

Commission / other fees for Products distributed / referred

A. Commission / other fees for Mutual Fund distribution *

	T-15 Cities				B-15 Cities			
Equity Funds	Upfront	Trail 1st year	Trail 2nd year	Remarks	Upfront	Trail 1st year	Trail 2nd year	Remarks
Large Cap Funds								
DSP Blackrock Focused 25	0.25%	1.40%	1.40%	From 3rd year 1.4%	2.00%	1.40%	1.40%	From 3rd year 1.4%
Franklin India Prima Plus Fund	0.30%	1.35%	1.35%		2.05%	1.35%	1.35%	
Kotak Select Focus Fund	1.00%	0.75%	0.75%	From 3rd year 0.50%	2.50%	0.75%	0.75%	From 3rd year 0.50%
Mirae Asset India Opportunities Fund	0.00%	1.65%	1.65%	1.65%				
SBI Bluechip Fund	0.40%	1.20%	1.20%		0.40%	2.20%	1.20%	
Mid Cap Funds								
Aditya Birla Sun Life Small & Midcap Fund	0.30%	1.35%	1.35%	1.35% (Trail 3rd year onwards)	1.30%	1.35%	1.35%	1.35% (Trail 3rd year onwards)
Kotak Emerging Equity Scheme	Nil	1.45%	1.45%	1.45% (Trail 3rd year onwards)	1.50%	1.45%	1.45%	1.45% (Trail 3rd year onwards)
L&T Emerging Businesses Fund	1.00%	1.25%	1.25%	1.25%	2.50%	1.25%	1.25%	1.25%
Opportunistic Funds								
Aditya Birla Sun Life Advantage Fund	0.40%	1.30%	1.30%	1.2% (Trail 3rd year onwards)	1.40%	1.30%	1.30%	1.2% (Trail 3rd year onwards)
IDFC Classic Equity Fund	0.25%	1.75%	1.75%	1.75% (Trail 3rd year) 1.50% (From 4th Year onwards)	0.25%	3.25%	1.75%	1.50% (From 4th Year onwards)
Kotak Opportunities Fund	NIL	1.45%	1.45%	1.45% (Trail 3rd year onwards)	1.50%	1.45%	1.45%	1.45% (Trail 3rd year onwards)
L&T India Value Fund	1.00%	1.25%	1.25%	1.25%	2.50%	1.25%	1.25%	1.25%
Motilal Oswal MOST Focused Multicap 35 Fund	NIL	1.15%	1.15%		NIL	1.15%	1.15%	
ELSS Funds								
Aditya Birla Sun Life Tax Relief 96	0.40%	1.25%	1.25%	1.25% (Trail 3rd year onwards)	1.40%	1.25%	1.25%	1.25% (Trail 3rd year onwards)
Kotak Taxsaver	NIL	1.45%	1.45%	1.45% (Trail 3rd year onwards)	1.50%	1.45%	1.45%	1.45% (Trail 3rd year onwards)
Other Equity Funds								
Aditya Birla Sun Life Index Fund	Nil	0.50%	0.50%		NIL	0.50%	0.50%	
HDFC Index Fund - Nifty Plan	Nil	0.15%	0.15%		NIL	0.15%	0.15%	
Close-ended Equity funds	Nil	1% - 1.50%	1% - 1.50%		Nil	1% - 1.50%	1% - 1.50%	
Balanced Funds								
Aditya Birla Sun Life Balanced 95	0.75%	1.00%	1.00%	1% (From 3rd Year onwards)	1.75%	1.00%	1.00%	1% (From 3rd Year onwards)
HDFC Balanced Fund	Nil	1.00%	1.00%	1% (From 3rd Year onwards)	Nil	1.00%	1.00%	1% (From 3rd Year onwards)
ICICI Prudential Balanced Advantage Fund	0.50%	1.25%	1.25%		0.50%	2.00%	1.25%	
Kotak Balance Fund	1.00%	0.50%	0.50%	0.5% (From 3rd Year onwards)	2.50%	0.50%	0.50%	0.5% (From 3rd Year onwards)
L&T India Prudence Fund	1.00%	1.00%	1.00%	1.00%	2.50%	1.00%	1.00%	1.00%

	T-15 Cities				B-15 Cities			
	Upfront	Trail 1st year	Trail 2nd year		Upfront	Trail 1st year	Trail 2nd year	
Bond Funds								
HDFC Income Fund	Nil	1.35%	1.35%		0.50%	1.35%	1.35%	
SBI Magnum Income Fund	0.10%	1.00%	1.00%		0.10%	1.00%	1.00%	
Dynamic Bond Funds								
Aditya Birla Sun Life Dynamic Bond Fund	NIL	0.75%	0.75%	0.75% (From 3rd Year onwards)	0.25%	0.75%	0.75%	0.75% (From 3rd Year onwards)
ICICI Prudential Long Term Plan	NIL	0.80%	0.80%		Nil	0.80%	0.80%	
Gilt Based Funds								
ICICI Prudential Long Term Gilt Fund	Nil	0.80%	0.80%		Nil	0.80%	0.80%	
SBI Magnum Gilt Long Term Plan	Nil	0.60%	0.60%		Nil	0.60%	0.60%	
High Yield Funds								
Aditya Birla Sun Life Corporate Bond Fund	1.00%	0.50%	0.25%	0.25% (From 3rd Year onwards)	2.00%	0.50%	0.25%	0.25% (From 3rd Year onwards)
BOI AXA Corporate Credit Spectrum Fund	0.40%	0.50%	0.50%		0.40%	0.50%	0.50%	
DSP BlackRock Income Opportunities Fund	Nil	1.10%	1.10%	1.1% (From 4th Year onwards)	1.00%	1.10%	1.10%	1.1% (From 4th Year onwards)
HDFC Corporate Debt Opportunities Fund	0.60%	1.00%	0.70%	0.7% (From 4th Year onwards)	0.60%	1.00%	0.70%	0.7% (From 4th Year onwards)
Kotak Income Opportunities Fund	1.00%	0.30%	0.30%	0.3% (From 3rd Year onwards)	2.00%	0.30%	0.30%	0.3% (From 3rd Year onwards)
L&T Income Opportunities Fund	1.25%	0.50%	0.75%		2.75%	0.50%	0.75%	0.50%
Other Debt Funds								
Fixed Maturity Plans	up to 1%	up to 0.30%	up to 0.30%		up to 1%	up to 0.30%	up to 0.30%	
Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme	Nil	0.25%	0.25%	0.25% (From 3rd Year onwards)	NIL	0.25%	0.25%	0.25% (From 3rd Year onwards)
ICICI Prudential Income Opportunities Fund	NIL	0.60%	0.60%		NIL	0.60%	0.60%	
IDFC Banking & PSU Debt Fund	NIL	0.12%	0.12%		NIL	0.12%	0.12%	
IDFC Corporate Bond Fund	NIL	0.35%	0.35%		NIL	0.35%	0.35%	
Kotak Banking and PSU Debt Fund	NIL	0.30%	0.30%	0.3% (From 3rd Year onwards)	NIL	0.30%	0.30%	0.3% (From 3rd Year onwards)
LIC Numura MF Bond Fund	Nil	0.15%	0.15%		Nil	0.15%	0.15%	
Sundaram Flexible Fund - Flexible Income	Nil	0.15%	0.15%		Nil	0.15%	0.15%	
MIP Funds								
Aditya Birla Sun Life MIP II - Wealth 25	0.40%	1.25%	1.25%	1.25% (From 3rd Year onwards)	1.40%	1.25%	1.25%	1.25% (From 3rd Year onwards)
Kotak MIP	0.90%	1.20%	1.20%	1.2% (From 3rd Year onwards)	1.90%	1.20%	1.20%	1.2% (From 3rd Year onwards)
SBI Magnum MIP	0.65%	1.10%	1.10%		1.15%	1.60%	1.10%	

Hybrid - Capital Protection Oriented Funds, Dual Advantage	Up to 1%	0.25% to 1.25%	0.25% to 1.25%
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B. Referral fees for Products referred *

	UPFRONT	Trail
RE NCDs	up to 2%	Nil
Structured Products	up to 3.0%	Nil
Equity PMS / AIF	upto 5.75%	Nil
Direct Debt Instruments / Preference Shares - Primary	up to 1.75%	Nil
Direct Debt Instruments / Preference Shares - Secondary	up to 0.5%	Nil

* 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-15 Cities

T-15 Cities shall mean top 15 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-15 Cities

B-15 Cities shall mean beyond top 15 cities