

Commission / other fees for Products distributed / referred

A. Commission / other fees for Mutual Fund distribution \*

As on Dec, 2022

	T-30 Cities					B-30 Cities					
	Upfront	Trail 1st year	Trail 2nd year	Trail 3rd year	Trail 4th year	Upfront	Trail 1st year (>200000)	Trail 1st year (<=200000)	Trail 2nd year	Trail 3rd year	Trail 4th year
<b>Large Cap Funds</b>											
Canara Robeco Bluechip Equity Fund	Nil	1.21%	1.21%	1.21%	1.21%	Nil	1.21%	2.9600%	1.21%	1.21%	1.21%
Kotak Bluechip Fund	Nil	1.30%	1.30%	1.30%	1.30%	Nil	1.30%	3.05%	1.30%	1.30%	1.30%
ICICI Prudential Value Discovery Fund	Nil	0.90%	0.90%	0.90%	0.90%	Nil	0.90%	2.400%	0.90%	0.90%	0.90%
Mirae Asset Large Cap Fund	Nil	1.05%	1.05%	1.05%	1.05%	Nil	1.05%	1.05%	1.05%	1.05%	1.05%
<b>Index Funds</b>											
HDFC Index Fund-NIFTY 50 Plan	Nil	0.15%	0.15%	0.15%	0.15%	Nil	0.15%	0.15%	0.15%	0.15%	0.15%
ICICI Prudential Nifty 50 Index Fund	Nil	0.20%	0.20%	0.20%	0.20%	Nil	0.20%	0.20%	0.20%	0.20%	0.20%
ICICI Prudential Nifty Next 50 Index Fund	Nil	0.40%	0.40%	0.40%	0.40%	Nil	0.40%	0.40%	0.40%	0.40%	0.40%
Kotak Nifty 50 Index Fund	Nil	0.33%	0.33%	0.33%	0.33%	Nil	0.33%	0.33%	0.33%	0.33%	0.33%
Motilal Oswal Nifty Bank Index Fund	Nil	0.80%	0.80%	0.80%	0.80%	Nil	0.80%	0.80%	0.80%	0.80%	0.80%
Navi Nifty 50 Index Fund	Nil	0.20%	0.20%	0.20%	0.20%	Nil	0.20%	0.50%	0.20%	0.20%	0.20%
Navi Nifty Bank Index Fund	Nil	0.68%	0.68%	0.68%	0.68%	Nil	0.68%	0.98%	0.68%	0.68%	0.68%
Nippon India Nifty Midcap 150 Index Fund	Nil	0.50%	0.50%	0.50%	0.50%	Nil	0.50%	0.50%	0.50%	0.50%	0.50%
SBI Nifty Index Fund	Nil	0.20%	0.20%	0.20%	0.20%	Nil	0.20%	0.20%	0.20%	0.20%	0.20%
UTI Nifty 50 Index Fund	Nil	0.10%	0.10%	0.10%	0.10%	Nil	0.10%	0.10%	0.10%	0.10%	0.10%
UTI Nifty Next 50 Index Fund	Nil	0.55%	0.50%	0.50%	0.50%	Nil	0.55%	0.55%	0.50%	0.50%	0.50%
UTI Nifty200 Momentum 30 Index Fund	Nil	0.55%	0.50%	0.50%	0.50%	Nil	0.55%	0.55%	0.50%	0.50%	0.50%
<b>Multi Cap Funds</b>											
HDFC Multi Cap Fund	Nil	1.30%	1.30%	1.30%	1.30%	Nil	1.30%	1.30%	1.30%	1.30%	1.30%
Invesco India Growth Opportunities Fund	Nil	1.28%	1.28%	1.28%	1.28%	Nil	1.28%	2.28%	1.28%	1.28%	1.28%
Kotak Equity Opportunities Fund	Nil	1.25%	1.25%	1.25%	1.25%	Nil	1.25%	2.75%	1.25%	1.25%	1.25%
Kotak Multicap Fund	Nil	1.35%	1.35%	1.35%	1.35%	Nil	1.35%	2.80%	1.35%	1.35%	1.35%
Parag Parikh Flexi Cap Fund	Nil	0.85%	0.85%	0.85%	0.85%	Nil	0.85%	2.45%	0.85%	0.85%	0.85%
SBI Focused Equity Fund	Nil	1.00%	1.00%	1.00%	1.00%	Nil	1.00%	2.250%	1.00%	1.00%	1.00%
SBI Multicap Fund	Nil	1.10%	1.10%	1.10%	1.10%	Nil	1.10%	2.10%	1.10%	1.10%	1.10%
<b>Multi Cap Funds (Multi Cap/ Value/ Focused/ Dividend Yield/ Contra)</b>											
Canara Robeco Flexi Cap Fund	Nil	1.21%	1.21%	1.21%	1.21%	Nil	1.21%	3.21%	1.21%	1.21%	1.21%
Edelweiss Focused Equity Fund	Nil	1.80%	1.80%	1.80%	1.80%	Nil	1.80%	3.5500%	1.80%	1.80%	1.80%
Invesco India Contra Fund	Nil	1.15%	1.15%	1.15%	1.15%	Nil	1.15%	2.15%	1.15%	1.15%	1.15%
Kotak Flexicap Fund	Nil	1.05%	1.05%	1.05%	1.00%	Nil	1.05%	2.55%	1.05%	1.05%	1.00%
SBI Flexicap Fund	Nil	1.06%	1.06%	1.06%	1.06%	Nil	1.06%	2.3100%	1.06%	1.06%	1.06%
Sundaram Flexi Cap Fund	Nil	1.46%	1.46%	1.46%	1.46%	Nil	1.46%	3.11%	1.46%	1.46%	1.46%
UTI Flexi Cap Fund	Nil	1.10%	1.10%	1.10%	1.10%	Nil	1.10%	2.60%	1.10%	1.10%	1.10%
WhiteOak Capital Flexi Cap Fund	Nil	1.60%	1.60%	1.60%	1.60%	Nil	1.60%	3.100%	1.60%	1.60%	1.60%

	T-30 Cities					B-30 Cities					
	Upfront	Trail 1st year	Trail 2nd year	Trail 3rd year	Trail 4th year	Upfront	Trail 1st year (>200000)	Trail 1st year (<=200000)	Trail 2nd year	Trail 3rd year	Trail 4th year
<b>Mid Cap Funds</b>											
Kotak Emerging Equity Fund	Nil	1.15%	1.15%	1.15%	1.15%	Nil	1.15%	2.75%	1.15%	1.15%	1.15%
Mirae Asset Midcap Fund	Nil	0.75%	0.75%	0.75%	0.75%	Nil	0.75%	0.75%	0.75%	0.75%	0.75%
Nippon India Growth Fund	Nil	1.31%	1.31%	1.31%	1.25%	Nil	1.31%	2.81%	1.31%	1.31%	1.25%
<b>Small Cap Funds</b>											
HDFC Small Cap Fund	Nil	1.15%	1.15%	1.15%	1.15%	Nil	1.15%	2.65%	1.15%	1.15%	1.15%
ICICI Prudential Smallcap Fund	Nil	1.10%	1.10%	1.10%	0.80%	Nil	1.10%	2.10%	1.10%	1.10%	0.80%
Kotak Small Cap Fund	Nil	1.25%	1.25%	1.25%	1.25%	Nil	1.25%	2.75%	1.25%	1.25%	1.25%
<b>ELSS Funds</b>											
DSP Tax Saver Fund	Nil	1.00%	1.00%	1.00%	1.00%	Nil	1.00%	2.75%	1.00%	1.00%	1.00%
Kotak Tax saver	Nil	1.30%	1.30%	1.30%	1.30%	Nil	1.30%	2.80%	1.30%	1.30%	1.30%
Mirae Asset Tax Saver Fund	Nil	0.65%	0.65%	0.65%	0.65%	Nil	0.65%	0.65%	0.65%	0.65%	0.65%
<b>Thematic/Sectoral Funds</b>											
<b>HDFC Business Cycle Fund</b>											
ICICI Prudential Business Cycle Fund	Nil	1.15%	1.15%	1.00%	1.00%	Nil	1.15%	1.150%	1.15%	1.00%	1.00%
ICICI Prudential Technology Fund	Nil	0.79%	0.79%	0.79%	0.79%	Nil	0.79%	0.79%	0.79%	0.79%	0.79%
Invesco India ESG Equity Fund	Nil	1.52%	1.52%	1.52%	1.52%	Nil	1.52%	2.520%	1.52%	1.52%	1.52%
Kotak ESG Opportunities Fund	Nil	1.50%	1.50%	1.50%	1.50%	Nil	1.50%	2.00%	1.50%	1.50%	1.50%
Kotak Business Cycle Fund	Nil	1.45%	1.45%	1.45%	1.45%	Nil	1.45%	2.3500%	1.45%	1.45%	1.45%
Kotak Manufacture in India Fund	Nil	1.65%	1.65%	1.65%	1.65%	Nil	1.65%	3.0500%	1.65%	1.65%	1.65%
Kotak Pioneer Fund	Nil	1.40%	1.40%	1.40%	1.40%	Nil	1.40%	2.90%	1.40%	1.40%	1.40%
Mirae Asset ESG Sector Leaders Fund of Fund	Nil	0.50%	0.50%	0.50%	0.50%	Nil	0.50%	0.50%	0.50%	0.50%	0.50%
SBI Banking & Financial Services Fund	Nil	1.22%	1.22%	1.22%	1.22%	Nil	1.22%	2.4700%	1.22%	1.22%	1.22%
Sundaram Consumption Fund	Nil	1.39%	1.39%	1.39%	1.39%	Nil	1.39%	2.89%	1.39%	1.39%	1.39%
Sundaram Services Fund	Nil	1.26%	1.26%	1.26%	1.26%	Nil	1.26%	2.76%	1.26%	1.26%	1.26%
Tata Banking And Financial Services Fund	Nil	1.70%	1.70%	1.70%	1.70%	Nil	1.70%	3.20%	1.70%	1.70%	1.70%
Tata Digital India Fund	Nil	1.40%	1.40%	1.40%	1.40%	Nil	1.40%	2.15%	1.40%	1.40%	1.40%
<b>International Equity Funds</b>											
Edelweiss US Technology Equity Fund of Fund	Nil	1.01%	1.01%	1.01%	1.01%	Nil	1.01%	1.010%	1.01%	1.01%	1.01%
Franklin India Feeder - Franklin U.S. Opportunities Fund	Nil	1.25%	1.25%	1.25%	1.25%	Nil	1.25%	2.750%	1.25%	1.25%	1.25%
Invesco India - Invesco Global Consumer Trends FoF	Nil	1.10%	1.10%	1.10%	1.10%	Nil	1.10%	2.100%	1.10%	1.10%	1.10%
Kotak Global Innovation Fund of Fund	Nil	1.23%	1.23%	1.23%	1.23%	Nil	1.23%	2.8800%	1.23%	1.23%	1.23%
Kotak International REIT FOF	Nil	0.90%	0.90%	0.90%	0.90%	Nil	0.90%	0.900%	0.90%	0.90%	0.90%
Kotak NASDAQ 100 Fund of Fund	Nil	0.45%	0.45%	0.45%	0.45%	Nil	0.45%	0.450%	0.45%	0.45%	0.45%
Mirae Asset S&P 500 Top 50 ETF Fund of Fund	Nil	0.50%	0.50%	0.50%	0.50%	Nil	0.50%	0.500%	0.50%	0.50%	0.50%
Motilal Oswal Nasdaq 100 FOF	Nil	0.40%	0.40%	0.40%	0.40%	Nil	0.40%	0.400%	0.40%	0.40%	0.40%
Motilal Oswal S&P 500 Index Fund(MOFSP500)	Nil	0.60%	0.60%	0.60%	0.60%	Nil	0.60%	0.600%	0.60%	0.60%	0.60%
Navi NASDAQ 100 Fund of Fund	Nil	0.17%	0.17%	0.17%	0.17%	Nil	0.17%	0.470%	0.17%	0.17%	0.17%
Navi US Total Stock Market Fund of Fund	Nil	Nil	Nil	Nil	Nil	Nil	Nil	0.30%	Nil	Nil	Nil

	T-30 Cities					B-30 Cities					
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<b>Fund of Fund</b>											
ICICI Prudential Passive Strategy Fund (FOF)	Nil	0.20%	0.20%	0.20%	0.20%	Nil	0.20%	0.200%	0.20%	0.20%	0.20%
ICICI Prudential Nifty 100 Low Volatility 30 ETF FOF	Nil	0.40%	0.40%	0.40%	0.40%	Nil	0.40%	0.400%	0.40%	0.40%	0.40%
<b>Aggressive Hybrid Funds</b>											
Kotak Equity Hybrid Fund	NIL	1.35%	1.35%	1.35%	1.35%	NIL	1.35%	3.100%	1.35%	1.35%	1.35%
Sundaram Aggressive Hybrid Fund	NIL	1.26%	1.26%	1.26%	1.26%	NIL	1.26%	2.760%	1.26%	1.26%	1.26%
<b>Balanced Advantage Funds (Balanced Advantage OR Dynamic Asset Allocation)</b>											
Edelweiss Balanced Advantage Fund	Nil	1.25%	1.25%	1.25%	1.25%	Nil	1.25%	3.00%	1.25%	1.25%	1.25%
ICICI Prudential Balanced Advantage Fund	Nil	0.88%	0.88%	0.88%	0.65%	Nil	0.88%	2.630%	0.88%	0.88%	0.65%
Kotak Balanced Advantage Fund	Nil	1.20%	1.20%	1.20%	1.20%	Nil	1.20%	2.800%	1.20%	1.20%	1.20%
Mirae Asset Balanced Advantage Fund	Nil	1.60%	1.60%	1.60%	1.60%	Nil	1.60%	1.60%	1.60%	1.60%	1.60%
SBI Balanced Advantage Fund	Nil	1.02%	1.02%	1.02%	1.02%	Nil	1.02%	2.270%	1.02%	1.02%	1.02%
<b>Equity Savings</b>											
ICICI Prudential Equity Savings Fund	Nil	0.48%	0.48%	0.48%	0.48%	Nil	0.48%	0.48%	0.48%	0.48%	0.48%
Kotak Equity Savings Fund	Nil	1.30%	1.30%	1.30%	1.30%	Nil	1.30%	2.800%	1.30%	1.30%	1.30%
<b>Arbitrage Funds</b>											
Aditya Birla Sun Life Arbitrage Fund	Nil	0.80%	0.80%	0.80%	0.80%	Nil	0.80%	0.80%	0.80%	0.80%	0.80%
Edelweiss Arbitrage Fund	Nil	0.70%	0.70%	0.70%	0.70%	Nil	0.70%	0.70%	0.70%	0.70%	0.70%
ICICI Prudential Equity - Arbitrage Fund	Nil	0.75%	0.75%	0.75%	0.75%	Nil	0.75%	0.75%	0.75%	0.75%	0.75%
Kotak Equity Arbitrage Fund	Nil	0.60%	0.60%	0.60%	0.60%	Nil	0.60%	0.60%	0.60%	0.60%	0.60%
SBI Arbitrage Opportunities Fund	Nil	0.45%	0.45%	0.45%	0.45%	Nil	0.45%	0.45%	0.45%	0.45%	0.45%
Tata Arbitrage Fund	Nil	0.80%	0.80%	0.80%	0.80%	Nil	0.80%	0.80%	0.80%	0.80%	0.80%
UTI Arbitrage Fund	Nil	0.60%	0.60%	0.60%	0.60%	Nil	0.60%	0.60%	0.60%	0.60%	0.60%
<b>Liquid Funds</b>											
Aditya Birla Sun Life Liquid Fund	Nil	0.15%	0.10%	0.10%	0.10%	Nil	0.15%	0.15%	0.10%	0.10%	0.10%
HDFC Liquid Fund	Nil	0.05%	0.05%	0.05%	0.05%	Nil	0.05%	0.05%	0.05%	0.05%	0.050%
HSBC Liquid Fund	Nil	0.10%	0.10%	0.10%	0.10%	Nil	0.10%	0.10%	0.10%	0.10%	0.100%
ICICI Prudential Liquid	Nil	0.10%	0.025%	0.025%	0.025%	Nil	0.10%	0.10%	0.025%	0.025%	0.025%
Kotak Liquid Fund	Nil	0.10%	0.10%	0.10%	0.10%	Nil	0.10%	0.10%	0.100%	0.100%	0.100%
Nippon India Liquid Fund	Nil	0.18%	0.18%	0.18%	0.18%	Nil	0.18%	0.18%	0.18%	0.18%	0.18%
SBI Liquid Fund	Nil	0.10%	0.10%	0.10%	0.10%	Nil	0.10%	0.10%	0.10%	0.10%	0.10%
UTI Liquid Cash Plan	Nil	0.10%	0.05%	0.05%	0.05%	Nil	0.10%	0.10%	0.05%	0.05%	0.05%
<b>Liquid Funds - Restrictive Investment Only for STP</b>											
Motilal Oswal Liquid Fund	Nil	0.15%	0.15%	0.15%	0.15%	Nil	0.15%	0.15%	0.15%	0.15%	0.15%
Parag Parikh Liquid Fund	Nil	0.10%	0.10%	0.10%	0.10%	Nil	0.10%	0.10%	0.10%	0.10%	0.10%
<b>Overnight Funds</b>											
HDFC Overnight Fund	Nil	0.05%	0.05%	0.05%	0.05%	Nil	0.05%	0.05%	0.05%	0.05%	0.050%
Kotak Overnight Fund	Nil	0.05%	0.05%	0.05%	0.05%	Nil	0.05%	0.05%	0.05%	0.05%	0.050%
SBI Overnight Fund	Nil	0.08%	0.08%	0.08%	0.08%	Nil	0.08%	0.08%	0.08%	0.08%	0.08%

	T-30 Cities					B-30 Cities					
	Upfront	Trail 1st year	Trail 2nd year	Trail 3rd year	Trail 4th year	Upfront	Trail 1st year (>200000)	Trail 1st year (<=200000)	Trail 2nd year	Trail 3rd year	Trail 4th year
<b>Overnight Funds - Restrictive Investment Only for STP</b>											
Canara Robeco Overnight Fund	Nil	0.01%	0.01%	0.01%	0.01%	Nil	0.01%	0.01%	0.01%	0.01%	0.010%
DSP Overnight Fund	Nil	0.05%	0.05%	0.05%	0.05%	Nil	0.05%	0.05%	0.05%	0.05%	0.050%
Invesco India Overnight Fund	Nil	0.05%	0.05%	0.05%	0.05%	Nil	0.05%	0.05%	0.05%	0.05%	0.050%
Mirae Asset Overnight Fund	Nil	0.10%	0.10%	0.10%	0.10%	Nil	0.10%	0.10%	0.10%	0.10%	0.100%
Nippon India Overnight Fund	Nil	0.10%	0.10%	0.10%	0.10%	Nil	0.10%	0.10%	0.10%	0.10%	0.10%
<b>Money, Ultra &amp; Low Duration Funds (Ultra Short Duration/Low Duration/ Money Market/Floater)</b>											
<b>Low Duration</b>											
HDFC Low Duration Fund	Nil	0.60%	0.60%	0.60%	0.60%	Nil	0.60%	0.60%	0.60%	0.60%	0.60%
ICICI Prudential Savings Fund	Nil	0.13%	0.05%	0.05%	0.05%	Nil	0.13%	0.13%	0.05%	0.05%	0.05%
SBI Magnum Low Duration Fund	Nil	0.60%	0.60%	0.60%	0.60%	Nil	0.60%	0.60%	0.60%	0.60%	0.60%
<b>Money Market</b>											
Aditya Birla Sun Life Money Manager Fund	Nil	0.10%	0.10%	0.10%	0.10%	Nil	0.10%	0.10%	0.10%	0.10%	0.10%
DSP Savings Fund	Nil	0.20%	0.20%	0.20%	0.20%	Nil	0.20%	0.20%	0.20%	0.20%	0.20%
HDFC Money Market Fund	Nil	0.15%	0.15%	0.15%	0.15%	Nil	0.15%	0.15%	0.15%	0.15%	0.15%
Kotak Money Market Fund	Nil	0.10%	0.10%	0.10%	0.10%	Nil	0.10%	0.10%	0.10%	0.10%	0.10%
<b>Money Market - Passive</b>											
Invesco India Money Market Fund	Nil	0.25%	0.25%	0.25%	0.25%	Nil	0.25%	0.25%	0.25%	0.25%	0.25%
<b>Ultra Short Duration</b>											
Aditya Birla Sun Life Savings Fund	Nil	0.25%	0.25%	0.25%	0.25%	Nil	0.25%	0.25%	0.25%	0.25%	0.25%
HDFC Ultra Short Term Fund	Nil	0.30%	0.30%	0.30%	0.30%	Nil	0.30%	0.30%	0.30%	0.30%	0.30%
Kotak Savings Fund	Nil	0.50%	0.50%	0.50%	0.50%	Nil	0.50%	0.50%	0.50%	0.50%	0.50%
HSBC Ultra Short Duration Fund	Nil	0.15%	0.15%	0.15%	0.15%	Nil	0.15%	0.15%	0.15%	0.15%	0.15%
Nippon India Ultra Short Duration Fund	Nil	0.85%	0.85%	0.85%	0.85%	Nil	0.85%	0.85%	0.85%	0.85%	0.85%
SBI Magnum Ultra Short Duration Fund	Nil	0.25%	0.25%	0.25%	0.25%	Nil	0.25%	0.25%	0.25%	0.25%	0.25%
<b>Short Term 1-3 yrs (Corporate Bond/ Banking &amp; PSU/Short Duration) - Active</b>											
Aditya Birla Sun Life Banking & PSU Debt Fund	Nil	0.40%	0.40%	0.40%	0.40%	Nil	0.40%	0.40%	0.40%	0.40%	0.40%
Aditya Birla Sun Life Corporate Bond Fund	Nil	0.25%	0.25%	0.25%	0.25%	Nil	0.25%	0.25%	0.25%	0.25%	0.25%
HDFC Corporate Bond Fund	Nil	0.35%	0.35%	0.35%	0.35%	Nil	0.35%	0.35%	0.35%	0.35%	0.35%
HDFC Short Term Debt Fund	Nil	0.30%	0.30%	0.30%	0.30%	Nil	0.30%	0.30%	0.30%	0.30%	0.30%
ICICI Prudential Corporate Bond Fund	Nil	0.25%	0.25%	0.25%	0.25%	Nil	0.25%	0.25%	0.25%	0.25%	0.25%
ICICI Prudential Short Term Fund	Nil	0.67%	0.67%	0.67%	0.67%	Nil	0.67%	0.67%	0.67%	0.67%	0.67%
IDFC Banking & PSU Debt Fund	Nil	0.30%	0.30%	0.30%	0.30%	Nil	0.30%	0.30%	0.30%	0.30%	0.30%
IDFC Bond Fund - Short Term Plan	Nil	0.58%	0.52%	0.52%	0.52%	Nil	0.58%	0.58%	0.52%	0.52%	0.52%
Kotak Banking and PSU Debt Fund	Nil	0.40%	0.40%	0.40%	0.40%	Nil	0.40%	0.95%	0.40%	0.40%	0.40%
Kotak Bond Short Term Fund	Nil	0.75%	0.75%	0.75%	0.75%	Nil	0.75%	1.00%	0.75%	0.75%	0.75%
Nippon India Short Term Fund	Nil	0.85%	0.85%	0.85%	0.85%	Nil	0.85%	0.85%	0.85%	0.85%	0.85%
SBI Short Term Debt Fund	Nil	0.50%	0.50%	0.50%	0.50%	Nil	0.50%	0.50%	0.50%	0.50%	0.50%

	T-30 Cities					B-30 Cities					
	Upfront	Trail 1st year	Trail 2nd year	Trail 3rd year	Trail 4th year	Upfront	Trail 1st year (>200000)	Trail 1st year (<=200000)	Trail 2nd year	Trail 3rd year	Trail 4th year
<b>Short Term 1-3 yrs (Corporate Bond/ Banking &amp; PSU/Short Duration) - Passive</b>											
Aditya Birla Sun Life Nifty Sdl Plus Psu Bond Sep 2026 60:40 Index Fund	Nil	0.15%	0.15%	0.15%	0.15%	Nil	0.15%	0.15%	0.15%	0.15%	0.15%
BHARAT Bond FOF - April 2023	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
BHARAT Bond FOF - April 2025	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Edelweiss Crisil PSU Plus SDL 50:50 Oct 2025 Index Fund	Nil	0.25%	0.25%	0.25%	0.25%	Nil	0.25%	0.25%	0.25%	0.25%	0.25%
Edelweiss NIFTY PSU Bond Plus SDL Index Fund 2026	Nil	0.25%	0.25%	0.25%	0.25%	Nil	0.25%	0.25%	0.25%	0.25%	0.25%
ICICI Prudential PSU Bond plus SDL 40:60 Index Fund - Sep 2027	Nil	0.25%	0.25%	0.25%	0.25%	Nil	0.25%	0.25%	0.25%	0.25%	0.25%
IDFC Gilt 2027 Index Fund	Nil	0.25%	0.25%	0.25%	0.25%	Nil	0.25%	0.25%	0.25%	0.25%	0.25%
IDFC Gilt 2028 Index Fund	Nil	0.25%	0.25%	0.25%	0.25%	Nil	0.25%	0.25%	0.25%	0.25%	0.25%
Kotak Floating Rate Fund	Nil	0.40%	0.40%	0.40%	0.40%	Nil	0.40%	0.40%	0.40%	0.40%	0.40%
Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index Fund	Nil	0.18%	0.18%	0.18%	0.18%	Nil	0.18%	0.18%	0.18%	0.18%	0.18%
Kotak Nifty SDL Jul 2026 Index Fund	Nil	0.20%	0.20%	0.20%	0.20%	Nil	0.20%	0.20%	0.20%	0.20%	0.20%
Kotak Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index Fund	Nil	0.23%	0.20%	0.20%	0.20%	Nil	0.23%	0.23%	0.20%	0.20%	0.20%
HSBC Banking and PSU Debt Fund	Nil	0.40%	0.40%	0.40%	0.40%	Nil	0.40%	0.40%	0.40%	0.40%	0.40%
SBI CRISIL IBX Gilt Index April 2029 Fund	Nil	0.24%	0.24%	0.24%	0.24%	Nil	0.24%	0.24%	0.24%	0.24%	0.24%
Tata CRISIL-IBX Gilt Index April 2026 Index Fund	Nil	0.25%	0.25%	0.25%	0.25%	Nil	0.25%	0.25%	0.25%	0.25%	0.25%
UTI Banking & PSU Debt Fund	Nil	0.35%	0.30%	0.30%	0.30%	Nil	0.35%	0.35%	0.30%	0.30%	0.30%
<b>Dynamic Debt (Medium to Long Duration/ Dynamic Bond/Gilt) - Active</b>											
DSP Bond Fund	Nil	0.40%	0.40%	0.40%	0.40%	Nil	0.40%	0.40%	0.40%	0.40%	0.40%
ICICI Prudential Gilt Fund	Nil	0.52%	0.52%	0.52%	0.52%	Nil	0.52%	0.52%	0.52%	0.52%	0.52%
Kotak Dynamic Bond Fund	Nil	0.80%	0.80%	0.80%	0.80%	Nil	0.80%	1.900%	0.80%	0.80%	0.80%
Nippon India Dynamic Bond Fund	Nil	0.42%	0.42%	0.42%	0.42%	Nil	0.42%	1.6700%	0.42%	0.42%	0.42%
SBI Magnum Gilt Fund	NIL	0.55%	0.55%	0.55%	0.55%	NIL	0.55%	0.55%	0.55%	0.55%	0.55%
<b>Passive Long Term Funds</b>											
<b>Corporate Bonds</b>											
Nippon India Nivesh Lakshya Fund	Nil	0.34%	0.34%	0.34%	0.34%	Nil	0.34%	1.5900%	0.34%	0.34%	0.34%
HSBC Corporate Bond Fund	Nil	0.35%	0.35%	0.35%	0.35%	Nil	0.35%	0.35%	0.35%	0.35%	0.35%
<b>Long Term Target Maturity Funds</b>											
Edelweiss CRISIL IBX 50:50 Gilt Plus SDL April 2037 Index Fund	Nil	0.25%	0.25%	0.25%	0.25%	Nil	0.25%	0.25%	0.25%	0.25%	0.25%
<b>Debt FoFs</b>											
BHARAT Bond FOF - April 2030	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
BHARAT Bond FOF - April 2031	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
<b>Conservative Hybrid Funds</b>											
Kotak Debt Hybrid	NIL	1.40%	1.40%	1.40%	1.40%	NIL	1.40%	2.600%	1.40%	1.40%	1.40%
SBI Debt Hybrid Fund	NIL	0.68%	0.68%	0.68%	0.68%	NIL	0.68%	0.680%	0.68%	0.68%	0.68%

	T-30 Cities					B-30 Cities					
	Upfront	Trail 1st year	Trail 2nd year	Trail 3rd year	Trail 4th year	Upfront	Trail 1st year (>200000)	Trail 1st year (<=200000)	Trail 2nd year	Trail 3rd year	Trail 4th year
<b>Solution Oriented - Retirement Funds</b>											
SBI Retirement Benefit Fund – Aggressive Hybrid Plan	Nil	1.50%	1.50%	1.50%	1.50%	Nil	1.50%	2.75%	1.50%	1.50%	1.50%
SBI Retirement Benefit Fund – Aggressive Plan	Nil	1.40%	1.40%	1.40%	1.40%	Nil	1.40%	2.65%	1.40%	1.40%	1.40%
SBI Retirement Benefit Fund – Conservative Hybrid Plan	Nil	1.04%	1.04%	1.04%	1.04%	Nil	1.04%	2.29%	1.04%	1.04%	1.04%
SBI Retirement Benefit Fund – Conservative Plan	Nil	0.85%	0.85%	0.85%	0.85%	Nil	0.85%	2.100%	0.85%	0.85%	0.85%
Tata Retirement Savings Fund - Moderate Plan	Nil	1.60%	1.60%	1.60%	1.60%	Nil	1.60%	3.10%	1.60%	1.60%	1.60%
<b>Solution Oriented - Children's Funds</b>											
HDFC Children's Gift Fund	Nil	1.20%	1.20%	1.20%	1.20%	Nil	1.20%	2.70%	1.20%	1.20%	1.20%
ICICI Prudential Child Care Fund (Gift Plan)	Nil	1.35%	1.35%	1.35%	0.95%	Nil	1.35%	2.85%	1.35%	1.35%	0.95%
<b>Gold Linked Funds</b>											
HDFC Gold Fund	Nil	0.30%	0.30%	0.30%	0.30%	Nil	0.30%	0.300%	0.30%	0.30%	0.30%
ICICI Prudential Regular Gold Savings Fund (FOF)	Nil	0.50%	0.50%	0.50%	0.50%	Nil	0.50%	0.50%	0.50%	0.50%	0.50%
Kotak Gold Fund	Nil	0.35%	0.35%	0.35%	0.35%	Nil	0.35%	0.850%	0.35%	0.35%	0.35%
Nippon India Gold Savings Fund	Nil	0.25%	0.25%	0.25%	0.25%	Nil	0.25%	0.250%	0.25%	0.25%	0.25%
SBI Gold Fund	Nil	0.20%	0.20%	0.20%	0.20%	Nil	0.20%	0.200%	0.20%	0.20%	0.20%

Close Ended Equity NFO	Up to 1%	Up to 1%	Up to 1%	Up to 1%
Hybrid - Capital Protection Oriented Funds, Dual Advantage	Up to 1%	0.25% to 1.25%	0.25% to 1.25%	0.25% to 1.25%

#### B. Commission / other fees for Non Recommended Mutual Funds

	Upfront	Trail 1st year	Trail 2nd year	Trail 3rd year	Trail 4th year onwards
Equity Funds	NIL	Up to 1.75%	Up to 1.75%	Up to 1.75%	Up to 1.75%
Debt Funds	NIL	Up to 1.75%	Up to 1.75%	Up to 1.75%	Up to 1.75%
ELSS Funds	NIL	Up to 1.75%	Up to 1.75%	Up to 1.75%	Up to 1.75%

#### C. Commission / other fees for Non Recommended Mutual Funds (for B30 location) - applicable only in the first year

	Upfront	Trail 1st year	Trail 2nd year	Trail 3rd year	Trail 4th year onwards
Equity Funds	NIL	Up to 2%	NIL	NIL	NIL
Debt Funds	NIL	Up to 1.75%	NIL	NIL	NIL
ELSS Funds	NIL	Up to 2%	NIL	NIL	NIL

#### D. Referral fees for Products referred \*

	Referral Fees
RE NCDs	up to 2%
Structured Products	up to 3.0%
Equity PMS / AIF	upto 2.75%
Direct Debt Instruments / Preference Shares - Primary	up to 1.75%
Direct Debt Instruments / Preference Shares - Secondary	up to 0.5%

\* details of referral fees on Product basis are available with the Relationship Manager and the same would be provided on request

- i. The above mentioned rates are earned by the Bank on the amount invested and are subject to change without any prior notice and at a discretion and agreement between Kotak Bank and the respective AMCs / product manufacturers
- ii. Bank may also distribute / advise the schemes / funds of its subsidiary company, Kotak Mahindra Asset Management Company Limited. Also, the Bank may refer products of its subsidiary companies.
- iii. Financial Products and instruments are subject to market risk. Please read the respective product's offer document carefully before investing.
- iv. Please also take note of risks highlighted about the scheme /product in its offer document and due caution should be exercised (including if necessary, obtaining of advice of tax/ legal/ other professionals) before taking any investment / divestment related decision.

**T-30 Cities** T-30 Cities shall mean top 30 cities based on AMFI data on 'AUM by Geography – Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year.

**B-30 Cities** B-30 Cities shall mean beyond top 30 cities