

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	788	13.7	14.1	10.5	9.9	16.3	12.3	3.30	11,856	If redeemed bet. 0 Day to 365 Day; Exit Load is 1%;
Canara Robeco Equity Diversified Fund - Growth	146	12.2	15.8	15	8.3	12.5	12	3.10	1,634	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
ICICI Prudential Multicap Fund - Growth	307	7.6	11.7	10.6	8.8	14.1	12.2	2.70	4,745	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Kotak Standard Multicap Fund - Reg - Growth	39	12.4	17.1	13.6	10.3	16.7	14.1	3.30	29,598	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
S&P BSE 500 TRI	19,137	10.8	12.6	12.8	8.5	12.7	10.6	2.20	--	--

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	13.0	20.7	19.1	9.8	14.9	12.6	1.00	10,212	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Mirae Asset Large Cap Fund - Reg - Growth	55	10.0	15	14.5	10.8	16.5	14.8	1.20	16,873	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nippon India Large Cap Fund - Growth	36	7.2	10.7	13.1	7.9	13.8	12.4	1.50	12,955	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Nifty 50 TRI	17,192	9.2	14.3	14.6	8.1	12.1	10.7	0.70	--	--

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	61	18.7	19	11	11	17.9	15.2	6.70	6,957	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Edelweiss Mid Cap Fund - Growth	29	17.6	14.9	11.1	8.9	18.4	16.1	7.00	935	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Axis Midcap Fund - Growth	41	19.4	20.2	18	10.2	17.5	--	3.90	4,141	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Kotak Emerging Equity Fund - Reg - Growth	44	20.3	20.4	11.8	11.2	18.2	15.3	8.10	5,888	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nifty Midcap 100 TRI	23,765	15.2	7.3	7.3	8.3	13.5	10.9	7.30	--	--

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	21	11.5	24.3	13.8	6	5.4	--	5.00	34	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	102	15.2	15.6	13.5	11.8	21.1	18.5	5.00	5,339	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Invesco India Growth Opportunities Fund - Growth	37	15.5	15.7	14.9	10	14.9	12.9	2.90	2,239	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Principal Emerging Bluechip Fund - Growth	113	16.6	14.5	11.7	10.9	18.9	15	4.60	2,117	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
NIFTY Large Midcap 250 TRI	7,702	13.1	12.1	12.6	9.6	14.5	11.6	3.80	--	--

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	31	15.5	22.2	18	11.9	14.9	--	1.80	9,110	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
SBI Focused Equity Fund - Growth	159	13.9	23	17.4	11.4	15.2	16.9	3.70	6,924	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
S&P BSE 500 TRI	19,137	10.8	12.6	12.8	8.5	12.7	10.6	2.20	--	--

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	53	7.1	1.7	4.1	6.7	17.6	15	5.60	6,929	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
HDFC Small Cap Fund - Growth	41	4.0	-2.3	10.7	9.3	14.4	12.1	6.10	9,233	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
L&T Emerging Businesses Fund - Reg - Growth	24	8.7	0.9	9	10.7	--	--	5.90	5,941	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Small Cap Fund - Growth	57	16.5	16.8	15.1	13.8	23.7	18.5	6.90	3,156	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nifty Smallcap 100 TRI	7,793	11.9	2.5	1.4	4	9.6	7.1	8.80	--	--

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	13.5	8.7	12.2	9	15.9	12.2	2.50	10,029	Nil
Axis Long Term Equity Fund - Growth	50	15.2	22.1	17	10.5	19.3	17.5	2.00	21,473	Nil
Canara Robeco Equity Tax Saver Fund - Growth	70	10.4	13.3	13.4	7.7	12.9	12.4	1.80	1,005	Nil
Invesco India Tax Plan - Growth	55	13.4	13.8	13.1	9.5	15.6	13.9	2.50	988	Nil
Mirae Asset Tax Saver Fund - Reg - Growth	20	12.9	18.6	17.1	--	--	--	2.70	3,066	Nil
S&P BSE 200 TRI	6,180	10.6	13.2	13.5	8.6	12.8	10.8	1.70	--	--

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	57	12.9	15.4	14.8	9.2	13.4	11.3	3.80	882	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Invesco India Contra Fund - Growth	51	12.3	12	13.9	10.2	16.5	13	3.60	4,596	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
UTI Value Opportunities Fund - Growth	67	14.1	15.9	11.4	5.5	11.1	11.1	3.50	4,560	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Nippon India Value Fund - Growth	77	7.7	11	11.2	7.5	12.8	10.7	2.10	3,133	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
S&P BSE 500 TRI	19,137	10.8	12.6	12.8	8.5	12.7	10.6	2.20	--	--

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	44	16.4	16.4	16.2	10.6	15.3	15.1	2.30	374	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Mirae Asset Great Consumer Fund - Growth	39	19.9	15.4	18.5	12	16.6	--	4.40	961	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
ICICI Prudential Technology Fund - Growth	62	5.3	4.2	16.8	7.7	16.6	15.8	6.30	409	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%;
Nippon India Pharma Fund - Growth	157	12.6	2.9	5.8	3.9	13.1	13.9	2.90	2,417	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
BNP Paribas India Consumption Fund - Reg - Growth	13	17.0	25	--	--	--	--	4.30	467	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
ICICI Prudential Banking and Financial Services Fund - Retail - Growth	71	11.3	17.6	16.5	12.5	17.6	17.5	1.80	3,592	If redeemed bet. 0 Day to 15 Day; Exit Load is 1%;
S&P BSE 500 TRI	19,137	10.8	12.6	12.8	8.5	12.7	10.6	2.20	--	--

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	39	8.7	13	10.2	8.9	12.1	12.2	1.20	28,528	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Invesco India Dynamic Equity Fund - Growth	30	5.7	9.5	8.9	7.4	11.6	10.3	0.70	893	If redeemed bet. 0 Month to 3 Month; Exit Load is 0.25%;
Nippon India Balanced Advantage Fund - Growth	96	6.5	10.4	10.4	7.3	11.6	10.9	2.00	2,694	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
HDFC Balanced Advantage Fund - Growth	203	3.6	9.2	11.6	7.9	11.3	11	0.90	44,498	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Dynamic Asset Allocation Fund - Reg - Growth	14	5.6	6.1	10.1	--	--	--	0.50	677	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
NIFTY 50 Hybrid Composite Debt 65:35 Index	10,634	7.2	13.5	12	8.3	10.9	10	0.60	--	--

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	142	6.9	12.9	9.5	8.7	14	13.6	1.50	23,073	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Mirae Asset Hybrid - Equity Fund - Reg - Growth	16	8.1	14	12.1	--	--	--	1.00	3,190	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Equity Hybrid Fund - Growth	149	10.4	17.2	12.8	9.4	14.6	12.2	2.10	31,620	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Canara Robeco Equity Hybrid Fund - Growth	172	10.3	14.2	11.6	8.7	13.4	12.5	2.20	2,824	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
NIFTY 50 Hybrid Composite Debt 65:35 Index	10,634	7.2	13.5	12	8.3	10.9	10	0.60	--	--

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	5.5	4.8	5.1	6.2	6.2	6.1	6.70	11,944	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%;
Kotak Equity Arbitrage Fund - Reg - Growth	28	5.8	5	5.3	6.2	6.2	6.2	6.50	17,486	If redeemed bet. 0 Day to 30 Day; Exit Load is 0.25%;
Nippon India Arbitrage Fund - Growth	20	5.6	4.8	5.1	6.2	6.4	6.2	6.30	10,528	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	6.6	9.7	9	--	--	--	1.20	812	If redeemed bet. 0 Month to 12 Month; Exit Load is 1%;
Kotak Equity Savings Fund - Reg - Growth	15	6.0	8.8	8.2	7.5	--	--	0.70	1,843	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	2,170	5.1	4.9	5.1	5.2	6.5	5.29	0.17	29,119	*Ref Footnote
IDFC Cash Fund - Reg - Growth	2,367	5.0	4.7	4.9	4.9	6.2	5.09	0.13	10,312	*Ref Footnote
Kotak Liquid Fund - Reg - Growth	3,960	5.0	4.8	5	5.1	6.3	5.28	0.14	27,114	*Ref Footnote
CRISIL Liquid Fund Index	--	5.5	5.3	5.5	5.6	--	--	--	--	--

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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	5.9	6	7	7.8	--	5.78	0.41	4,408	Nil
Sundaram Ultra Short Term Fund - Reg - Growth	10	4.7	4.8	5.7	--	--	5.57	0.29	362	Nil
L&T Ultra Short Term Fund - Growth	32	5.6	5.5	6.5	7.4	7.2	5.8	0.49	2,454	Nil
NIFTY Ultra Short Duration Debt Index	4,015	6.4	6.2	6.9	7.7	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	266	6.1	5.9	6.9	7.9	7.6	5.91	0.39	10,878	Nil
Franklin India Savings Fund - Growth	37	5.6	5.8	7.2	8.3	7.6	5.75	0.38	4,724	Nil
Nippon India Money Market Fund - Growth	2,999	5.7	5.9	6.9	7.9	7.5	5.55	0.30	3,805	Nil
CRISIL Liquid Fund Index	--	5.5	5.6	5.9	--	--	--	--	--	--

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	8.0	7.7	8.8	9.8	7.2	6.65	2.50	4,404	Nil
HDFC Short Term Debt Fund - Growth	22	9.2	8.7	9.3	9.9	7.7	7.17	3.05	10,519	Nil
IDFC Bond Fund - Short Term Plan - Reg - Growth	41	8.6	7.3	9	9.8	7.4	6.79	2.23	11,757	Nil
Kotak Bond Short Term Fund - Reg - Growth	37	8.5	7.2	8.3	9.6	7	7.16	2.94	10,602	Nil
L&T Short Term Bond Fund - Reg - Growth	19	7.6	6.7	8.4	9.4	7.1	6.67	2.24	4,866	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	2,230	6.8	6.5	7.9	8.7	7.5	6.1	0.90	3,949	Nil
Canara Robeco Savings Fund - Reg - Growth	31	6.4	5.9	7	7.9	7.2	5.98	0.90	1,112	Nil
IDFC Low Duration Fund - Reg - Growth	28	6.7	6.3	7.5	8.3	7.5	5.88	0.79	5,323	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	9.0	8.7	9.6	10.4	7.3	7.24	3.05	4,848	Nil
Kotak Banking and PSU Debt Fund - Reg - Growth	46	10.2	8.8	9	11.1	7.9	7.09	3.81	4,204	Nil
IDFC Banking & PSU Debt Fund - Reg - Growth	17	10.3	7.9	9.9	11.5	8.1	6.95	3.14	12,627	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	9.0	8.3	8.7	9.9	7.4	6.96	2.40	11,339	Nil
L&T Triple Ace Bond Fund - Reg - Growth	51	9.4	9.8	6.8	13.4	6.5	7.58	8.28	2,298	If redeemed bet. 0 Month to 3 Month; Exit Load is 0.5%;
Kotak Corporate Bond Fund - Std - Growth	2,659	8.5	7.4	8.9	9.6	7.9	6.82	1.72	4,418	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	9.8	11	10.2	9.7	7.6	9.44	2.28	12,126	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
Kotak Credit Risk Fund - Reg - Growth	22	10.5	9.1	9.8	9.2	7.2	8.94	2.70	5,043	If redeemed bet. 0 Year to 1 Year; Exit Load is 1%;
SBI Credit Risk Fund - Growth	31	10.5	6.6	7.9	6.7	6.4	8.69	2.49	5,076	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	25	9.6	10.6	8.1	10.6	7	8.24	6.37	3,071	If redeemed bet. 0 Month to 1 Month; Exit Load is 0.25%;
IDFC D B F - Reg - Growth	24	7.7	5.9	5.9	11.9	6.9	7.06	11.71	2,025	Nil
Kotak Dynamic Bond Fund - Reg - Growth	26	10.1	7.7	6.9	11.4	7.8	7.58	5.58	1,030	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	7.8	7.1	6.2	14.3	7.8	7.09	12.75	462	Nil
Nippon India Gilt Securities Fund - Growth	27	5.8	5.8	5.2	13.1	7.6	6.86	10.04	1,118	If redeemed bet. 0 Day to 7 Day; Exit Load is 0.25%;
UTI Gilt Fund - Growth	45	4.9	3.6	3	12.5	6.9	6.35	5.38	531	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	9.4	5.8	6.7	9.6	6.9	6.92	4.82	2,929	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	5	4.7	11.3	6.5	6.93	9.90	677	If redeemed bet. 0 Day to 365 Day; Exit Load is 1%;
Nippon India Income Fund - G P - Growth	65	5.6	5	5	12.2	6.4	6.9	9.41	298	If redeemed bet. 0 Day to 15 Day; Exit Load is 0.25%;

Disclaimers:

Source: - ICRA MF, NAV as on Jan 24,2020

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