.4	15.4	-21.30	3,280	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nifty Smallcap 100 TRI	4,707	-32.8	-39.7	-18.9	-6.1	3	2	-34.30	--	--

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	-19.1	-17.4	-1	3.8	11.7	9.2	-20.20	9,372	Nil
Axis Long Term Equity Fund - Growth	39	-19.4	-13.4	3.2	4.9	14.1	14	-20.70	19,632	Nil
Canara Robeco Equity Tax Saver Fund - Growth	57	-16.0	-13.6	1.8	4.2	9.6	9.3	-16.90	941	Nil
Invesco India Tax Plan - Growth	42	-20.5	-17	-0.1	3.9	11.3	10.5	-21.30	930	Nil
Mirae Asset Tax Saver Fund - Reg - Growth	14	-24.3	-19.8	-0.1	--	--	--	-25.70	3,184	Nil
S&P BSE 200 TRI	4,518	-24.4	-22.7	-1.7	2.7	7.6	7.5	-25.70	--	--

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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	41	-25.0	-23.1	-0.4	2.9	7.8	7.6	-25.80	726	If redeemed bet. 0 Year 0 Month and 0 Day to 1 Year 0 Month and
Invesco India Contra Fund - Growth	39	-19.7	-18.4	0.0	5.1	13	10.3	-20.60	4,274	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
UTI Value Opportunities Fund - Growth	49	-21.6	-19	-2.2	0.2	6.1	7.9	-23.40	3,763	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nippon India Value Fund - Growth	55	-26.3	-26.4	-5.6	1	7.9	7.1	-27.20	2,463	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
S&P BSE 500 TRI	13,884	-24.5	-23.4	-2.7	2.4	7.5	7.2	-25.80	--	--

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	35	-18.5	-11.3	2.4	6.5	11.1	11.6	-18.60	351	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Mirae Asset Great Consumer Fund - Growth	28	-23.8	-17.5	1.2	4.9	11.1	--	-24.00	865	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
ICICI Prudential Technology Fund - Growth	49	-14.3	-15.2	7	4.3	14.3	13.2	-15.10	349	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%;
Nippon India Pharma Fund - Growth	176	18.6	24.3	11.3	5.8	13.6	13.7	16.00	2,851	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
BNP Paribas India Consumption Fund - Reg - Growth	11	-13.7	-5.1	--	--	--	--	-15.60	491	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
ICICI Prudential Banking and Financial Services Fund - Retail - Growth	39	-42.7	-42.2	-10.9	1.2	7.8	9.9	-44.20	2,716	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%;
S&P BSE 500 TRI	13,884	-24.5	-23.4	-2.7	2.4	7.5	7.2	-25.80	--	--

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	32	-15.8	-11.6	1	4.4	8.8	10	-17.00	24,834	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Invesco India Dynamic Equity Fund - Growth	26	-13.9	-10.9	0.5	4	8.8	8.4	-13.90	737	If redeemed bet. 0 Month to 3 Month; Exit Load is 0.25%;
Nippon India Balanced Advantage Fund - Growth	80	-13.9	-12.3	0.1	3.5	8.5	8.8	-14.70	2,682	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
HDFC Balanced Advantage Fund - Growth	151	-24.7	-24.8	-3.2	2.6	7.2	7.4	-25.30	35,118	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Dynamic Asset Allocation Fund - Reg - Growth	12	-14.4	-11.9	0.0	3.2	--	--	-15.80	574	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
NIFTY 50 Hybrid Composite Debt 65:35 Index	8,946	-14.1	-8.6	3.2	5.2	7.6	8.2	-15.30	--	--

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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	113	-17.9	-16.4	-1.3	4.3	10.2	10.9	-19.50	17,696	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Mirae Asset Hybrid - Equity Fund - Reg - Growth	13	-17.5	-14.3	1.1	--	--	--	-19.00	3,314	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Equity Hybrid Fund - Growth	120	-16.7	-11.8	2.6	4.7	10.8	9.8	-17.40	29,106	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Canara Robeco Equity Hybrid Fund - Growth	148	-10.9	-7.2	3	5.8	11	10.3	-12.10	2,912	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
NIFTY 50 Hybrid Composite Debt 65:35 Index	8,946	-14.1	-8.6	3.2	5.2	7.6	8.2	-15.30	--	--

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	25	5.9	4.9	4.9	5.6	6	6	5.30	6,607	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%;
Kotak Equity Arbitrage Fund - Reg - Growth	28	6.4	6.2	5.6	5.9	6.2	6.2	6.10	12,043	If redeemed bet. 0 Day to 30 Day; Exit Load is 0.25%;
Nippon India Arbitrage Fund - Growth	20	6.9	6.1	5.6	6	6.3	6.3	6.10	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	-10.4	-7.9	2.8	--	--	--	-10.70	700	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Kotak Equity Savings Fund - Reg - Growth	14	-7.6	-4.1	3.6	5.1	--	--	-8.30	1,492	If redeemed bet. 0 Year 0 Month and 0 Day to 1 Year 0 Month and
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	2,210	5.6	5.7	5.3	5.9	6	4.63	0.11	25,860	*Ref Footnote
IDFC Cash Fund - Reg - Growth	2,407	5.1	5.2	4.8	5.4	5.6	4.38	0.10	11,992	*Ref Footnote
Mahindra Liquid Fund - Reg - Growth	1,292	5.3	5.5	5.2	5.6	6	4.97	0.09	2,280	*Ref Footnote
Kotak Liquid Fund - Reg - Growth	4,027	5.3	5.3	4.8	5.4	5.7	4.54	0.11	27,398	*Ref Footnote
CRISIL Liquid Fund Index	--	5.7	6.2	5.5	5.5	6.1	--	--	--	--

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	9.5	7.7	6.9	7.6	--	5.57	0.45	4,709	Nil
Sundaram Ultra Short Term Fund - Reg - Growth	11	7.2	6	5.4	--	--	5.01	0.42	323	Nil
L&T Ultra Short Term Fund - Growth	33	10.3	8.1	6.8	7.4	7.3	5.73	0.54	1,616	Nil
NIFTY Ultra Short Duration Debt Index	4,104	9.1	7.1	6.7	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	273	12.2	8.7	7.6	8	7.8	6.16	0.69	8,222	Nil
Nippon India Money Market Fund - Growth	3,072	10.6	7.9	7	7.7	7.6	5.72	0.46	4,136	Nil
CRISIL Liquid Fund Index	--	5.5	5.5	5.6	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	23	14.1	8.6	8.9	10.4	7.9	2.00	2.90	5,560	Nil
HDFC Short Term Debt Fund - Growth	23	15.8	7.5	9.1	10.4	8.2	7.81	3.36	11,000	Nil
IDFC Bond Fund - Short Term Plan - Reg - Growth	42	14.9	8.7	8.6	10.1	7.9	6.73	2.28	11,459	Nil
Kotak Bond Short Term Fund - Reg - Growth	39	13.9	8	8.6	10.1	7.6	6.92	2.73	9,928	Nil
L&T Short Term Bond Fund - Reg - Growth	20	17.4	12	10	10.6	8	6.12	2.68	4,422	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	2,283	10.1	7	7	8.3	7.6	6.26	1.03	4,625	Nil
Canara Robeco Savings Fund - Reg - Growth	32	9.9	7.2	6.8	7.7	7.3	5.47	0.81	889	Nil
IDFC Low Duration Fund - Reg - Growth	29	9.2	7.2	7	8.1	7.5	5.72	1.19	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	1,945	16.8	8.7	8.5	10.7	8.8	6.44	2.20	13,709	Nil
Kotak Banking and PSU Debt Fund - Reg - Growth	48	18.6	7.5	9.4	11.4	8.4	7.13	3.68	5,528	Nil
IDFC Banking & PSU Debt Fund - Reg - Growth	18	18.9	10.4	10.1	12	8.9	6.6	2.93	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	17.1	8.8	9.2	10.3	8	7.13	3.37	11,860	Nil
L&T Triple Ace Bond Fund - Reg - Growth	54	25.9	11.6	13.8	15.7	9.2	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	2,727	10.6	6.9	7.5	9.2	8.1	6.7	1.49	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	1.7	1.4	7.1	8.7	7.5	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	-7.3	-9.1	0.9	5.7	6.1	11.16	2.62	2,662	If redeemed bet. 0 Year 0 Month and 0 Day to 1 Year 0 Month and
SBI Credit Risk Fund - Growth	32	-0.2	0.7	4.5	6.8	6.2	9.14	2.55	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	18.0	9.2	12.5	12.1	8.3	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	27.2	18.2	15.9	16	8.7	6.45	9.08	2,031	Nil
Kotak Dynamic Bond Fund - Reg - Growth	27	23.5	8.1	10.1	11.9	8.8	7.5	5.85	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	30.6	20.4	17.8	17.7	9.8	6.48	9.63	858	Nil
Nippon India Gilt Securities Fund - Growth	29	22.2	16.6	15	16	9.8	6.19	9.47	1,250	If redeemed bet. 0 Day to 7 Day; Exit Load is 0.25%;
UTI Gilt Fund - Growth	48	28.4	17.8	14.3	16	8.7	6.55	9.92	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	16.4	11.1	10.3	11.3	7.8	6.68	4.71	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	24.9	16.4	14	14.7	8.2	6.45	9.00	671	If redeemed bet. 0 Day to 365 Day; Exit Load is 1%;
Nippon India Income Fund - G P - Growth	68	14.5	13.8	12.8	14.5	8.5	6.08	7.21	306	If redeemed bet. 0 Day to 15 Day; Exit Load is 0.25%;

Disclaimers:

Source: - ICRA MF, NAV as on May 19,2020

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