

Commission / other fees for Products distributed / referred

A. Commission / other fees for Mutual Fund distribution *

As on August, 2021

Equity Funds	T-30 Cities					B-30 Cities					
	Upfront	Trail 1st year	Trail 2nd year	Trail 3rd year	Trail 4th year	Upfront	Trail 1st year (>200000)	Trail 1st year (<=200000)	Trail 2nd year	Trail 3rd year	Trail 4th year
Large Cap Funds											
Axis Bluechip Fund	Nil	1.05%	1.05%	1.05%	1.05%	Nil	1.05%	2.05%	1.05%	1.05%	1.05%
Canara Robeco Bluechip Equity Fund	Nil	1.40%	1.40%	1.40%	1.40%	Nil	1.40%	2.15%	1.40%	1.40%	1.40%
HDFC Flexi Cap Fund	Nil	1.20%	1.20%	1.20%	1.10%	Nil	1.20%	1.20%	1.20%	1.20%	1.10%
Kotak Flexicap Fund	Nil	1.10%	1.05%	1.05%	1.00%	Nil	1.10%	2.60%	1.05%	1.05%	1.00%
Mirae Asset Large Cap Fund	Nil	1.05%	1.05%	1.05%	1.05%	Nil	1.05%	1.05%	1.05%	1.05%	1.05%
Index Funds											
HDFC Index Fund-NIFTY 50 Plan	Nil	0.15%	0.15%	0.15%	0.15%	Nil	0.15%	0.15%	0.15%	0.15%	0.15%
ICICI Prudential Nifty Index Fund	Nil	0.10%	0.10%	0.10%	0.10%	Nil	0.10%	0.10%	0.10%	0.10%	0.10%
ICICI Prudential Nifty Next 50 Index Fund	Nil	0.40%	0.40%	0.40%	0.40%	Nil	0.40%	0.40%	0.40%	0.40%	0.40%
Kotak Nifty 50 Index Fund	Nil	0.33%	0.33%	0.33%	0.33%	Nil	0.33%	0.33%	0.33%	0.33%	0.33%
SBI Nifty Index Fund	Nil	0.20%	0.20%	0.20%	0.20%	Nil	0.20%	0.20%	0.20%	0.20%	0.20%
UTI Nifty 200 Momentum 30 Index Fund (NFO)	Nil	0.55%	0.50%	0.50%	0.50%	Nil	0.55%	0.55%	0.50%	0.50%	0.50%
UTI Nifty Index Fund	Nil	0.10%	0.10%	0.10%	0.10%	Nil	0.10%	0.10%	0.10%	0.10%	0.10%
UTI Nifty Next 50 Index Fund	Nil	0.55%	0.50%	0.50%	0.50%	Nil	0.50%	0.50%	0.50%	0.50%	0.50%
Multi Cap Funds											
Invesco India Growth Opportunities Fund	Nil	1.30%	1.30%	1.30%	1.25%	Nil	1.30%	2.30%	1.30%	1.30%	1.25%
Kotak Equity Opportunities Fund	Nil	1.40%	1.40%	1.40%	1.35%	Nil	1.40%	2.90%	1.40%	1.40%	1.35%
Parag Parikh Flexi Cap Fund	Nil	0.85%	0.85%	0.85%	0.85%	Nil	0.85%	2.85%	0.85%	0.85%	0.85%
SBI Focused Equity Fund	Nil	1.00%	1.00%	1.00%	1.00%	Nil	1.00%	2.250%	1.00%	1.00%	1.00%
Multi Cap Funds (Multi Cap/ Value/ Focused/ Dividend Yield/ Contra)											
Axis Focused 25 Fund	Nil	1.10%	1.10%	1.10%	1.10%	Nil	1.10%	2.60%	1.10%	1.10%	1.10%
Canara Robeco Flexi Cap Fund	Nil	1.40%	1.40%	1.40%	1.40%	Nil	1.40%	3.40%	1.40%	1.40%	1.40%
Invesco India Contra Fund	Nil	1.15%	1.15%	1.15%	1.15%	Nil	1.15%	2.15%	1.15%	1.15%	1.15%
SBI Flexicap Fund	Nil	1.15%	1.15%	1.15%	1.15%	Nil	1.15%	2.40%	1.15%	1.15%	1.15%
UTI Flexi Cap Fund	Nil	1.25%	1.25%	1.25%	1.25%	Nil	1.25%	2.75%	1.25%	1.25%	1.25%
Mid Cap Funds											
DSP Midcap Fund	Nil	1.15%	1.15%	1.15%	1.15%	Nil	1.15%	2.90%	1.15%	1.15%	1.15%
Kotak Emerging Equity Fund	Nil	1.20%	1.20%	1.20%	1.20%	Nil	1.20%	2.70%	1.20%	1.20%	1.20%
Mirae Asset Midcap Fund	Nil	0.75%	0.75%	0.75%	0.75%	Nil	0.75%	0.75%	0.75%	0.75%	0.75%
Nippon India Growth Fund	Nil	1.31%	1.31%	1.31%	1.25%	Nil	1.31%	2.81%	1.31%	1.31%	1.25%
Small Cap Funds											
Axis Small Cap Fund	Nil	1.20%	1.20%	1.20%	1.20%	Nil	1.20%	2.70%	1.20%	1.20%	1.20%
HDFC Small Cap Fund	Nil	1.10%	1.10%	1.10%	1.10%	Nil	1.10%	2.60%	1.10%	1.10%	1.10%
Kotak Small Cap Fund	Nil	1.45%	1.45%	1.45%	1.45%	Nil	1.45%	2.95%	1.45%	1.45%	1.45%
ELSS Funds											
Axis Long Term Equity Fund	Nil	0.95%	0.95%	0.95%	0.95%	Nil	0.95%	2.45%	0.95%	0.95%	0.95%
DSP Tax Saver Fund	Nil	1.10%	1.10%	1.10%	1.10%	Nil	1.10%	2.85%	1.10%	1.10%	1.10%
Kotak Tax saver	Nil	1.60%	1.60%	1.60%	1.50%	Nil	1.60%	3.10%	1.60%	1.60%	1.50%
Mirae Asset Tax Saver Fund	Nil	0.75%	0.75%	0.75%	0.75%	Nil	0.75%	0.75%	0.75%	0.75%	0.75%

	T-30 Cities					B-30 Cities					
	Upfront	Trail 1st year	Trail 2nd year	Trail 3rd year	Trail 4th year	Upfront	Trail 1st year (>200000)	Trail 1st year (<=200000)	Trail 2nd year	Trail 3rd year	Trail 4th year
Thematic/Sectoral Funds											
ICICI Prudential Business Cycle Fund	Nil	1.15%	1.15%	1.15%	1.00%	Nil	1.15%	1.150%	1.15%	1.15%	1.00%
Invesco India ESG Equity Fund	Nil	1.60%	1.60%	1.60%	1.60%	Nil	1.60%	2.600%	1.60%	1.60%	1.60%
Kotak ESG Opportunities Fund	Nil	1.60%	1.60%	1.60%	1.60%	Nil	1.60%	2.100%	1.60%	1.60%	1.60%
Kotak Pioneer Fund	Nil	1.60%	1.60%	1.60%	1.60%	Nil	1.60%	3.100%	1.60%	1.60%	1.60%
Mirae Asset ESG Sector Leaders Fund of Fund	Nil	0.60%	0.60%	0.60%	0.60%	Nil	0.60%	0.600%	0.60%	0.60%	0.60%
Sundaram Rural and Consumption Fund	Nil	1.40%	1.40%	1.40%	1.40%	Nil	1.40%	2.90%	1.40%	1.40%	1.40%
Sundaram Services Fund	Nil	1.40%	1.40%	1.40%	1.40%	Nil	1.40%	2.90%	1.40%	1.40%	1.40%
International Equity Funds											
Axis Greater China Equity Fund of Fund	Nil	1.25%	1.25%	1.25%	1.25%	Nil	1.25%	1.250%	1.25%	1.25%	1.25%
Edelweiss Europe Dynamic Equity Offshore Fund	Nil	0.90%	0.90%	0.90%	0.90%	Nil	0.90%	0.900%	0.90%	0.90%	0.90%
Edelweiss Greater China Equity Offshore Fund	Nil	0.95%	0.95%	0.95%	0.95%	Nil	0.95%	0.950%	0.95%	0.95%	0.95%
Edelweiss US Technology Equity Fund of Fund	Nil	0.95%	0.95%	0.95%	0.95%	Nil	0.95%	0.950%	0.95%	0.95%	0.95%
Franklin India Feeder - Franklin U.S. Opportunities Fund	Nil	1.25%	1.25%	1.25%	1.25%	Nil	1.25%	2.750%	1.25%	1.25%	1.25%
Invesco India - Invesco Global Consumer Trends FoF	Nil	1.10%	1.10%	1.10%	1.10%	Nil	1.10%	2.100%	1.10%	1.10%	1.10%
Kotak Global Innovation Fund of Fund	Nil	1.23%	1.23%	1.23%	1.23%	Nil	1.23%	2.230%	1.23%	1.23%	1.23%
Kotak International REIT FOF	Nil	0.90%	0.90%	0.90%	0.90%	Nil	0.90%	0.900%	0.90%	0.90%	0.90%
Kotak NASDAQ 100 Fund of Fund	Nil	0.45%	0.45%	0.45%	0.45%	Nil	0.45%	0.450%	0.45%	0.45%	0.45%
Motilal Oswal Nasdaq 100 FOF	Nil	0.40%	0.40%	0.40%	0.40%	Nil	0.40%	0.400%	0.40%	0.40%	0.40%
Motilal Oswal S&P 500 Index Fund	Nil	0.60%	0.60%	0.60%	0.60%	Nil	0.60%	0.600%	0.60%	0.60%	0.60%
Fund of Fund											
ICICI Prudential Passive Strategy Fund	Nil	0.20%	0.20%	0.20%	0.20%	Nil	0.20%	0.200%	0.20%	0.20%	0.20%
ICICI Prudential Nifty Low Vol 30 ETF FOF	Nil	0.40%	0.40%	0.40%	0.40%	Nil	0.40%	0.400%	0.40%	0.40%	0.20%
Aggressive Hybrid Funds											
SBI Equity Hybrid Fund	NIL	0.95%	0.95%	0.95%	0.95%	NIL	0.95%	2.200%	0.95%	0.95%	0.95%
Sundaram Equity Hybrid Fund	NIL	1.40%	1.40%	1.40%	1.40%	NIL	1.40%	2.900%	1.40%	1.40%	1.40%
Balanced Advantage Funds (Balanced Advantage OR Dynamic Asset Allocation)											
DSP Dynamic Asset Allocation Fund	Nil	1.40%	1.40%	1.40%	1.40%	Nil	1.40%	2.900%	1.40%	1.40%	1.40%
ICICI Prudential Balanced Advantage Fund	Nil	0.95%	0.95%	0.95%	0.70%	Nil	0.95%	2.70%	0.95%	0.95%	0.70%
Kotak Balanced Advantage Fund	Nil	1.40%	1.40%	1.40%	1.40%	Nil	1.40%	2.650%	1.40%	1.40%	1.40%
SBI Balanced Advantage Fund	Nil	1.15%	1.15%	1.15%	1.15%	Nil	1.15%	2.400%	1.15%	1.15%	1.15%
Equity Savings											
ICICI Prudential Equity Savings Fund	Nil	0.50%	0.50%	0.50%	0.50%	Nil	0.50%	0.50%	0.50%	0.50%	0.50%
Kotak Equity Savings Fund	Nil	1.30%	1.30%	1.30%	1.30%	Nil	1.30%	2.800%	1.30%	1.30%	1.30%

	T-30 Cities					B-30 Cities					
	Upfront	Trail 1st year	Trail 2nd year	Trail 3rd year	Trail 4th year	Upfront	Trail 1st year (>200000)	Trail 1st year (<=200000)	Trail 2nd year	Trail 3rd year	Trail 4th year
Arbitrage Funds											
Aditya Birla Sun Life Arbitrage Fund	Nil	0.85%	0.85%	0.85%	0.85%	Nil	0.85%	0.85%	0.85%	0.85%	0.85%
Edelweiss Arbitrage Fund	Nil	0.70%	0.65%	0.65%	0.65%	Nil	0.70%	0.70%	0.65%	0.65%	0.65%
ICICI Prudential Equity - Arbitrage Fund	Nil	0.75%	0.75%	0.75%	0.75%	Nil	0.75%	0.75%	0.75%	0.75%	0.75%
Kotak Equity Arbitrage	Nil	0.55%	0.55%	0.55%	0.55%	Nil	0.55%	0.55%	0.55%	0.55%	0.55%
L&T Arbitrage Opportunities Fund	Nil	0.60%	0.60%	0.60%	0.60%	Nil	0.60%	0.60%	0.60%	0.60%	0.60%
Tata Arbitrage Fund	Nil	0.80%	0.80%	0.80%	0.80%	Nil	0.80%	0.80%	0.80%	0.80%	0.80%
UTI Arbitrage Fund	Nil	0.70%	0.65%	0.65%	0.65%	Nil	0.70%	0.70%	0.65%	0.65%	0.65%
Liquid Funds											
Aditya Birla Sun Life Liquid Fund	Nil	0.20%	0.10%	0.10%	0.10%	Nil	0.20%	0.20%	0.10%	0.10%	0.10%
Axis Liquid Fund	Nil	0.05%	0.05%	0.05%	0.05%	Nil	0.05%	0.05%	0.05%	0.05%	0.050%
HDFC Liquid Fund	Nil	0.05%	0.05%	0.05%	0.05%	Nil	0.05%	0.05%	0.05%	0.05%	0.050%
ICICI Prudential Liquid	Nil	0.10%	0.025%	0.025%	0.025%	Nil	0.10%	0.10%	0.025%	0.025%	0.025%
Kotak Liquid Fund	Nil	0.10%	0.10%	0.10%	0.10%	Nil	0.10%	0.10%	0.100%	0.100%	0.100%
Nippon India Liquid Fund	Nil	0.05%	0.05%	0.05%	0.05%	Nil	0.05%	0.05%	0.05%	0.05%	0.05%
SBI Liquid Fund	Nil	0.10%	0.10%	0.10%	0.10%	Nil	0.10%	0.10%	0.10%	0.10%	0.10%
UTI Liquid Cash Plan	Nil	0.10%	0.05%	0.05%	0.05%	Nil	0.10%	0.10%	0.05%	0.05%	0.05%
Overnight Funds											
HDFC Overnight Fund	Nil	0.05%	0.05%	0.05%	0.05%	Nil	0.05%	0.05%	0.05%	0.05%	0.050%
Kotak Overnight Fund	Nil	0.05%	0.05%	0.05%	0.05%	Nil	0.05%	0.05%	0.05%	0.05%	0.050%
SBI Overnight Fund	Nil	0.05%	0.05%	0.05%	0.05%	Nil	0.05%	0.05%	0.05%	0.05%	0.050%
Overnight Funds - Restrictive Investment Only for STP											
Canara Robeco Overnight Fund	Nil	0.01%	0.01%	0.01%	0.01%	Nil	0.01%	0.01%	0.01%	0.01%	0.010%
DSP Overnight Fund	Nil	0.05%	0.05%	0.05%	0.05%	Nil	0.05%	0.05%	0.05%	0.05%	0.050%
Invesco India Overnight Fund	Nil	0.05%	0.05%	0.05%	0.05%	Nil	0.05%	0.05%	0.05%	0.05%	0.050%
Mirae Asset Overnight Fund	Nil	0.10%	0.10%	0.10%	0.10%	Nil	0.10%	0.10%	0.10%	0.10%	0.100%
Nippon India Overnight Fund	Nil	0.07%	0.07%	0.07%	0.07%	Nil	0.07%	0.07%	0.07%	0.07%	0.07%
Money, Ultra & Low Duration Funds (Ultra Short Duration/Low Duration/ Money Market/Floater)											
Low Duration											
Axis Treasury Advantage	Nil	0.30%	0.30%	0.30%	0.30%	Nil	0.30%	0.30%	0.30%	0.30%	0.30%
HDFC Low Duration Fund	Nil	0.60%	0.60%	0.60%	0.60%	Nil	0.60%	0.60%	0.60%	0.60%	0.60%
ICICI Prudential Savings Fund	Nil	0.13%	0.05%	0.05%	0.05%	Nil	0.13%	0.13%	0.05%	0.05%	0.05%
SBI Magnum Low Duration Fund	Nil	0.55%	0.55%	0.55%	0.55%	Nil	0.55%	0.55%	0.55%	0.55%	0.55%
Money Market											
Aditya Birla Sun Life Money Manager Fund	Nil	0.10%	0.10%	0.10%	0.10%	Nil	0.10%	0.10%	0.10%	0.10%	0.10%
HDFC Money Market Fund	Nil	0.15%	0.15%	0.15%	0.15%	Nil	0.15%	0.15%	0.15%	0.15%	0.15%
Money Market - Passive											
Invesco India Money Market Fund	Nil	0.25%	0.25%	0.25%	0.25%	Nil	0.25%	0.25%	0.25%	0.25%	0.25%

	T-30 Cities					B-30 Cities					
	Upfront	Trail 1st year	Trail 2nd year	Trail 3rd year	Trail 4th year	Upfront	Trail 1st year (>200000)	Trail 1st year (<=200000)	Trail 2nd year	Trail 3rd year	Trail 4th year
Conservative Hybrid Funds											
Kotak Debt Hybrid	NIL	1.60%	1.60%	1.60%	1.40%	NIL	1.60%	2.650%	1.60%	1.60%	1.40%
SBI Debt Hybrid Fund	NIL	0.60%	0.60%	0.60%	0.60%	NIL	0.60%	1.600%	0.60%	0.60%	0.60%
Solution Oriented - Retirement Funds											
SBI Retirement Benefit Fund – Aggressive Hybrid Plan	Nil	1.55%	1.55%	1.55%	1.55%	Nil	1.55%	2.55%	1.55%	1.55%	1.55%
SBI Retirement Benefit Fund – Aggressive Plan	Nil	1.55%	1.55%	1.55%	1.55%	Nil	1.55%	2.55%	1.55%	1.55%	1.55%
SBI Retirement Benefit Fund – Conservative Hybrid Plan	Nil	0.75%	0.75%	0.75%	0.75%	Nil	0.75%	1.75%	0.75%	0.75%	0.75%
SBI Retirement Benefit Fund – Conservative Plan	Nil	0.70%	0.70%	0.70%	0.70%	Nil	0.70%	1.70%	0.70%	0.70%	0.70%
Tata Retirement Savings Fund - Moderate Plan	Nil	1.60%	1.60%	1.60%	1.60%	Nil	1.60%	3.10%	1.60%	1.60%	1.60%
Solution Oriented - Children's Funds											
HDFC Children's Gift Fund	Nil	1.20%	1.20%	1.20%	1.20%	Nil	1.20%	2.70%	1.20%	1.20%	1.20%
ICICI Prudential Child Care Fund (Gift Plan)	Nil	1.35%	1.35%	1.35%	0.95%	Nil	1.35%	2.85%	1.35%	1.35%	0.95%
Gold Linked Funds											
HDFC Gold Fund	Nil	0.30%	0.30%	0.30%	0.30%	Nil	0.30%	0.300%	0.30%	0.30%	0.30%
ICICI Prudential Regular Gold Savings Fund (FOF)	Nil	0.30%	0.30%	0.30%	0.30%	Nil	0.30%	0.300%	0.30%	0.30%	0.30%
Kotak Gold Fund	Nil	0.35%	0.35%	0.35%	0.35%	Nil	0.35%	0.850%	0.35%	0.35%	0.35%
Nippon India Gold Savings Fund	Nil	0.30%	0.30%	0.30%	0.30%	Nil	0.30%	0.300%	0.30%	0.30%	0.30%
SBI Gold Fund	Nil	0.20%	0.20%	0.20%	0.20%	Nil	0.20%	0.200%	0.20%	0.20%	0.20%

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. 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%

C. Commission / other fees for Non Recommended Mutual Funds (for B30 location) - applicable only in the first year

	Upfront	Trail 1st year	Trail 2nd year	Trail 3rd year	Trail 4th year onwards
Equity Funds	NIL	Up to 2%	NIL	NIL	NIL
Debt Funds	NIL	Up to 1.75%	NIL	NIL	NIL
ELSS Funds	NIL	Up to 2%	NIL	NIL	NIL

D. 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%

* 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