

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	Trail 4th year onwards	Upfront	Trail 1st year	Trail 2nd year	Trail 3rd year	Trail 4th year onwards
Large Cap Funds										
Aditya Birla Sun Life Frontline Equity Fund	Nil	1.20%	1.20%	1.20%	0.95%	Nil	2.70%	1.20%	1.20%	0.95%
Axis Bluechip Fund	Nil	1.30%	1.30%	1.30%	1.30%	Nil	2.55%	1.30%	1.30%	1.30%
ICICI Prudential Bluechip Fund	Nil	1.00%	1.00%	1.00%	1.00%	Nil	2.50%	1.00%	1.00%	1.00%
SBI Bluechip Fund	Nil	1.20%	1.20%	1.20%	1.20%	Nil	2.20%	1.20%	1.20%	1.20%
UTI Nifty Next 50 Index Fund	Nil	0.50%	0.50%	0.50%	0.50%	Nil	0.50%	0.50%	0.50%	0.50%
Large & Mid Cap Funds										
Aditya Birla Sun Life Equity Advantage Fund	Nil	1.20%	1.20%	1.20%	1.05%	Nil	2.70%	1.20%	1.20%	1.05%
IDFC Core Equity Fund	Nil	1.70%	1.45%	1.45%	1.30%	Nil	3.20%	1.45%	1.45%	1.30%
Invesco India Growth Opportunities Fund	Nil	1.50%	1.40%	1.40%	1.25%	Nil	2.50%	1.40%	1.40%	1.25%
Kotak Equity Opportunities Fund	Nil	1.30%	1.30%	1.30%	1.20%	Nil	2.80%	1.30%	1.30%	1.20%
Mirae Asset Emerging Bluechip Fund	Nil	1.50%	1.50%	1.50%	1.50%	Nil	1.50%	1.50%	1.50%	1.50%
Multi Cap Funds (Multi Cap/ Value/ Focused/ Dividend Yield/ Contra)										
Axis Focused 25 Fund	Nil	1.30%	1.30%	1.30%	1.30%	Nil	2.55%	1.30%	1.30%	1.30%
Kotak Standard Multicap Fund	Nil	1.65%	0.60%	0.60%	0.50%	Nil	3.15%	0.60%	0.60%	0.50%
L&T India Value Fund ^	Nil	1.25%	1.25%	1.25%		Nil	2.2500%	1.25%	1.25%	
Mirae Asset India Equity Fund	Nil	1.55%	1.55%	1.55%	1.55%	Nil	1.55%	1.55%	1.55%	1.55%
Motilal Oswal Multicap 35 Fund	Nil	1.05%	1.05%	1.05%		Nil	1.05%	1.05%	1.05%	
Mid & Small Cap Funds (Mid Cap/Small Cap)										
Aditya Birla Sun Life Small Cap Fund	Nil	1.20%	1.20%	1.20%	1.05%	Nil	2.70%	1.20%	1.20%	1.05%
HDFC Small Cap Fund	Nil	1.15%	1.15%	1.15%		Nil	1.15%	1.15%	1.15%	
Kotak Emerging Equity Scheme	Nil	1.35%	1.35%	1.35%	1.25%	Nil	2.85%	1.35%	1.35%	1.25%
L&T Midcap Fund^	Nil	1.35%	1.35%	1.35%		Nil	2.3500%	1.35%	1.35%	
ELSS Funds										
Aditya Birla Sun Life Tax Relief 96	Nil	1.10%	1.10%	1.10%	1.00%	Nil	2.60%	1.10%	1.10%	1.00%
Axis Long Term Equity Fund	Nil	1.10%	1.10%	1.10%		Nil	2.35%	1.10%	1.10%	
L&T Tax Advantage Fund^	Nil	1.25%	1.25%	1.25%		Nil	2.2500%	1.25%	1.25%	
Motilal Oswal Long Term Equity Fund	Nil	1.10%	1.10%	1.10%		Nil	1.10%	1.10%	1.10%	
Thematic/Sectoral Funds										
Sundaram Rural and Consumption Fund	Nil	1.25%	1.25%	1.25%	1.25%	Nil	2.90%	1.25%	1.25%	1.25%
Sundaram Services Fund	Nil	1.30%	1.30%	1.30%	1.30%	Nil	2.95%	1.30%	1.30%	1.30%
Aggressive Hybrid Funds										
Aditya Birla Sun Life Equity Hybrid '95	Nil	1.20%	1.20%	1.20%	1.05%	Nil	2.70%	1.20%	1.20%	1.05%
L&T Hybrid Equity Fund	Nil	1.25%	1.25%	1.25%		Nil	2.2500%	1.25%	1.25%	
Reliance Equity Hybrid Fund	NIL	1.35%	1.35%	1.35%	0.85%	NIL	2.35%	1.35%	1.35%	0.85%
SBI Equity Hybrid Fund	NIL	1.20%	1.20%	1.20%	1.20%	NIL	2.45%	1.20%	1.20%	1.20%
Balanced Advantage Funds (Balanced Advantage OR Dynamic Asset Allocation)										
ICICI Prudential Balanced Advantage Fund	Nil	1.00%	1.00%	1.00%	1.00%	Nil	1.7500%	1.00%	1.00%	1.00%
Kotak Balanced Advantage Fund	Nil	0.70%	0.70%	0.70%	0.70%	Nil	1.20%	0.70%	0.70%	0.70%

	T-15 Cities					B-15 Cities				
	Upfront	Trail 1st year	Trail 2nd year	Trail 3rd year	Trail 4th year onwards	Upfront	Trail 1st year	Trail 2nd year	Trail 3rd year	Trail 4th year onwards
Equity Savings										
HDFC Equity Savings Fund	Nil	1.35%	1.35%	1.35%		Nil	2.85%	1.35%	1.35%	
Kotak Equity Savings Fund	Nil	1.00%	1.00%	1.00%	0.90%	Nil	2.00%	1.00%	1.00%	0.90%
Arbitrage Funds										
ICICI Prudential Equity - Arbitrage Fund	Nil	0.40%	0.40%	0.40%	0.40%	Nil	0.40%	0.40%	0.40%	0.40%
Kotak Equity Arbitrage Fund	Nil	0.55%	0.55%	0.55%	0.55%	Nil	0.55%	0.55%	0.55%	0.55%
SBI Arbitrage Opportunities Fund	Nil	0.50%	0.50%	0.50%	0.50%	Nil	0.50%	0.50%	0.50%	0.50%
Liquid Funds (Overnight, Liquid)										
Aditya Birla Sun Life Liquid Fund	Nil	0.10%	0.10%	0.10%	0.10%	Nil	0.10%	0.10%	0.10%	0.10%
HDFC Liquid Fund	Nil	0.05%	0.05%	0.05%		Nil	0.05%	0.05%	0.05%	
ICICI Prudential Liquid Fund	Nil	0.10%	0.025%	0.025%	0.025%	Nil	0.10%	0.025%	0.025%	0.025%
Kotak Liquid Scheme	Nil	0.03%	0.03%	0.03%	0.03%	Nil	0.03%	0.03%	0.03%	0.03%
Money, Ultra & Low Duration Funds (Ultra Short Duration/Low Duration/ Money Market/Floater)										
ICICI Prudential Savings Fund	Nil	0.13%	0.05%	0.05%	0.05%	Nil	0.13%	0.05%	0.05%	0.05%
Kotak Savings Fund	Nil	0.50%	0.50%	0.50%	0.50%	Nil	0.50%	0.50%	0.50%	0.50%
Short Term 1-3 yrs (Corporate Bond/ Banking & PSU/Short Duration)										
Aditya Birla Sun Life Corporate Bond Fund - Reg (erstwhile Aditya Birla Sun Life Short Term Fund)	Nil	0.15%	0.15%	0.15%	0.15%	Nil	0.15%	0.15%	0.15%	0.15%
Axis Banking & PSU Debt Fund	Nil	0.30%	0.30%	0.30%	0.30%	Nil	0.30%	0.30%	0.30%	0.30%
ICICI Prudential Banking & PSU Debt Fund	Nil	0.30%	0.25%	0.25%	0.25%	Nil	0.30%	0.25%	0.25%	0.25%
IDFC Banking & PSU Debt Fund	Nil	0.38%	0.38%	0.38%		Nil	0.38%	0.38%	0.38%	
L&T Triple Ace Bond Fund	Nil	0.45%	0.45%	0.45%		Nil	0.45%	0.45%	0.45%	
Sundaram Corporate Bond Fund (erstwhile Sundaram Flexible Fund - Flexible Income)	Nil	0.65%	0.65%	0.65%	0.65%	Nil	0.65%	0.65%	0.65%	0.65%
Dynamic Debt (Medium to Long Duration/ Dynamic Bond/Gilt)										
ICICI Prudential All Seasons Bond Fund (erstwhile ICICI Prudential Long Term Plan)	Nil	0.75%	0.60%	0.60%	0.60%	Nil	0.75%	0.60%	0.60%	0.60%
ICICI Prudential Bond Fund (erstwhile ICICI Prudential Income Opportunities Fund)	Nil	0.60%	0.60%	0.60%	0.60%	Nil	0.60%	0.60%	0.60%	0.60%
Long Duration Funds										
Reliance Nivesh Lakshya Fund	NIL	0.30%	0.30%	0.30%	0.30%	NIL	0.30%	0.30%	0.30%	0.30%
Conservative Hybrid Funds										
SBI Debt Hybrid Fund (erstwhile SBI Magnum MIP)	NIL	0.90%	0.90%	0.90%	0.90%	NIL	1.90%	0.90%	0.90%	0.90%
Fund of Funds										
Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme	Nil	0.10%	0.10%	0.10%	0.10%	Nil	0.10%	0.10%	0.10%	0.10%

	Upfront	Trail 1st year	Trail 2nd year	Trail 3rd year	Trail 4th year (if applicable)
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 1.5%	Up to 1.5%	Up to 1.5%	Up to 1.5%
Debt Funds	NIL	Up to 1.15%	Up to 1.15%	Up to 1.15%	Up to 1.15%
ELSS Funds	NIL	Up to 1.5%	Up to 1.5%	Up to 1.5%	Up to 1.5%

C. 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

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