

**Commission / other fees for Products distributed / referred**

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

Equity Funds	T-30 Cities				B-30 Cities			
	Upfront	Trail 1st year	Trail 2nd year	Trail 3rd year	Upfront	Trail 1st year	Trail 2nd year	Trail 3rd year
<b>Large Cap Funds</b>								
Axis Focused 25 Fund	0.40%	1.50%	1.50%	1.50%	1.90%	1.50%	1.50%	1.50%
Franklin India Prima Plus Fund	0.30%	1.35%	1.35%	1.35%	2.30%	1.35%	1.35%	1.35%
ICICI Prudential Focused Bluechip Equity Fund	0.00%	1.25%	1.25%	1.25%	0.00%	2.25%	1.25%	1.25%
Kotak Select Focus Fund	1.00%	0.75%	0.75%	0.50%	2.15%	0.75%	0.75%	0.50%
Mirae Asset India Opportunities Fund	0.00%	1.65%	1.65%	1.65%	0.00%	1.65%	1.65%	1.65%
<b>Mid Cap Funds</b>								
Aditya Birla Sun Life Small & Midcap Fund	0.30%	1.35%	1.35%	1.35%	1.30%	1.35%	1.35%	1.35%
HDFC Small Cap Fund	0%	1.30%	1.30%	1.30%	1.00%	1.30%	1.30%	1.30%
Kotak Emerging Equity Scheme	Nil	1.45%	1.45%	1.45%	1.25%	1.45%	1.45%	1.45%
L&T Midcap Fund	1.00%	1.25%	1.25%	1.25%	1.00%	1.25%	1.25%	1.25%
<b>Opportunistic Funds</b>								
Aditya Birla Sun Life Advantage Fund	0.40%	1.30%	1.30%	1.20%	1.40%	1.30%	1.30%	1.20%
DSP BlackRock Equity Opportunities Fund	2.60%	NIL	NIL	0.90%	4.10%	NIL	NIL	0.90%
L&T India Value Fund	1.00%	1.25%	1.25%	1.25%	1.00%	1.25%	1.25%	1.25%
Motilal Oswal Multicap 35 Fund	NIL	1.10%	1.10%	1.10%	NIL	1.10%	1.10%	1.10%
<b>ELSS Funds</b>								
Aditya Birla Sun Life Tax Relief 96	Nil	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
L&T Tax Advantage Fund	Nil	0.75%	0.75%	0.75%	Nil	0.75%	0.75%	0.75%
<b>Balanced Funds</b>								
Aditya Birla Sun Life Balanced 95	0.75%	1.00%	1.00%	1.00%	1.75%	1.00%	1.00%	1.00%
HDFC Balanced Fund	Nil	1.00%	1.00%	1.00%	Nil	1.00%	1.00%	1.00%
ICICI Prudential Balanced Advantage Fund	0.50%	1.25%	1.25%	1.25%	0.50%	2.00%	1.25%	1.25%
L&T India Prudence Fund	3.00%	Nil	Nil	1.00%	3.00%	Nil	Nil	1.00%
SBI Magnum Balanced Fund	2.75%	0.25%	0.25%	1.00%	3.75%	0.25%	0.25%	1.00%
<b>Equity Savings</b>								
Aditya Birla Sun Life Equity Savings Fund	0.40%	1.30%	1.30%	1.15%	1.40%	1.30%	1.30%	1.15%
HDFC Equity Savings Fund	NIL	1.75%	1.50%	1.50%	NIL	1.75%	1.50%	1.50%
Kotak Equity Savings Fund	Nil	1.10%	1.10%	1.10%	1.25%	1.10%	1.10%	1.10%
<b>Arbitrage Funds</b>								
Axis Enhanced Arbitrage Fund	NIL	0.70%	0.70%	0.70%	NIL	0.70%	0.70%	0.70%
DHFL Pramerica Arbitrage Advantage Fund	NIL	0.50%	0.50%	0.50%	NIL	0.50%	0.50%	0.50%
Edelweiss Arbitrage Fund #	NIL	0.70%	0.70%	0.70%	NIL	0.70%	0.70%	0.70%
ICICI Prudential Equity - Arbitrage Fund	NIL	0.60%	0.60%	0.60%	NIL	0.60%	0.60%	<b>0.60%</b>
Kotak Equity Arbitrage Fund	NIL	0.55%	0.55%	0.55%	NIL	0.55%	0.55%	0.55%

	T-30 Cities				B-30 Cities			
	Upfront	Trail 1st year	Trail 2nd year	Trail 3rd year	Upfront	Trail 1st year	Trail 2nd year	Trail 3rd year
<b>Liquid Funds</b>								
Aditya Birla Sun Life Floating Rate Fund - STP	NIL	0.15%	0.15%	0.15%	NIL	0.15%	0.15%	0.15%
Axis Liquid Fund	NIL	0.03%	0.03%	0.03%	NIL	0.03%	0.03%	0.03%
Kotak Floater - Short Term	NIL	0.03%	0.03%	0.03%	NIL	0.03%	0.03%	0.03%
Franklin India TMA - Super IP	NIL	0.05%	0.05%	0.05%	NIL	0.05%	0.05%	0.05%
<b>Other Liquid Funds FOR STP into Equity Funds &amp; Diversification for Large Investments</b>								
ICICI Prudential Liquid	NIL	0.05%	0.05%	0.05%	NIL	0.05%	0.05%	0.05%
Reliance Liquid Fund - TP	NIL	0.14%	0.08%	0.08%	NIL	0.14%	0.08%	0.08%
UTI-Liquid Cash Plan - IP	NIL	0.05%	0.05%	0.05%	NIL	0.05%	0.05%	0.05%
<b>Ultra Short Term Debt Funds</b>								
Aditya Birla Sun Life Floating Rate Fund - Long Term Plan	NIL	0.15%	0.15%	0.15%	NIL	0.15%	0.15%	0.15%
HDFC F R I F - STF - WP	NIL	0.10%	0.10%	0.10%	NIL	0.10%	0.10%	0.10%
ICICI Prudential Flexible Income Plan	NIL	0.13%	0.10%	0.10%	NIL	0.13%	0.10%	0.10%
Kotak Low Duration Fund	NIL	0.75%	0.75%	0.75%	NIL	0.75%	0.75%	0.75%
Reliance Medium Term Fund	NIL	0.35%	0.30%	0.30%	NIL	0.35%	0.35%	0.35%
<b>Short Term Bond Funds</b>								
Aditya Birla Sun Life Short Term Fund	NIL	0.15%	0.15%	0.15%	NIL	0.15%	0.15%	0.15%
Edelweiss Corporate Bond Fund	0.35%	0.57%	0.57%	0.57%	0.35%	0.57%	0.57%	0.57%
HDFC Banking and PSU Debt Fund	NIL	0.50%	0.50%	0.50%	NIL	0.50%	0.50%	0.50%
ICICI Prudential Banking & PSU Debt Fund	NIL	0.25%	0.25%	0.25%	NIL	0.25%	0.25%	0.25%
<b>Bond Funds</b>								
HDFC Income Fund	Nil	1.35%	1.35%	1.35%	0.50%	1.35%	1.35%	1.35%
SBI Magnum Income Fund	0.10%	1.00%	1.00%	1.00%	0.10%	1.00%	1.00%	1.00%
<b>Dynamic Bond Funds</b>								
Aditya Birla Sun Life Dynamic Bond Fund	NIL	0.75%	0.75%	0.75%	0.25%	0.75%	0.75%	0.75%
ICICI Prudential Long Term Plan	NIL	0.80%	0.80%	0.80%	Nil	0.80%	0.80%	0.80%
UTI Dynamic Bond Fund	NIL	1.25%	1.25%	1.25%	NIL	1.25%	1.25%	1.25%
<b>Gilt Based Funds</b>								
ICICI Prudential Long Term Gilt Fund	Nil	0.80%	0.80%	0.80%	Nil	0.80%	0.80%	0.80%
SBI Magnum Gilt Long Term Plan	Nil	0.60%	0.60%	0.60%	Nil	0.60%	0.60%	0.60%

	T-30 Cities				B-30 Cities			
	Upfront	Trail 1st year	Trail 2nd year	Trail 3rd year	Upfront	Trail 1st year	Trail 2nd year	Trail 3rd year
<b>High Yield Funds</b>								
Aditya Birla Sun Life Corporate Bond Fund	Nil	1.20%	1.10%	1.10%	1.00%	1.20%	1.10%	1.10%
BOI AXA Credit Risk Fund	0.40%	0.50%	0.50%	0.50%	0.40%	0.50%	0.50%	0.50%
ICICI Prudential Regular Savings Fund	0.25%	1.10%	1.10%	1.10%	0.25%	1.10%	1.10%	1.10%
Kotak Income Opportunities Fund	0.00%	1.20%	1.20%	1.20%	1.25%	1.20%	1.20%	1.20%
L&T Income Opportunities Fund	Nil	1.10%	1.10%	1.10%	Nil	1.10%	1.10%	1.10%
UTI Income Opportunities Fund	3.25%	Nil	Nil	0.75% (4th year onwards)	3.25%	Nil	Nil	0.75% (4th year onwards)
<b>Other Debt Funds</b>								
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%	NIL	0.25%	0.25%	0.25%
ICICI Prudential Income Opportunities Fund	NIL	0.60%	0.60%	0.60%	NIL	0.60%	0.60%	0.60%
IDFC Corporate Bond Fund	NIL	0.35%	0.35%	0.35%	NIL	0.35%	0.35%	0.35%
Kotak Banking and PSU Debt Fund	NIL	0.30%	0.30%	0.30%	NIL	0.30%	0.30%	0.30%
LIC Numura MF Bond Fund	Nil	0.15%	0.15%	0.15%	Nil	0.15%	0.15%	0.15%
Sundaram Flexible Fund - Flexible Income	Nil	0.15%	0.15%	0.15%	Nil	0.15%	0.15%	0.15%
<b>MIP Funds</b>								
Aditya Birla Sun Life MIP II - Wealth 25	0.40%	1.25%	1.25%	1.25%	1.40%	1.25%	1.25%	1.25%
Kotak MIP	0.90%	1.20%	1.20%	1.20%	1.90%	1.20%	1.20%	1.20%
SBI Magnum MIP	0.40%	1.10%	1.10%	1.10%	0.90%	1.10%	1.10%	1.10%

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. 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%
Direct Equity (Listed or Unlisted)	up to 2%

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

# For Edelweiss Arbitrage Fund the first year trail brokerage starts from 04th month onwards

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