

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Jan 2020 - Mar 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	774	14.3	13.6	8.3	9.6	16.6	12.7	1.50	12,098	If redeemed bet. 0 Day to 365 Day; Exit Load is 1%;
Canara Robeco Equity Diversified Fund - Growth	149	16.6	17.8	13.9	8.8	13.5	12.5	5.00	1,728	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
ICICI Prudential Multicap Fund - Growth	290	6.5	5.9	6.5	7.6	13.9	11.8	-3.00	5,197	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Kotak Standard Multicap Fund - Reg - Growth	37	10.2	14.5	10.4	9.9	16.6	14.1	0.20	30,546	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
S&P BSE 500 TRI	18,446	8.8	9.5	9.4	7.8	12.6	10.6	-1.50	--	--

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	33	12.6	21.6	17.7	10.6	15.3	12.9	2.60	11,077	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Mirae Asset Large Cap Fund - Reg - Growth	53	8.5	11.7	11.3	10.2	16.6	14.8	-2.00	17,141	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nippon India Large Cap Fund - Growth	35	9.1	6.4	9	7	13.7	12.2	-3.00	12,741	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Nifty 50 TRI	16,564	7.0	9.7	11.1	7.5	11.9	10.6	-3.00	--	--

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	61	19.9	20.6	9.3	11.1	18.7	15.6	6.10	7,626	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Edelweiss Mid Cap Fund - Growth	29	18.4	16.7	9.6	8.8	18.7	16.5	6.90	1,000	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Axis Midcap Fund - Growth	42	19.9	22	16.8	10.8	18.4	--	5.60	4,818	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Kotak Emerging Equity Fund - Reg - Growth	43	19.9	20.5	9.1	11	18.9	15.6	5.90	6,733	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nifty Midcap 100 TRI	22,960	14.0	7.7	3.8	7.5	13.6	11	3.70	--	--

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	19.5	24.3	16.6	6.3	6.3	--	10.50	49	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
MSCI AC World Index*	--	--	--	--	--	--	--	--	--	--

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Jan 2020 - Mar 2020)

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	103	19.9	17.7	12.3	12.3	22	19.3	6.70	5,626	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Invesco India Growth Opportunities Fund - Growth	37	12.2	15.3	12.5	9.3	15.2	13	1.60	2,447	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Principal Emerging Bluechip Fund - Growth	113	18.4	16.8	9.7	10.9	19.6	15.3	4.60	2,202	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
NIFTY Large Midcap 250 TRI	7,478	11.8	10.7	9.3	8.9	14.5	11.9	0.80	--	--

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	32	15.1	23.3	15.8	11.8	15.3	--	2.80	9,627	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
SBI Focused Equity Fund - Growth	160	18.5	24.2	15.8	11.8	15.9	17.4	4.50	7,694	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
S&P BSE 500 TRI	18,446	8.8	9.5	9.4	7.8	12.6	10.6	-1.50	--	--

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	50	7.9	0.8	1.2	5.9	17.3	15.4	0.90	7,188	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
HDFC Small Cap Fund - Growth	39	5.0	-3.6	7.4	8.9	14.4	11.9	1.60	9,872	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
L&T Emerging Businesses Fund - Reg - Growth	23	7.2	-0.9	4.8	9.8	--	--	0.10	6,123	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Small Cap Fund - Growth	57	17.7	18.9	13.2	14	24.2	19.1	6.40	3,493	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nifty Smallcap 100 TRI	7,411	12.9	2.9	-2.1	2.4	9.8	7.2	3.40	--	--

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	33	13.9	9.1	10.2	8.4	16.3	12.4	1.10	10,308	Nil
Axis Long Term Equity Fund - Growth	51	15.0	22.8	15.4	10.6	19.7	17.6	3.00	21,997	Nil
Canara Robeco Equity Tax Saver Fund - Growth	73	17.9	19.7	13.8	8.9	14.1	13.1	6.10	1,033	Nil
Invesco India Tax Plan - Growth	56	14.8	16.7	11.8	9.2	16.3	14.3	3.90	1,026	Nil
Mirae Asset Tax Saver Fund - Reg - Growth	19	10.9	15.2	13.5	--	--	--	-0.60	3,293	Nil
S&P BSE 200 TRI	5,958	8.3	9.8	10	7.9	12.7	10.8	-2.00	--	--

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Jan 2020 - Mar 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	55	9.7	11.4	11.8	8.6	13.1	11.5	0.70	900	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Invesco India Contra Fund - Growth	51	14.0	13.5	12	9.9	17.3	13.4	3.40	4,751	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
UTI Value Opportunities Fund - Growth	66	14.2	14.1	9	5.4	11.3	11.3	1.60	4,635	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nippon India Value Fund - Growth	75	10.8	10.6	8.8	7.3	13.3	11	0.30	3,114	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
S&P BSE 500 TRI	18,446	8.8	9.5	9.4	7.8	12.6	10.6	-1.50	--	--

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	45	19.4	21.4	14.7	11.8	16.4	15.8	5.40	388	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Mirae Asset Great Consumer Fund - Growth	38	15.3	14.9	14.9	11.1	16.7	--	1.00	1,004	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
ICICI Prudential Technology Fund - Growth	62	3.5	1.5	15.2	7.2	16.1	15.9	6.40	418	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%;
Nippon India Pharma Fund - Growth	160	15.7	7.6	5.7	4.6	13.5	14.1	5.20	2,451	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
BNP Paribas India Consumption Fund - Reg - Growth	14	20.1	29.5	--	--	--	--	6.80	499	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
ICICI Prudential Banking and Financial Services Fund - Retail - Growth	68	11.7	16.7	11.3	12.7	17.7	17.1	-2.30	3,615	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%;
S&P BSE 500 TRI	18,446	8.8	9.5	9.4	7.8	12.6	10.6	-1.50	--	--

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	7.6	11.3	8.5	8.4	12.2	12.2	-0.40	28,853	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Invesco India Dynamic Equity Fund - Growth	31	6.7	10.7	7.9	7	12	10.6	1.40	870	If redeemed bet. 0 Month to 3 Month; Exit Load is 0.25%;
Nippon India Balanced Advantage Fund - Growth	95	6.6	9.6	8.2	6.8	11.9	11.2	1.10	2,884	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
HDFC Balanced Advantage Fund - Growth	196	4.0	6.4	8.1	7.7	11.5	10.9	-3.00	44,151	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Dynamic Asset Allocation Fund - Reg - Growth	14	2.5	2.9	7	--	--	--	-2.70	664	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
NIFTY 50 Hybrid Composite Debt 65:35 Index	10,455	7.7	11.1	10.2	8	10.9	10.1	-1.10	--	--

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Jan 2020 - Mar 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	136	6.2	8.1	6.4	7.8	13.7	13.2	-3.10	22,390	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Mirae Asset Hybrid - Equity Fund - Reg - Growth	16	7.1	11.2	9.8	--	--	--	-1.40	3,380	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Equity Hybrid Fund - Growth	149	11.0	17.7	11.7	9.4	14.8	12.5	2.00	32,585	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Canara Robeco Equity Hybrid Fund - Growth	175	13.2	16.1	11.2	9.4	14.1	13	3.90	3,000	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
NIFTY 50 Hybrid Composite Debt 65:35 Index	10,455	7.7	11.1	10.2	8	10.9	10.1	-1.10	--	--

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	4.8	4.9	4.8	6.1	6.1	6	5.60	12,224	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%;
Kotak Equity Arbitrage Fund - Reg - Growth	28	5.0	4.9	5.1	6.1	6.1	6.1	5.70	17,856	If redeemed bet. 0 Day to 30 Day; Exit Load is 0.25%;
Nippon India Arbitrage Fund - Growth	20	5.4	5	5	6.1	6.2	6.2	5.80	10,497	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	14	5.7	9.8	8.7	--	--	--	1.50	820	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Kotak Equity Savings Fund - Reg - Growth	15	5.6	8.3	7.7	7.4	--	--	0.60	1,804	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	2,180	5.0	5.2	5.2	5.2	6.3	5.38	0.10	33,800	*Ref Footnote
IDFC Cash Fund - Reg - Growth	2,378	5.0	5.1	5.1	5	6	5.21	0.08	9,799	*Ref Footnote
Kotak Liquid Fund - Reg - Growth	3,978	4.9	5.1	5.1	5.1	6.2	5.27	0.09	29,452	*Ref Footnote
CRISIL Liquid Fund Index	--	5.2	5.4	5.7	5.6	--	--	--	--	--

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Jan 2020 - Mar 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	11	6.0	5.7	6.5	7.7	--	5.83	0.46	5,468	Nil
Sundaram Ultra Short Term Fund - Reg - Growth	10	5.2	4.6	5.3	--	--	5.75	0.40	339	Nil
L&T Ultra Short Term Fund - Growth	33	5.8	5.3	6	7.3	7.2	5.85	0.46	2,666	Nil
NIFTY Ultra Short Duration Debt Index	4,037	6.4	6.1	6.5	7.5	7.5	--	--	--	--

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	268	7.2	6.2	6.5	7.8	7.6	6.1	0.54	12,504	Nil
Franklin India Savings Fund - Growth	37	6.3	5.6	6.6	8.1	7.6	5.7	0.34	4,741	Nil
Nippon India Money Market Fund - Growth	3,015	6.3	5.8	6.5	7.8	7.5	5.81	0.35	4,540	Nil
CRISIL Liquid Fund Index	--	5.7	5.6	5.8	--	--	--	--	--	--

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	12.9	8.5	8.8	10.4	7.6	6.63	2.20	4,939	Nil
HDFC Short Term Debt Fund - Growth	23	15.3	10	9.8	10.7	8.1	7.07	3.06	11,026	Nil
IDFC Bond Fund - Short Term Plan - Reg - Growth	41	11.4	7.6	8.5	10.1	7.6	6.62	2.21	11,979	Nil
Kotak Bond Short Term Fund - Reg - Growth	38	14.0	8.4	8.7	10.2	7.4	6.88	2.42	11,400	Nil
L&T Short Term Bond Fund - Reg - Growth	19	12.5	7.5	8.2	9.8	7.5	6.48	2.11	5,450	Nil

Nirmal Bang Way of Investing-Recommended Mutual Fund Schemes (For the Quarter Jan 2020 - Mar 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	2,245	7.4	6.4	7.3	8.7	7.5	5.99	0.78	5,239	Nil
Canara Robeco Savings Fund - Reg - Growth	31	7.1	6	6.5	7.9	7.2	5.87	0.80	1,135	Nil
IDFC Low Duration Fund - Reg - Growth	28	7.8	6.3	7.1	8.3	7.5	5.96	0.90	5,804	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	17	16.4	9.8	10.1	11.3	8	7.28	3.16	4,896	Nil
Kotak Banking and PSU Debt Fund - Reg - Growth	47	16.9	10.4	10	11.9	8.5	6.93	3.29	4,553	Nil
IDFC Banking & PSU Debt Fund - Reg - Growth	18	14.7	8.8	9.5	12.1	8.4	6.8	3.10	13,030	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	12.3	8.9	9	10.5	7.8	6.76	2.26	12,074	Nil
L&T Triple Ace Bond Fund - Reg - Growth	53	30.8	15	10.7	16.3	8.7	7.59	8.39	2,474	If redeemed bet. 0 Month to 3 Month; Exit Load is 0.5%;
Kotak Corporate Bond Fund - Std - Growth	2,682	10.0	7.6	8.4	9.8	8.1	6.63	1.62	4,523	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	16.1	12	11.6	10.8	8	9.41	2.30	12,381	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Kotak Credit Risk Fund - Reg - Growth	22	16.0	10.2	10.6	10.3	7.6	8.71	2.44	5,104	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Credit Risk Fund - Growth	32	15.5	7.8	8.7	7.5	6.9	8.58	2.38	5,055	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 Jan 2020 - Mar 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	23.9	14.5	11	12.5	8.5	8.23	6.93	3,139	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%;
IDFC D B F - Reg - Growth	25	27.9	13.2	8.5	14.6	8	7.12	12.71	2,004	Nil
Kotak Dynamic Bond Fund - Reg - Growth	27	22.1	11.3	9.6	12.7	8.9	7.43	5.63	1,132	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)	25	28.8	14.6	9.1	16.7	9.1	7.13	13.06	469	Nil
Nippon India Gilt Securities Fund - Growth	28	28.3	12.8	8.1	15.3	9.3	6.92	9.92	1,086	If redeemed bet. 0 Day to 7 Day; Exit Load is 0.25%;
UTI Gilt Fund - Growth	46	27.3	10.2	6.6	14.7	8.3	6.91	9.42	504	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	34	18.3	8.7	7.8	10.9	7.4	6.83	4.86	2,951	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	50	25.5	11.4	7.1	13.8	7.6	6.96	10.17	670	If redeemed bet. 0 Day to 365 Day; Exit Load is 1%;
Nippon India Income Fund - G P - Growth	66	26.2	11.2	7.9	14.5	8.1	6.88	9.18	294	If redeemed bet. 0 Day to 15 Day; Exit Load is 0.25%;

Disclaimers:

Source: - ICRA MF, NAV as on Feb 25,2020

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