

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	747	3.2	9.2	11.4	10.3	16.4	12	6.30	11,594	If redeemed bet. 0 Day to 365 Day; Exit Load is 1%;
Canara Robeco Equity Diversified Fund - Growth	139	3.1	13.4	15.6	8.2	12.6	11.8	9.90	1,581	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
ICICI Prudential Multicap Fund - Growth	292	-0.5	6	10.2	8.6	14.3	11.6	3.50	4,533	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Kotak Standard Multicap Fund - Reg - Growth	37	2.8	14.2	14.3	11	17	13.4	10.50	28,348	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
S&P BSE 500 TRI	18,347	1.9	10.3	13.8	8.5	13	10.2	6.80	--	--

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	31	7.0	20.7	19.2	10	15.5	--	15.70	8,749	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
HDFC Top 100 Fund - Growth	497	-0.9	10	12.7	7.2	13	10.8	6.90	18,507	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
ICICI Prudential Bluechip Fund - Growth	43	2.2	9.8	12.8	8.5	13.8	12.5	7.10	24,132	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Mirae Asset Large Cap Fund - Reg - Growth	53	4.3	13.7	15.8	11.4	17.1	14.6	10.70	15,897	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nippon India Large Cap Fund - Growth	35	-1.0	7.9	13.6	8.5	14.4	11.9	5.20	13,091	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Nifty 50 TRI	16,719	2.4	14.7	15.7	8.4	12.7	10.2	11.10	--	--

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	4.7	10.2	10.7	10.8	16.9	15.1	6.30	6,691	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Edelweiss Mid Cap Fund - Growth	27	2.5	6.6	10.4	9	17.8	15.5	3.60	945	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
ICICI Prudential MidCap Fund - Growth	94	-0.4	2.4	8.9	6.9	16.4	12.9	-1.60	1,847	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Kotak Emerging Equity Fund - Reg - Growth	39	3.9	9.9	10.6	11	17.5	14.4	5.70	5,341	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
L&T Midcap Fund - Reg - Growth	130	1.2	0.5	10.4	10.5	18.5	14.2	-2.10	5,831	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nifty Midcap 100 TRI	21,835	-2.0	-1.8	7.2	7.8	13	10.2	-4.70	--	--

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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	95	1.3	9.2	14.3	12	20.4	18.7	6.20	5,235	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Invesco India Growth Opportunities Fund - Growth	36	6.3	13.1	15.9	10.3	15.4	12.7	9.20	1,991	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Principal Emerging Bluechip Fund - Growth	106	2.7	7.1	11.9	11	19	14.8	4.40	2,261	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
NIFTY Large Midcap 250 TRI	7,272	1.6	7.5	13.1	9.6	14.5	11.3	3.90	--	--

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	30	7.7	18	18.3	12.2	15.7	--	12.30	8,800	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
SBI Focused Equity Fund - Growth	151	5.6	19.3	15.5	11.8	15.2	17.4	14.10	6,125	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
S&P BSE 500 TRI	18,347	1.9	10.3	13.8	8.5	13	10.2	6.80	--	--

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	49	-7.7	-5.1	3.9	6.9	17.5	14.9	-6.90	7,031	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
HDFC Small Cap Fund - Growth	38	-9.9	-9	10.3	8.8	14.3	11.6	-10.50	9,137	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
L&T Emerging Businesses Fund - Reg - Growth	23	-4.9	-7.5	9.8	10.9	--	--	-9.50	6,112	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Small Cap Fund - Growth	54	6.7	9.1	15.6	16	23.9	18	6.70	2,915	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nifty Smallcap 100 TRI	7,001	-9.9	-7.1	2.3	2.8	8.5	6.9	-10.60	--	--

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	32	2.4	6.8	13.3	10.3	16.3	11.7	2.90	9,814	Nil
Axis Long Term Equity Fund - Growth	48	7.2	16.8	16.5	11.1	19	--	11.80	21,492	Nil
IDFC Tax Advantage (ELSS) Fund - Reg - Growth	54	-2.7	2.5	12.3	8.7	14.5	12.4	0.60	2,053	Nil
Invesco India Tax Plan - Growth	53	4.1	10.7	13.5	9.7	15.9	13.8	7.50	962	Nil
Mirae Asset Tax Saver Fund - Reg - Growth	19	6.6	15.5	18	--	--	--	12.00	2,671	Nil
S&P BSE 200 TRI	5,958	2.6	11.8	14.5	8.9	13.3	10.4	8.20	--	--

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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	54	2.7	12.2	15.5	9.1	13.6	10.9	8.30	875	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Invesco India Contra Fund - Growth	48	2.2	8.1	14.8	10.5	16.6	13.1	4.20	4,486	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
UTI Value Opportunities Fund - Growth	63	3.7	10.9	11.2	5.3	10.7	10.4	7.30	4,461	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nippon India Value Fund - Growth	74	0.3	7.6	12.2	7.9	12.7	10.7	4.00	3,152	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
S&P BSE 500 TRI	18,347	1.9	10.3	13.8	8.5	13	10.2	6.80	--	--

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	42	8.3	17.1	17.1	11.9	15.8	14.9	11.90	373	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Mirae Asset Great Consumer Fund - Growth	37	8.1	13.3	18.1	12	16.4	--	7.70	931	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
ICICI Prudential Technology Fund - Growth	56	-2.3	3.2	15.4	7.1	16.9	15.8	-0.60	422	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%;
Nippon India Pharma Fund - Growth	151	5.5	-1.4	2.8	3.9	12.5	14.5	0.70	2,430	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
BNP Paribas India Consumption Fund - Reg - Growth	13	9.9	20.4	--	--	--	--	14.70	441	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
ICICI Prudential Banking and Financial Services Fund - Retail - Growth	68	0.9	18	16.6	13.9	18.2	16.2	11.20	3,445	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%;
S&P BSE 500 TRI	18,347	1.9	10.3	13.8	8.5	13	10.2	6.80	--	--

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	5.1	11.8	10.4	8.9	12.5	12	9.00	28,287	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Invesco India Dynamic Equity Fund - Growth	30	3.4	11	11	7.6	12.2	10.3	8.60	924	If redeemed bet. 0 Month to 3 Month; Exit Load is 0.25%;
Nippon India Balanced Advantage Fund - Growth	93	2.2	9.4	11.5	7.4	12.2	10.7	7.10	2,495	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
SBI Dynamic Asset Allocation Fund - Reg - Growth	14	2.7	4.9	10.7	--	--	--	4.20	683	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
NIFTY 50 Hybrid Composite Debt 65:35 Index	10,408	4.1	14.3	12.6	8.7	11.4	9.8	11.00	--	--

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	1.1	8.5	8.8	4.6	10.6	8.5	6.00	21,087	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
ICICI Prudential Equity & Debt Fund - Growth	137	2.0	8.4	10.1	9.1	14.4	13.3	6.90	23,950	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Mirae Asset Hybrid - Equity Fund - Reg - Growth	15	4.5	12.3	13	--	--	--	10.00	2,809	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Equity Hybrid Fund - Growth	143	5.6	15.5	12	10.2	14.9	12	11.70	30,907	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Canara Robeco Equity Hybrid Fund - Growth	165	4.1	12.4	11.8	9.2	13.5	12.4	9.70	2,607	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
NIFTY 50 Hybrid Composite Debt 65:35 Index	10,408	4.1	14.3	12.6	8.7	11.4	9.8	11.00	--	--

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	6.5	5.1	6.3	6.3	6.3	6.1	6.60	10,891	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%;
Kotak Equity Arbitrage Fund - Reg - Growth	28	6.9	5.2	6.3	6.2	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	6.9	5.2	6.4	6.3	6.6	6.3	6.60	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	2.7	10	9.1	--	--	--	7.60	805	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
HDFC Equity Savings Fund - Growth	37	1.3	6.4	7.6	7.6	8.9	8.9	5.20	4,732	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Kotak Equity Savings Fund - Reg - Growth	15	3.9	8.6	8.6	7.6	--	--	6.80	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	2,151	5.5	5.5	5.3	5.6	6.9	5.29	0.09	30,068	*Ref Footnote
IDFC Cash Fund - Reg - Growth	2,347	5.1	5.1	5	5.3	6.6	5.13	0.04	13,603	*Ref Footnote
Kotak Liquid Fund - Reg - Growth	3,926	5.4	5.5	5.3	5.4	6.7	5.29	0.11	26,459	*Ref Footnote
CRISIL Liquid Fund Index	--	5.7	5.8	5.7	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	7.3	8	8.5	--	5.69	0.43	4,254	Nil
Sundaram Ultra Short Term Fund - Reg - Growth	10	5.7	6.1	--	--	--	5.79	0.44	317	Nil
L&T Ultra Short Term Fund - Growth	32	6.3	6.7	7.6	8.1	7.2	5.49	0.43	2,841	Nil
NIFTY Ultra Short Duration Debt Index	3,974	6.5	6.9	7.7	8.2	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	6.4	6.8	8.1	8.5	7.6	5.45	0.32	10,452	Nil
Franklin India Savings Fund - Growth	36	6.9	7.6	8.7	8.9	7.7	5.67	0.43	3,571	Nil
Nippon India Money Market Fund - Growth	2,970	6.8	7.2	8.1	8.6	7.6	5.39	0.29	3,549	Nil
CRISIL Liquid Fund Index	--	5.7	5.9	6.4	--	--	--	--	--	--

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	11.2	9.1	11.2	10.5	7.1	6.64	2.20	3,073	Nil
HDFC Short Term Debt Fund - Growth	22	12.2	9.7	11.2	10.4	7.6	7.01	2.72	8,974	Nil
IDFC Bond Fund - Short Term Plan - Reg - Growth	41	11.6	9.5	11.2	10.8	7.3	6.56	2.06	10,676	Nil
Kotak Bond Short Term Fund - Reg - Growth	37	11.4	9.1	11.2	10.6	6.9	7.18	3.09	9,949	Nil
L&T Short Term Bond Fund - Reg - Growth	19	11.0	9	10.6	10.4	7.1	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	2,208	8.0	8.2	9.3	9.3	7.5	6.08	0.91	3,561	Nil
Canara Robeco Savings Fund - Reg - Growth	31	7.2	7.1	8.3	8.7	7.2	5.77	0.66	1,119	Nil
IDFC Low Duration Fund - Reg - Growth	28	8.1	7.8	8.8	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	14.0	10.3	12	11.3	7.2	7.22	2.57	3,888	Nil
Kotak Banking and PSU Debt Fund - Reg - Growth	45	13.8	9.8	12.8	11.8	7.6	7.11	4.03	3,068	Nil
IDFC Banking & PSU Debt Fund - Reg - Growth	17	13.1	10.4	13.4	12.9	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	11.0	9.1	10.8	10.4	7.2	6.87	2.45	10,587	Nil
L&T Triple Ace Bond Fund - Reg - Growth	51	18.0	6.7	16.6	14.2	5.8	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	2,630	10.4	9.3	10.5	10.4	7.9	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	14.1	10.7	10.3	9.5	7.3	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	13.6	10.4	10.8	9.5	7	9.08	2.39	4,815	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Credit Risk Fund - Growth	31	12.3	9.7	9.1	7.7	6.5	8.75	2.40	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	14.3	7.5	11.2	10.8	6.5	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	6.7	5	14.4	12.8	6.2	6.96	10.45	2,079	Nil
Kotak Dynamic Bond Fund - Reg - Growth	26	12.8	8.1	13.2	13	7.3	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	7.2	5.1	15.6	15.3	7	7.01	11.48	471	Nil
Nippon India Gilt Securities Fund - Growth	27	8.5	4.6	15.4	14.7	7.1	6.66	8.39	1,090	If redeemed bet. 0 Day to 7 Day; Exit Load is 0.25%;
UTI Gilt Fund - Growth	45	8.0	3.8	16.2	14.1	7.2	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	9.8	7.2	11.6	10.7	6.8	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	7.3	4.1	14	12.5	5.9	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	8.5	5.5	15	13.7	5.8	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 22, 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