

Commission / other fees for Products distributed / referred

A. Commission / other fees for Mutual Fund distribution *

As on Jan, 2024

| | Upfront | Trail 1st year | Trail 2nd year | Trail 3rd year | Trail 4th year |
|--|---------|----------------|----------------|----------------|----------------|
| Large Cap Funds | | | | | |
| Core List | | | | | |
| Canara Robeco Bluechip Equity Fund | 0.00% | 1.18% | 1.18% | 1.18% | 1.18% |
| ICICI Prudential Value Discovery Fund | 0.00% | 0.85% | 0.85% | 0.85% | 0.85% |
| Kotak Bluechip Fund | 0.00% | 1.27% | 1.27% | 1.27% | 1.27% |
| Nippon India Large Cap Fund | 0.00% | 1.18% | 1.18% | 1.18% | 1.18% |
| Broad List | | | | | |
| HDFC Flexi Cap Fund | 0.00% | 1.00% | 1.00% | 1.00% | 0.85% |
| Mirae Asset Large Cap Fund | 0.00% | 1.05% | 1.05% | 1.05% | 1.05% |
| SBI Bluechip Fund | 0.00% | 0.95% | 0.95% | 0.95% | 0.95% |
| UTI Large Cap Fund | 0.00% | 1.14% | 1.14% | 1.14% | 1.14% |
| Index Funds | | | | | |
| Bandhan Nifty100 Low Volatility 30 Index Fund | 0.00% | 0.40% | 0.40% | 0.40% | 0.40% |
| Edelweiss Nifty Midcap150 Momentum 50 Index Fund | 0.00% | 0.65% | 0.65% | 0.65% | 0.65% |
| HDFC Index Fund-NIFTY 50 Plan | 0.00% | 0.20% | 0.20% | 0.20% | 0.15% |
| ICICI Prudential Nifty 50 Index Fund | 0.00% | 0.15% | 0.15% | 0.15% | 0.15% |
| ICICI Prudential Nifty Next 50 Index Fund | 0.00% | 0.35% | 0.35% | 0.35% | 0.35% |
| Kotak Nifty 50 Index Fund | 0.00% | 0.33% | 0.33% | 0.33% | 0.33% |
| Kotak Nifty 200 Momentum 30 Index Fund | 0.00% | 0.50% | 0.50% | 0.50% | 0.50% |
| Motilal Oswal Nifty 500 Index Fund | 0.00% | 0.80% | 0.80% | 0.80% | 0.80% |
| Motilal Oswal Nifty Bank Index Fund | 0.00% | 0.80% | 0.80% | 0.80% | 0.80% |
| Navi Nifty 50 Index Fund | 0.00% | 0.20% | 0.20% | 0.20% | 0.20% |
| Navi Nifty Bank Index Fund | 0.00% | 0.68% | 0.68% | 0.68% | 0.68% |
| Nippon India Nifty Midcap 150 Index Fund | 0.00% | 0.49% | 0.49% | 0.49% | 0.49% |
| SBI Nifty Index Fund | 0.00% | 0.20% | 0.20% | 0.20% | 0.20% |
| UTI Nifty 50 Index Fund | 0.00% | 0.20% | 0.20% | 0.20% | 0.20% |
| UTI Nifty Next 50 Index Fund | 0.00% | 0.50% | 0.50% | 0.50% | 0.50% |
| UTI Nifty200 Momentum 30 Index Fund | 0.00% | 0.55% | 0.50% | 0.50% | 0.50% |
| UTI S&P BSE Low Volatility Index Fund | 0.00% | 0.40% | 0.40% | 0.40% | 0.40% |
| Multi Cap Funds | | | | | |
| Core List | | | | | |
| HDFC Large and Mid Cap Fund | 0.00% | 1.10% | 1.10% | 1.10% | 0.95% |
| Kotak Equity Opportunities Fund | 0.00% | 1.18% | 1.18% | 1.18% | 1.18% |
| Tata Large & Mid Cap Fund | 0.00% | 1.50% | 1.50% | 1.50% | 1.50% |
| Broad List | | | | | |
| ICICI Prudential Large & Mid Cap Fund | 0.00% | 1.07% | 1.07% | 1.07% | 0.77% |
| Parag Parikh Flexi Cap Fund | 0.00% | 0.75% | 0.75% | 0.75% | 0.75% |
| SBI Focused Equity Fund | 0.00% | 1.00% | 1.00% | 1.00% | 1.00% |
| NFO Strategies | | | | | |
| HDFC Multi Cap Fund | 0.00% | 1.13% | 1.13% | 1.13% | 0.95% |
| Kotak Multicap Fund | 0.00% | 1.25% | 1.25% | 1.25% | 1.25% |
| Mirae Asset Multicap Fund | 0.00% | 1.50% | 1.50% | 1.50% | 1.50% |
| SBI Multicap Fund | 0.00% | 1.08% | 1.08% | 1.08% | 1.08% |
| WhiteOak Capital Multi Cap Fund | 0.00% | 1.60% | 1.60% | 1.60% | 1.50% |

| | 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 | 0.00% | 1.18% | 1.18% | 1.18% | 1.18% |
| Franklin India Focused Equity Fund | 0.00% | 1.27% | 1.27% | 1.27% | 1.27% |
| HDFC Focused 30 Fund | 0.00% | 1.20% | 1.20% | 1.20% | 1.00% |
| ICICI Prudential Focused Equity Fund | 0.00% | 1.12% | 1.12% | 1.12% | 0.75% |
| Broad List | | | | | |
| Invesco India Contra Fund | 0.00% | 1.10% | 1.10% | 1.10% | 1.10% |
| Kotak Flexicap Fund | 0.00% | 1.05% | 1.05% | 1.05% | 1.00% |
| SBI Flexicap Fund | 0.00% | 1.05% | 1.05% | 1.05% | 1.05% |
| UTI Flexi Cap Fund | 0.00% | 1.05% | 1.05% | 1.05% | 1.05% |
| NFO Strategies | | | | | |
| Edelweiss Focused Fund | 0.00% | 1.53% | 1.53% | 1.53% | 1.53% |
| Helios Flexi Cap Fund | 0.00% | 1.50% | 1.50% | 1.50% | 1.40% |
| Mirae Asset Flexi Cap Fund | 0.00% | 1.60% | 1.60% | 1.60% | 1.60% |
| SBI Dividend Yield Fund | 0.00% | 1.17% | 1.17% | 1.17% | 1.17% |
| Sundaram Flexicap Fund | 0.00% | 1.26% | 1.26% | 1.26% | 1.26% |
| WhiteOak Capital Flexi Cap Fund | 0.00% | 1.20% | 1.20% | 1.20% | 1.10% |
| Mid Cap Funds | | | | | |
| Core List | | | | | |
| Mirae Asset Midcap Fund | 0.00% | 1.15% | 1.15% | 1.15% | 1.15% |
| Nippon India Growth Fund | 0.00% | 1.23% | 1.23% | 1.23% | 1.23% |
| SBI Magnum Midcap Fund | 0.00% | 1.07% | 1.07% | 1.07% | 1.07% |
| Broad List | | | | | |
| Kotak Emerging Equity Fund | 0.00% | 1.07% | 1.07% | 1.07% | 1.07% |
| Small Cap Funds | | | | | |
| Core List | | | | | |
| ICICI Prudential Smallcap Fund | 0.00% | 1.09% | 1.09% | 1.09% | 0.79% |
| Kotak Small Cap Fund | 0.00% | 1.20% | 1.20% | 1.20% | 1.20% |
| Tata Small Cap Fund | 0.00% | 1.40% | 1.40% | 1.40% | 1.40% |
| Broad List | | | | | |
| HDFC Small Cap Fund | 0.00% | 1.05% | 1.05% | 1.05% | 0.85% |
| ELSS Funds | | | | | |
| Core List | | | | | |
| DSP ELSS Tax Saver Fund | 0.00% | 0.95% | 0.95% | 0.95% | 0.95% |
| Kotak ELSS Tax Saver Fund | 0.00% | 1.29% | 1.29% | 1.29% | 1.29% |
| Mirae Asset ELSS Tax Saver Fund | 0.00% | 0.80% | 0.80% | 0.80% | 0.80% |
| Thematic/Sectoral Funds | | | | | |
| DSP Healthcare Fund | 0.00% | 1.40% | 1.40% | 1.40% | 1.40% |
| ICICI Prudential India Opportunities Fund | 0.00% | 1.05% | 1.05% | 0.90% | 0.90% |
| ICICI Prudential Technology Fund | 0.00% | 0.79% | 0.79% | 0.79% | 0.79% |
| Nippon India Pharma Fund | 0.00% | 1.40% | 1.40% | 1.40% | 1.40% |
| SBI Banking & Financial Services Fund | 0.00% | 1.20% | 1.20% | 1.20% | 1.20% |
| Sundaram Consumption Fund | 0.00% | 1.39% | 1.39% | 1.39% | 1.39% |
| Tata Banking And Financial Services Fund | 0.00% | 1.70% | 1.70% | 1.70% | 1.70% |
| Tata Digital India Fund | 0.00% | 1.30% | 1.30% | 1.30% | 1.30% |

| | Upfront | Trail 1st year | Trail 2nd year | Trail 3rd year | Trail 4th year |
|---|---------|----------------|----------------|----------------|----------------|
| Thematic/Sectoral Funds | | | | | |
| NFO Strategies | | | | | |
| HDFC Business Cycle Fund | 0.00% | 1.30% | 1.30% | 1.30% | 1.10% |
| ICICI Prudential Business Cycle Fund | 0.00% | 1.15% | 1.15% | 1.00% | 1.00% |
| ICICI Prudential Innovation Fund | 0.00% | 1.05% | 1.05% | 1.05% | 1.05% |
| Invesco India ESG Equity Fund | 0.00% | 1.52% | 1.52% | 1.52% | 1.52% |
| Kotak Banking & Financial Services Fund | 0.00% | 1.65% | 1.65% | 1.65% | 1.65% |
| Kotak ESG Exclusionary Strategy Fund | 0.00% | 1.50% | 1.50% | 1.50% | 1.50% |
| Kotak Business Cycle Fund | 0.00% | 1.40% | 1.40% | 1.40% | 1.40% |
| Kotak Manufacture in India Fund | 0.00% | 1.50% | 1.50% | 1.50% | 1.50% |
| Kotak Pioneer Fund | 0.00% | 1.35% | 1.35% | 1.35% | 1.35% |
| Mirae Asset Nifty 100 ESG Sector Leaders Fund of Fund | 0.00% | 0.50% | 0.50% | 0.50% | 0.50% |
| Sundaram Services Fund | 0.00% | 1.26% | 1.26% | 1.26% | 1.26% |
| International Equity Funds | | | | | |
| Axis Greater China Equity Fund of Fund | 0.00% | 1.15% | 1.15% | 1.15% | 1.15% |
| Edelweiss Greater China Equity Offshore Fund | 0.00% | 1.00% | 1.00% | 1.00% | 1.00% |
| Edelweiss US Technology Equity Fund of Fund | 0.00% | 1.00% | 1.00% | 1.00% | 1.00% |
| Franklin India Feeder - Franklin U.S. Opportunities Fund | 0.00% | 1.25% | 1.25% | 1.25% | 1.25% |
| Motilal Oswal Nasdaq 100 FOF | 0.00% | 0.35% | 0.35% | 0.35% | 0.35% |
| Motilal Oswal S&P 500 Index Fund(MOFSP500) | 0.00% | 0.35% | 0.35% | 0.35% | 0.35% |
| NFO Strategies | | | | | |
| Invesco India - Invesco EQQQ NASDAQ-100 ETF Fund of Fund | 0.00% | 0.25% | 0.25% | 0.25% | 0.25% |
| Invesco India - Invesco Global Consumer Trends Fund of Fund | 0.00% | 1.10% | 1.10% | 1.10% | 1.10% |
| Kotak Global Innovation Fund of Fund | 0.00% | 1.23% | 1.23% | 1.23% | 1.23% |
| Kotak International REIT FOF | 0.00% | 0.90% | 0.90% | 0.90% | 0.90% |
| Kotak NASDAQ 100 Fund of Fund | 0.00% | 0.42% | 0.42% | 0.42% | 0.42% |
| Mirae Asset S&P 500 Top 50 ETF Fund of Fund | 0.00% | 0.50% | 0.50% | 0.50% | 0.50% |
| Navi NASDAQ 100 Fund of Fund | 0.00% | 0.17% | 0.17% | 0.17% | 0.17% |
| Navi US Total Stock Market Fund of Fund | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Fund of Fund | | | | | |
| ICICI Prudential Passive Strategy Fund (FOF) | 0.00% | 0.20% | 0.20% | 0.20% | 0.20% |
| NFO Strategies | | | | | |
| ICICI Prudential Nifty 100 Low Volatility 30 ETF FOF | 0.00% | 0.30% | 0.30% | 0.30% | 0.30% |

| | Upfront | Trail 1st year | Trail 2nd year | Trail 3rd year | Trail 4th year |
|--|---------|----------------|----------------|----------------|----------------|
| Aggressive Hybrid Funds | | | | | |
| Core List | | | | | |
| Kotak Equity Hybrid Fund | 0.00% | 1.30% | 1.30% | 1.30% | 1.30% |
| ICICI Prudential Equity & Debt Fund | 0.00% | 0.61% | 0.61% | 0.61% | 0.61% |
| Broad List | | | | | |
| Sundaram Aggressive Hybrid Fund | 0.00% | 1.26% | 1.26% | 1.26% | 1.26% |
| Balanced Advantage Funds (Balanced Advantage OR Dynamic Asset Allocation) | | | | | |
| Core List | | | | | |
| Edelweiss Balanced Advantage Fund | 0.00% | 1.16% | 1.16% | 1.16% | 1.16% |
| ICICI Prudential Balanced Advantage Fund | 0.00% | 0.84% | 0.84% | 0.84% | 0.62% |
| Kotak Balanced Advantage Fund | 0.00% | 1.18% | 1.18% | 1.18% | 1.18% |
| NFO Strategies | | | | | |
| Bajaj Finserv Balanced Advantage Fund | 0.00% | 1.70% | 1.70% | 1.70% | 1.70% |
| Mirae Asset Balanced Advantage Fund | 0.00% | 1.70% | 1.70% | 1.70% | 1.70% |
| SBI Balanced Advantage Fund | 0.00% | 1.01% | 1.01% | 1.01% | 1.01% |
| UTI Balanced Advantage Fund | 0.00% | 1.35% | 1.35% | 1.35% | 1.35% |
| WhiteOak Capital Balanced Advantage Fund | 0.00% | 1.60% | 1.60% | 1.60% | 1.50% |
| Balanced Hybrid Funds | | | | | |
| NFO Strategies | | | | | |
| WhiteOak Capital Balanced Hybrid Fund | 0.00% | 1.20% | 1.20% | 1.20% | 1.10% |
| Multi Asset Allocation Funds | | | | | |
| NFO Strategies | | | | | |
| Aditya Birla Sun Life Multi Asset Allocation Fund | 0.00% | 1.40% | 1.40% | 1.40% | 1.40% |
| DSP Multi Asset Allocation Fund | 0.00% | 1.25% | 1.25% | 1.25% | 1.25% |
| Edelweiss Multi Asset Allocation Fund | 0.00% | 0.35% | 0.35% | 0.35% | 0.35% |
| Kotak Multi Asset Allocation Fund | 0.00% | 1.34% | 1.34% | 1.34% | 1.34% |
| Sundaram Multi Asset Allocation Fund | 0.00% | 1.70% | 1.70% | 1.70% | 1.70% |
| Mirae Asset Multi Asset Allocation Fund | 0.00% | 1.75% | 1.75% | 1.75% | 1.60% |
| Equity Savings | | | | | |
| ICICI Prudential Equity Savings Fund | 0.00% | 0.55% | 0.55% | 0.55% | 0.55% |
| Kotak Equity Savings Fund | 0.00% | 1.30% | 1.30% | 1.30% | 1.30% |

| | Upfront | Trail 1st year | Trail 2nd year | Trail 3rd year | Trail 4th year |
|--|---------|----------------|----------------|----------------|----------------|
| Arbitrage Funds | | | | | |
| Aditya Birla Sun Life Arbitrage Fund | 0.00% | 0.80% | 0.80% | 0.80% | 0.80% |
| Edelweiss Arbitrage Fund | 0.00% | 0.70% | 0.65% | 0.65% | 0.65% |
| ICICI Prudential Equity - Arbitrage Fund | 0.00% | 0.65% | 0.65% | 0.65% | 0.65% |
| Invesco India Arbitrage Fund | 0.00% | 0.60% | 0.60% | 0.60% | 0.60% |
| Kotak Equity Arbitrage Fund | 0.00% | 0.60% | 0.60% | 0.60% | 0.60% |
| SBI Arbitrage Opportunities Fund | 0.00% | 0.55% | 0.55% | 0.55% | 0.55% |
| UTI Arbitrage Fund | 0.00% | 0.66% | 0.66% | 0.66% | 0.66% |
| Liquid Funds | | | | | |
| Aditya Birla Sun Life Liquid Fund | 0.00% | 0.15% | 0.15% | 0.15% | 0.15% |
| Bandhan Liquid Fund | 0.00% | 0.05% | 0.05% | 0.05% | 0.05% |
| HDFC Liquid Fund | 0.00% | 0.10% | 0.10% | 0.10% | 0.05% |
| HSBC Liquid Fund | 0.00% | 0.10% | 0.10% | 0.10% | 0.10% |
| ICICI Prudential Liquid | 0.00% | 0.10% | 0.03% | 0.03% | 0.03% |
| Kotak Liquid Fund | 0.00% | 0.10% | 0.10% | 0.10% | 0.10% |
| Nippon India Liquid Fund | 0.00% | 0.18% | 0.18% | 0.18% | 0.18% |
| SBI Liquid Fund | 0.00% | 0.10% | 0.10% | 0.10% | 0.10% |
| UTI Liquid Fund | 0.00% | 0.10% | 0.05% | 0.05% | 0.05% |
| Liquid Funds - Restrictive Investment Only for STP | | | | | |
| Motilal Oswal Liquid Fund | 0.00% | 0.15% | 0.15% | 0.15% | 0.15% |
| Parag Parikh Liquid Fund | 0.00% | 0.10% | 0.10% | 0.10% | 0.10% |
| Overnight Funds | | | | | |
| Aditya Birla Sun Life Overnight Fund | 0.00% | 0.10% | 0.10% | 0.10% | 0.10% |
| HDFC Overnight Fund | 0.00% | 0.10% | 0.10% | 0.10% | 0.05% |
| ICICI Prudential Overnight Fund | 0.00% | 0.04% | 0.04% | 0.04% | 0.04% |
| Kotak Overnight Fund | 0.00% | 0.05% | 0.05% | 0.05% | 0.05% |
| SBI Overnight Fund | 0.00% | 0.08% | 0.08% | 0.08% | 0.08% |
| Overnight Funds - Restrictive Investment Only for STP | | | | | |
| Canara Robeco Overnight Fund | 0.00% | 0.01% | 0.01% | 0.01% | 0.01% |
| DSP Overnight Fund | 0.00% | 0.05% | 0.05% | 0.05% | 0.05% |
| Invesco India Overnight Fund | 0.00% | 0.05% | 0.05% | 0.05% | 0.05% |
| Mirae Asset Overnight Fund | 0.00% | 0.10% | 0.10% | 0.10% | 0.10% |
| Nippon India Overnight Fund | 0.00% | 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 | 0.00% | 0.60% | 0.60% | 0.60% | 0.60% |
| ICICI Prudential Savings Fund | 0.00% | 0.15% | 0.04% | 0.04% | 0.04% |
| SBI Magnum Low Duration Fund | 0.00% | 0.70% | 0.70% | 0.70% | 0.70% |

| | Upfront | Trail 1st year | Trail 2nd year | Trail 3rd year | Trail 4th year |
|--|---------|----------------|----------------|----------------|----------------|
| Money Market - Active | | | | | |
| Aditya Birla Sun Life Money Manager Fund | 0.00% | 0.10% | 0.10% | 0.10% | 0.10% |
| DSP Savings Fund | 0.00% | 0.25% | 0.25% | 0.25% | 0.25% |
| HDFC Money Market Fund | 0.00% | 0.20% | 0.20% | 0.20% | 0.15% |
| Kotak Money Market Fund | 0.00% | 0.10% | 0.10% | 0.10% | 0.10% |
| Tata Money Market Fund | 0.00% | 0.25% | 0.25% | 0.25% | 0.25% |
| Money Market - Passive | | | | | |
| Invesco India Money Market Fund | 0.00% | 0.25% | 0.25% | 0.25% | 0.25% |
| Ultra Short Duration | | | | | |
| Aditya Birla Sun Life Savings Fund | 0.00% | 0.25% | 0.25% | 0.25% | 0.25% |
| HDFC Ultra Short Term Fund | 0.00% | 0.35% | 0.35% | 0.35% | 0.30% |
| HSBC Ultra Short Duration Fund | 0.00% | 0.15% | 0.15% | 0.15% | 0.15% |
| Kotak Savings Fund | 0.00% | 0.50% | 0.50% | 0.50% | 0.50% |
| Nippon India Ultra Short Duration Fund | 0.00% | 0.71% | 0.71% | 0.71% | 0.71% |
| SBI Magnum Ultra Short Duration Fund | 0.00% | 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 | 0.00% | 0.40% | 0.40% | 0.40% | 0.40% |
| Aditya Birla Sun Life Corporate Bond Fund | 0.00% | 0.25% | 0.25% | 0.25% | 0.25% |
| Bandhan Banking & PSU Debt Fund | 0.00% | 0.30% | 0.30% | 0.30% | 0.30% |
| Bandhan Corporate Bond Fund | 0.00% | 0.33% | 0.33% | 0.33% | 0.33% |
| HDFC Corporate Bond Fund | 0.00% | 0.30% | 0.30% | 0.30% | 0.30% |
| HDFC Short Term Debt Fund | 0.00% | 0.50% | 0.50% | 0.50% | 0.45% |
| ICICI Prudential Corporate Bond Fund | 0.00% | 0.23% | 0.23% | 0.23% | 0.23% |
| ICICI Prudential Short Term Fund | 0.00% | 0.63% | 0.63% | 0.63% | 0.63% |
| Kotak Banking and PSU Debt Fund | 0.00% | 0.40% | 0.40% | 0.40% | 0.40% |
| Kotak Bond Short Term Fund | 0.00% | 0.75% | 0.75% | 0.75% | 0.75% |
| Nippon India Short Term Fund | 0.00% | 0.58% | 0.58% | 0.58% | 0.58% |
| SBI Short Term Debt Fund | 0.00% | 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 | 0.00% | 0.15% | 0.15% | 0.15% | 0.15% |
| Aditya Birla Sun Life Nifty Sdl Plus Psu Bond Sep 2026 60:40 Index Fund | 0.00% | 0.15% | 0.15% | 0.15% | 0.15% |
| Bandhan CRISIL IBX Gilt June 2027 Index Fund | 0.00% | 0.25% | 0.25% | 0.25% | 0.25% |
| Bandhan CRISIL IBX Gilt April 2028 Index Fund | 0.00% | 0.25% | 0.25% | 0.25% | 0.25% |
| BHARAT Bond FOF - April 2025 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| DSP Nifty SDL Plus G-Sec Jun 2028 30:70 Index Fund | 0.00% | 0.15% | 0.15% | 0.15% | 0.15% |
| Edelweiss CRISIL PSU Plus SDL 50: 50 Oct 2025 Index Fund | 0.00% | 0.15% | 0.15% | 0.15% | 0.15% |
| Edelweiss Nifty PSU Bond Plus SDL Apr 2026 50:50 Index Fund | 0.00% | 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 | | | | | |
| ICICI Prudential Nifty PSU Bond Plus SDL Sep 2027 40:60 Index Fund | 0.00% | 0.24% | 0.24% | 0.24% | 0.24% |
| Kotak Floating Rate Fund | 0.00% | 0.40% | 0.40% | 0.40% | 0.40% |
| Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index Fund | 0.00% | 0.21% | 0.21% | 0.21% | 0.21% |
| Kotak Nifty SDL Jul 2026 Index Fund | 0.00% | 0.24% | 0.24% | 0.24% | 0.24% |
| Kotak Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index Fund | 0.00% | 0.25% | 0.25% | 0.25% | 0.25% |
| HSBC Banking and PSU Debt Fund | 0.00% | 0.35% | 0.35% | 0.35% | 0.35% |
| SBI CRISIL IBX Gilt Index April 2029 Fund | 0.00% | 0.23% | 0.23% | 0.23% | 0.23% |
| Tata CRISIL-IBX Gilt Index April 2026 Index Fund | 0.00% | 0.25% | 0.25% | 0.25% | 0.25% |
| UTI Banking & PSU Fund | 0.00% | 0.25% | 0.25% | 0.25% | 0.25% |
| International Debt Funds | | | | | |
| NFO Strategies | | | | | |
| Aditya Birla Sun Life US Treasury 1-3 Year Bond ETFs Fund Of Funds | 0.00% | 0.01% | 0.01% | 0.01% | 0.01% |
| Aditya Birla Sun Life US Treasury 3-10 Year Bond ETFs Fund Of Funds | 0.00% | 0.04% | 0.04% | 0.04% | 0.04% |
| Axis US Treasury Dynamic Bond ETF Fund of Fund | 0.00% | 0.05% | 0.05% | 0.05% | 0.05% |
| Bandhan US Treasury Bond 0-1 Year Fund of Fund | 0.00% | 0.07% | 0.07% | 0.07% | 0.07% |
| Dynamic Debt (Medium to Long Duration/ Dynamic Bond/Gilt) - Active | | | | | |
| ICICI Prudential All Seasons Bond Fund | 0.00% | 0.85% | 0.85% | 0.85% | 0.85% |
| ICICI Prudential Gilt Fund | 0.00% | 0.50% | 0.50% | 0.50% | 0.50% |
| Kotak Dynamic Bond Fund | 0.00% | 0.80% | 0.80% | 0.80% | 0.80% |
| Nippon India Dynamic Bond Fund | 0.00% | 0.36% | 0.36% | 0.36% | 0.36% |
| SBI Magnum Gilt Fund | 0.00% | 0.53% | 0.53% | 0.53% | 0.53% |
| Passive Long Term Funds | | | | | |
| Corporate Bonds | | | | | |
| HDFC Long Duration Debt Fund | 0.00% | 0.35% | 0.35% | 0.35% | 0.35% |
| HSBC Corporate Bond Fund | 0.00% | 0.30% | 0.30% | 0.30% | 0.30% |
| Nippon India Nivesh Lakshya Fund | 0.00% | 0.31% | 0.31% | 0.31% | 0.31% |
| SBI Long Duration Fund | 0.00% | 0.37% | 0.37% | 0.37% | 0.37% |
| Long Term Target Maturity Funds | | | | | |
| Bandhan Crisil IBX Gilt April 2032 Index Fund | 0.00% | 0.25% | 0.25% | 0.25% | 0.25% |
| Edelweiss CRISIL IBX 50:50 Gilt Plus SDL April 2037 Index Fund | 0.00% | 0.25% | 0.25% | 0.25% | 0.25% |
| ICICI Prudential Nifty G-Sec Dec 2030 Index Fund | 0.00% | 0.20% | 0.20% | 0.20% | 0.20% |
| Nippon India Nifty G-Sec Jun 2036 Maturity Index Fund | 0.00% | 0.20% | 0.20% | 0.20% | 0.20% |
| Debt FoFs | | | | | |
| BHARAT Bond FOF - April 2030 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| BHARAT Bond FOF - April 2031 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| BHARAT Bond ETF FOF - April 2032 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| BHARAT Bond ETF FOF - April 2033 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Conservative Hybrid Funds | | | | | |
| Kotak Debt Hybrid | 0.00% | 1.40% | 1.40% | 1.40% | 1.40% |
| SBI Conservative Hybrid Fund | 0.00% | 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 | 0.00% | 1.37% | 1.37% | 1.37% | 1.37% |
| SBI Retirement Benefit Fund – Aggressive Plan | 0.00% | 1.30% | 1.30% | 1.30% | 1.30% |
| SBI Retirement Benefit Fund – Conservative Hybrid Plan | 0.00% | 0.97% | 0.97% | 0.97% | 0.97% |
| SBI Retirement Benefit Fund – Conservative Plan | 0.00% | 0.79% | 0.79% | 0.79% | 0.79% |
| Tata Retirement Savings Fund - Moderate Plan | 0.00% | 1.60% | 1.60% | 1.60% | 1.60% |
| Solution Oriented - Children's Funds | | | | | |
| HDFC Children's Gift Fund | 0.00% | 1.00% | 1.00% | 1.00% | 0.95% |
| ICICI Prudential Child Care Fund (Gift Plan) | 0.00% | 1.20% | 1.20% | 1.20% | 0.90% |
| Gold Linked Funds | | | | | |
| HDFC Gold Fund | 0.00% | 0.30% | 0.30% | 0.30% | 0.30% |
| ICICI Prudential Regular Gold Savings Fund (FOF) | 0.00% | 0.30% | 0.30% | 0.30% | 0.30% |
| Kotak Gold Fund | 0.00% | 0.35% | 0.35% | 0.35% | 0.35% |
| Nippon India Gold Savings Fund | 0.00% | 0.25% | 0.25% | 0.25% | 0.25% |
| SBI Gold Fund | 0.00% | 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

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 AMC's / 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.