

Commission / other fees for Products distributed / referred

A. Commission / other fees for Mutual Fund distribution *

As on Jul, 2023

	Upfront	Trail 1st year	Trail 2nd year	Trail 3rd year	Trail 4th year
Large Cap Funds					
Core List					
Canara Robeco Bluechip Equity Fund	Nil	1.22%	1.22%	1.22%	1.22%
ICICI Prudential Value Discovery Fund	Nil	0.85%	0.85%	0.85%	0.85%
Kotak Bluechip Fund	Nil	1.30%	1.30%	1.30%	1.30%
Nippon India Large Cap Fund	Nil	1.31%	1.31%	1.31%	1.31%
Broad List					
HDFC Flexi Cap Fund	Nil	1.07%	1.07%	1.07%	0.95%
Mirae Asset Large Cap Fund	Nil	1.05%	1.05%	1.05%	1.05%
SBI Bluechip Fund	Nil	0.97%	0.97%	0.97%	0.97%
UTI Mastershare Unit Scheme	Nil	1.13%	1.13%	1.13%	1.13%
Index Funds					
Edelweiss Nifty Midcap150 Momentum 50 Index Fund	Nil	0.65%	0.65%	0.65%	0.65%
HDFC Index Fund-NIFTY 50 Plan	Nil	0.15%	0.15%	0.15%	0.15%
ICICI Prudential Nifty 50 Index Fund	Nil	0.15%	0.15%	0.15%	0.15%
ICICI Prudential Nifty Next 50 Index Fund	Nil	0.35%	0.35%	0.35%	0.35%
Kotak Nifty 50 Index Fund	Nil	0.33%	0.33%	0.33%	0.33%
Motilal Oswal Nifty Bank Index Fund	Nil	0.80%	0.80%	0.80%	0.80%
Navi Nifty 50 Index Fund	Nil	0.20%	0.20%	0.20%	0.20%
Navi Nifty Bank Index Fund	Nil	0.68%	0.68%	0.68%	0.68%
Nippon India Nifty Midcap 150 Index Fund	Nil	0.50%	0.50%	0.50%	0.50%
SBI Nifty Index Fund	Nil	0.20%	0.20%	0.20%	0.20%
UTI Nifty 50 Index Fund	Nil	0.10%	0.10%	0.10%	0.10%
UTI Nifty Next 50 Index Fund	Nil	0.50%	0.50%	0.50%	0.50%
UTI Nifty200 Momentum 30 Index Fund	Nil	0.55%	0.50%	0.50%	0.50%
Multi Cap Funds					
Core List					
HDFC Large and Mid Cap Fund	Nil	1.14%	1.14%	1.14%	1.07%
Kotak Equity Opportunities Fund	Nil	1.25%	1.25%	1.25%	1.25%
Parag Parikh Flexi Cap Fund	Nil	0.80%	0.80%	0.80%	0.80%
Broad List					
HDFC Multi Cap Fund	Nil	1.24%	1.24%	1.24%	1.10%
ICICI Prudential Large & Mid Cap Fund	Nil	1.10%	1.10%	1.10%	0.80%
Kotak Multicap Fund	Nil	1.35%	1.35%	1.35%	1.35%
SBI Focused Equity Fund	Nil	1.00%	1.00%	1.00%	1.00%
SBI Multicap Fund	Nil	1.09%	1.09%	1.09%	1.09%

	Upfront	Trail 1st year	Trail 2nd year	Trail 3rd year	Trail 4th year
Multi Cap Funds with Large Cap Bias (Multi Cap/ Value/ Focused/ Dividend Yield/ Contra)					
Core List					
Canara Robeco Flexi Cap Fund	Nil	1.22%	1.22%	1.22%	1.22%
Franklin India Focused Equity Fund	Nil	1.27%	1.27%	1.27%	1.27%
ICICI Prudential Focused Equity Fund	Nil	1.20%	1.20%	1.20%	0.80%
Kotak Flexicap Fund	Nil	1.05%	1.05%	1.05%	1.00%
Broad List					
Edelweiss Focused Equity Fund	Nil	1.50%	1.50%	1.50%	1.50%
HDFC Focused 30 Fund	Nil	1.27%	1.27%	1.27%	1.15%
Invesco India Contra Fund	Nil	1.10%	1.10%	1.10%	1.10%
Mirae Asset Flexi Cap Fund	Nil	1.60%	1.60%	1.60%	1.60%
SBI Dividend Yield Fund	Nil	1.22%	1.22%	1.22%	1.22%
SBI Flexicap Fund	Nil	1.06%	1.06%	1.06%	1.06%
Sundaram Flexicap Fund	Nil	1.39%	1.39%	1.39%	1.39%
UTI Flexi Cap Fund	Nil	1.10%	1.10%	1.10%	1.10%
WhiteOak Capital Flexi Cap Fund	Nil	1.50%	1.50%	1.50%	1.50%
Mid Cap Funds					
Core List					
Kotak Emerging Equity Fund	Nil	1.15%	1.15%	1.15%	1.15%
Mirae Asset Midcap Fund	Nil	1.15%	1.15%	1.15%	1.15%
Nippon India Growth Fund	Nil	1.30%	1.30%	1.30%	1.25%
SBI Magnum Midcap Fund	Nil	1.11%	1.11%	1.11%	1.11%
Small Cap Funds					
Core List					
ICICI Prudential Smallcap Fund	Nil	1.10%	1.10%	1.10%	0.80%
Kotak Small Cap Fund	Nil	1.25%	1.25%	1.25%	1.25%
Tata Small Cap Fund	Nil	1.50%	1.50%	1.50%	1.50%
Broad List					
HDFC Small Cap Fund	Nil	1.15%	1.15%	1.15%	1.05%
ELSS Funds					
Core List					
DSP Tax Saver Fund	Nil	0.95%	0.95%	0.95%	0.95%
Kotak Tax saver	Nil	1.30%	1.30%	1.30%	1.30%
Mirae Asset Tax Saver Fund	Nil	0.65%	0.65%	0.65%	0.65%
Thematic/Sectoral Funds					
HDFC Business Cycle Fund	Nil	1.30%	1.30%	1.30%	1.22%
ICICI Prudential Business Cycle Fund	Nil	1.15%	1.15%	1.00%	1.00%
ICICI Prudential Innovation Fund	Nil	1.05%	1.05%	1.05%	1.05%
ICICI Prudential Technology Fund	Nil	0.79%	0.79%	0.79%	0.79%
Invesco India ESG Equity Fund	Nil	1.52%	1.52%	1.52%	1.52%
Kotak Banking & Financial Services Fund	Nil	1.65%	1.65%	1.65%	1.65%
Kotak ESG Opportunities Fund	Nil	1.50%	1.50%	1.50%	1.50%
Kotak Business Cycle Fund	Nil	1.45%	1.45%	1.45%	1.45%

	Upfront	Trail 1st year	Trail 2nd year	Trail 3rd year	Trail 4th year
Thematic/Sectoral Funds					
Kotak Manufacture in India Fund	Nil	1.60%	1.60%	1.60%	1.60%
Kotak Pioneer Fund	Nil	1.40%	1.40%	1.40%	1.40%
Mirae Asset ESG Sector Leaders Fund of Fund	Nil	0.50%	0.50%	0.50%	0.50%
SBI Banking & Financial Services Fund	Nil	1.22%	1.22%	1.22%	1.22%
Sundaram Consumption Fund	Nil	1.39%	1.39%	1.39%	1.39%
Sundaram Services Fund	Nil	1.26%	1.26%	1.26%	1.26%
Tata Banking And Financial Services Fund	Nil	1.70%	1.70%	1.70%	1.70%
Tata Digital India Fund	Nil	1.30%	1.30%	1.30%	1.30%
International Equity Funds					
Axis Greater China Equity Fund of Fund	Nil	1.15%	1.15%	1.15%	1.15%
Edelweiss Greater China Equity Offshore Fund	Nil	1.04%	1.04%	1.04%	1.04%
Edelweiss US Technology Equity Fund of Fund	Nil	1.01%	1.01%	1.01%	1.01%
Franklin India Feeder - Franklin U.S. Opportunities Fund	Nil	1.25%	1.25%	1.25%	1.25%
Invesco India - Invesco EQQQ NASDAQ-100 ETF Fund of Fund	Nil	0.25%	0.25%	0.25%	0.25%
Invesco India - Invesco Global Consumer Trends FoF	Nil	1.10%	1.10%	1.10%	1.10%
Kotak Global Innovation Fund of Fund	Nil	1.23%	1.23%	1.23%	1.23%
Kotak International REIT FOF	Nil	0.90%	0.90%	0.90%	0.90%
Kotak NASDAQ 100 Fund of Fund	Nil	0.42%	0.42%	0.42%	0.42%
Mirae Asset S&P 500 Top 50 ETF Fund of Fund	Nil	0.50%	0.50%	0.50%	0.50%
Motilal Oswal Nasdaq 100 FOF	Nil	0.35%	0.35%	0.35%	0.35%
Motilal Oswal S&P 500 Index Fund(MOFSP500)	Nil	0.35%	0.35%	0.35%	0.35%
Navi NASDAQ 100 Fund of Fund	Nil	0.17%	0.17%	0.17%	0.17%
Navi US Total Stock Market Fund of Fund	Nil	0.00%	0.00%	0.00%	0.00%
Fund of Fund					
ICICI Prudential Passive Strategy Fund (FOF)	Nil	0.20%	0.20%	0.20%	0.20%
ICICI Prudential Nifty 100 Low Volatility 30 ETF FOF	Nil	0.40%	0.40%	0.40%	0.40%
Aggressive Hybrid Funds					
Kotak Equity Hybrid Fund	Nil	1.35%	1.35%	1.35%	1.35%
Sundaram Aggressive Hybrid Fund	Nil	1.26%	1.26%	1.26%	1.26%
Balanced Advantage Funds (Balanced Advantage OR Dynamic Asset Allocation)					
Core List					
Edelweiss Balanced Advantage Fund	Nil	1.20%	1.20%	1.20%	1.20%
ICICI Prudential Balanced Advantage Fund	Nil	0.88%	0.88%	0.88%	0.65%
Kotak Balanced Advantage Fund	Nil	1.20%	1.20%	1.20%	1.20%
Broad List					
Mirae Asset Balanced Advantage Fund	Nil	1.60%	1.60%	1.60%	1.60%
SBI Balanced Advantage Fund	Nil	1.02%	1.02%	1.02%	1.02%
WhiteOak Capital Balanced Advantage Fund	Nil	1.70%	1.70%	1.70%	1.70%
Multi Asset Allocation Funds					
Aditya Birla Sun Life Multi Asset Allocation Fund	Nil	1.50%	1.50%	1.50%	1.50%

	Upfront	Trail 1st year	Trail 2nd year	Trail 3rd year	Trail 4th year
Equity Savings					
ICICI Prudential Equity Savings Fund	Nil	0.48%	0.48%	0.48%	0.48%
Kotak Equity Savings Fund	Nil	1.30%	1.30%	1.30%	1.30%
Arbitrage Funds					
Aditya Birla Sun Life Arbitrage Fund	Nil	0.80%	0.80%	0.80%	0.80%
Edelweiss Arbitrage Fund	Nil	0.70%	0.70%	0.70%	0.70%
ICICI Prudential Equity - Arbitrage Fund	Nil	0.75%	0.75%	0.75%	0.75%
Kotak Equity Arbitrage Fund	Nil	0.60%	0.60%	0.60%	0.60%
SBI Arbitrage Opportunities Fund	Nil	0.55%	0.55%	0.55%	0.55%
Tata Arbitrage Fund	Nil	0.80%	0.80%	0.80%	0.80%
UTI Arbitrage Fund	Nil	0.61%	0.61%	0.61%	0.61%
Liquid Funds					
Aditya Birla Sun Life Liquid Fund	Nil	0.15%	0.15%	0.15%	0.15%
Bandhan Liquid Fund	Nil	0.05%	0.05%	0.05%	0.05%
HDFC Liquid Fund	Nil	0.05%	0.05%	0.05%	0.05%
HSBC Liquid Fund	Nil	0.10%	0.10%	0.10%	0.10%
ICICI Prudential Liquid	Nil	0.10%	0.03%	0.03%	0.03%
Kotak Liquid Fund	Nil	0.10%	0.10%	0.10%	0.10%
Nippon India Liquid Fund	Nil	0.18%	0.18%	0.18%	0.18%
SBI Liquid Fund	Nil	0.10%	0.10%	0.10%	0.10%
UTI Liquid Cash Plan	Nil	0.10%	0.05%	0.05%	0.05%
Liquid Funds - Restrictive Investment Only for STP					
Motilal Oswal Liquid Fund	Nil	0.15%	0.15%	0.15%	0.15%
Parag Parikh Liquid Fund	Nil	0.10%	0.10%	0.10%	0.10%
Overnight Funds					
HDFC Overnight Fund	Nil	0.05%	0.05%	0.05%	0.05%
Kotak Overnight Fund	Nil	0.05%	0.05%	0.05%	0.05%
SBI Overnight Fund	Nil	0.08%	0.08%	0.08%	0.08%
Overnight Funds - Restrictive Investment Only for STP					
Canara Robeco Overnight Fund	Nil	0.01%	0.01%	0.01%	0.01%
DSP Overnight Fund	Nil	0.05%	0.05%	0.05%	0.05%
Invesco India Overnight Fund	Nil	0.05%	0.05%	0.05%	0.05%
Mirae Asset Overnight Fund	Nil	0.10%	0.10%	0.10%	0.10%
Nippon India Overnight Fund	Nil	0.10%	0.10%	0.10%	0.10%
Money, Ultra & Low Duration Funds (Ultra Short Duration/Low Duration/ Money Market/Floater)					
Low Duration					
HDFC Low Duration Fund	Nil	0.60%	0.60%	0.60%	0.60%
ICICI Prudential Savings Fund	Nil	0.15%	0.04%	0.04%	0.04%
SBI Magnum Low Duration Fund	Nil	0.60%	0.60%	0.60%	0.60%

	Upfront	Trail 1st year	Trail 2nd year	Trail 3rd year	Trail 4th year
Money Market					
Aditya Birla Sun Life Money Manager Fund	Nil	0.10%	0.10%	0.10%	0.10%
DSP Savings Fund	Nil	0.25%	0.25%	0.25%	0.25%
HDFC Money Market Fund	Nil	0.15%	0.15%	0.15%	0.15%
Kotak Money Market Fund	Nil	0.10%	0.10%	0.10%	0.10%
Tata Money Market Fund	Nil	0.25%	0.25%	0.25%	0.25%
Money Market - Passive					
Invesco India Money Market Fund	Nil	0.25%	0.25%	0.25%	0.25%
Ultra Short Duration					
Aditya Birla Sun Life Savings Fund	Nil	0.25%	0.25%	0.25%	0.25%
HDFC Ultra Short Term Fund	Nil	0.30%	0.30%	0.30%	0.30%
HSBC Ultra Short Duration Fund	Nil	0.40%	0.40%	0.40%	0.40%
Kotak Savings Fund	Nil	0.50%	0.50%	0.50%	0.50%
Nippon India Ultra Short Duration Fund	Nil	0.85%	0.85%	0.85%	0.85%
SBI Magnum Ultra Short Duration Fund	Nil	0.25%	0.25%	0.25%	0.25%
Short Term 1-3 yrs (Corporate Bond/ Banking & PSU/Short Duration) - Active					
Aditya Birla Sun Life Banking & PSU Debt Fund	Nil	0.40%	0.40%	0.40%	0.40%
Aditya Birla Sun Life Corporate Bond Fund	Nil	0.25%	0.25%	0.25%	0.25%
Bandhan Banking & PSU Debt Fund	Nil	0.30%	0.30%	0.30%	0.30%
Bandhan Corporate Bond Fund	Nil	0.33%	0.33%	0.33%	0.33%
HDFC Corporate Bond Fund	Nil	0.30%	0.30%	0.30%	0.30%
HDFC Short Term Debt Fund	Nil	0.40%	0.40%	0.40%	0.40%
ICICI Prudential Corporate Bond Fund	Nil	0.23%	0.23%	0.23%	0.23%
ICICI Prudential Short Term Fund	Nil	0.64%	0.64%	0.64%	0.64%
Kotak Banking and PSU Debt Fund	Nil	0.40%	0.40%	0.40%	0.40%
Kotak Bond Short Term Fund	Nil	0.75%	0.75%	0.75%	0.75%
Nippon India Short Term Fund	Nil	0.75%	0.75%	0.75%	0.75%
SBI Short Term Debt Fund	Nil	0.48%	0.48%	0.48%	0.48%
Short Term 1-3 yrs (Corporate Bond/ Banking & PSU/Short Duration) - Passive					
Aditya Birla Sun Life CRISIL IBX AAA Mar 2024 Index Fund	Nil	0.15%	0.15%	0.15%	0.15%
Aditya Birla Sun Life Nifty Sdl Plus Psu Bond Sep 2026 60:40 Index Fund	Nil	0.15%	0.15%	0.15%	0.15%
Bandhan CRISIL IBX Gilt June 2027 Index Fund	Nil	0.25%	0.25%	0.25%	0.25%
Bandhan CRISIL IBX Gilt April 2028 Index Fund	Nil	0.25%	0.25%	0.25%	0.25%
BHARAT Bond FOF - April 2025	Nil	0.00%	0.00%	0.00%	0.00%
DSP Nifty SDL Plus G-Sec Jun 2028 30:70 Index Fund	Nil	0.25%	0.25%	0.25%	0.25%
Edelweiss CRISIL PSU Plus SDL 50: 50 Oct 2025 Index Fund	Nil	0.15%	0.15%	0.15%	0.15%
Edelweiss Nifty PSU Bond Plus SDL Apr 2026 50:50 Index Fund	Nil	0.25%	0.25%	0.25%	0.25%
ICICI Prudential Nifty PSU Bond Plus SDL Sep 2027 40:60 Index Fund	Nil	0.25%	0.25%	0.25%	0.25%

	Upfront	Trail 1st year	Trail 2nd year	Trail 3rd year	Trail 4th year
Short Term 1-3 yrs (Corporate Bond/ Banking & PSU/Short Duration) - Passive					
Kotak Floating Rate Fund	Nil	0.40%	0.40%	0.40%	0.40%
Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index Fund	Nil	0.21%	0.21%	0.21%	0.21%
Kotak Nifty SDL Jul 2026 Index Fund	Nil	0.24%	0.24%	0.24%	0.24%
Kotak Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index Fund	Nil	0.25%	0.25%	0.25%	0.25%
HSBC Banking and PSU Debt Fund	Nil	0.40%	0.40%	0.40%	0.40%
SBI CRISIL IBX Gilt Index April 2029 Fund	Nil	0.23%	0.23%	0.23%	0.23%
Tata CRISIL-IBX Gilt Index April 2026 Index Fund	Nil	0.25%	0.25%	0.25%	0.25%
UTI Banking & PSU Debt Fund	Nil	0.25%	0.25%	0.25%	0.25%
International Debt Funds					
Bandhan US Treasury Bond 0-1 Year Fund of Fund	Nil	0.07%	0.07%	0.07%	0.07%
Dynamic Debt (Medium to Long Duration/ Dynamic Bond/Gilt) - Active					
ICICI Prudential All Seasons Bond Fund	Nil	0.85%	0.85%	0.85%	0.85%
ICICI Prudential Gilt Fund	Nil	0.50%	0.50%	0.50%	0.50%
Kotak Dynamic Bond Fund	Nil	0.80%	0.80%	0.80%	0.80%
Nippon India Dynamic Bond Fund	Nil	0.42%	0.42%	0.42%	0.42%
SBI Magnum Gilt Fund	Nil	0.53%	0.53%	0.53%	0.53%
Passive Long Term Funds					
Corporate Bonds					
HDFC Long Duration Debt Fund	Nil	0.30%	0.30%	0.30%	0.30%
HSBC Corporate Bond Fund	Nil	0.35%	0.35%	0.35%	0.35%
Nippon India Nivesh Lakshya Fund	Nil	0.34%	0.34%	0.34%	0.34%
SBI Long Duration Fund	Nil	0.40%	0.40%	0.40%	0.40%
Long Term Target Maturity Funds					
Bandhan Crisil IBX Gilt April 2032 Index Fund	Nil	0.25%	0.25%	0.25%	0.25%
Edelweiss CRISIL IBX 50:50 Gilt Plus SDL April 2037 Index Fund	Nil	0.25%	0.25%	0.25%	0.25%
ICICI Prudential Nifty G-Sec Dec 2030 Index Fund	Nil	0.25%	0.25%	0.25%	0.25%
Nippon India Nifty G-Sec Jun 2036 Maturity Index Fund	Nil	0.20%	0.20%	0.20%	0.20%
Debt FoFs					
BHARAT Bond FOF - April 2030	Nil	0.00%	0.00%	0.00%	0.00%
BHARAT Bond FOF - April 2031	Nil	0.00%	0.00%	0.00%	0.00%
BHARAT Bond ETF FOF - April 2032	Nil	0.00%	0.00%	0.00%	0.00%
BHARAT Bond ETF FOF - April 2033	Nil	0.00%	0.00%	0.00%	0.00%
Conservative Hybrid Funds					
Kotak Debt Hybrid	Nil	1.40%	1.40%	1.40%	1.40%
SBI Conservative Hybrid Fund	Nil	0.64%	0.64%	0.64%	0.64%

	Upfront	Trail 1st year	Trail 2nd year	Trail 3rd year	Trail 4th year
Solution Oriented - Retirement Funds					
SBI Retirement Benefit Fund – Aggressive Hybrid Plan	Nil	1.42%	1.42%	1.42%	1.42%
SBI Retirement Benefit Fund – Aggressive Plan	Nil	1.34%	1.34%	1.34%	1.34%
SBI Retirement Benefit Fund – Conservative Hybrid Plan	Nil	0.97%	0.97%	0.97%	0.97%
SBI Retirement Benefit Fund – Conservative Plan	Nil	0.79%	0.79%	0.79%	0.79%
Tata Retirement Savings Fund - Moderate Plan	Nil	1.60%	1.60%	1.60%	1.60%
Solution Oriented - Children's Funds					
HDFC Children's Gift Fund	Nil	1.00%	1.00%	1.00%	1.00%
ICICI Prudential Child Care Fund (Gift Plan)	Nil	1.20%	1.20%	1.20%	0.90%
Gold Linked Funds					
HDFC Gold Fund	Nil	0.30%	0.30%	0.30%	0.30%
ICICI Prudential Regular Gold Savings Fund (FOF)	Nil	0.30%	0.30%	0.30%	0.30%
Kotak Gold Fund	Nil	0.35%	0.35%	0.35%	0.35%
Nippon India Gold Savings Fund	Nil	0.25%	0.25%	0.25%	0.25%
SBI Gold Fund	Nil	0.20%	0.20%	0.20%	0.20%
Close Ended Equity NFO	Nil	Up to 1%	Up to 1%	Up to 1%	Up to 1%
Hybrid - Capital Protection Oriented Funds, Dual Advantage	Nil	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%

D. Referral fees for Products referred *

	Referral Fees
RE NCDs	up to 2%
Structured Products	up to 3. Nil
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

- 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
- 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.
- Financial Products and instruments are subject to market risk. Please read the respective product's offer document carefully before investing.
- 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.