

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	Upfront	Trail 1st year (AMT>200000)	Trail 1st year (AMT<=200000)	Trail 2nd year	Trail 3rd year	Trail 4th year
Large Cap Funds											
Axis Bluechip Fund	Nil	1.20%	1.20%	1.20%	1.20%	Nil	1.20%	2.70%	1.20%	1.20%	1.20%
HDFC Top 100 Fund	Nil	1.05%	1.05%	1.05%	1.05%	Nil	1.05%	2.550%	1.05%	1.05%	1.05%
ICICI Prudential Bluechip Fund	Nil	0.95%	0.95%	0.95%	0.95%	Nil	0.95%	2.45%	0.95%	0.95%	0.95%
Mirae Asset Large Cap Fund	Nil	1.20%	1.20%	1.20%	1.20%	Nil	1.20%	1.20%	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%	0.50%
Large & Mid Cap Funds											
IDFC Core Equity Fund	Nil	1.35%	1.35%	1.35%	1.35%	Nil	1.35%	2.35%	1.35%	1.35%	1.35%
Invesco India Growth Opportunities Fund	Nil	1.40%	1.40%	1.40%	1.25%	Nil	1.40%	2.40%	1.40%	1.40%	1.25%
Kotak Equity Opportunities Fund	Nil	1.45%	1.45%	1.45%	1.45%	Nil	1.45%	3.20%	1.45%	1.45%	1.45%
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%
Invesco India Contra Fund	Nil	1.25%	1.25%	1.25%	1.15%	Nil	1.25%	2.25%	1.25%	1.25%	1.15%
ICICI Prudential Multicap Fund	Nil	1.20%	1.20%	1.20%	1.20%	Nil	1.20%	2.20%	1.20%	1.20%	1.20%
Kotak Standard Multicap Fund	Nil	1.10%	1.10%	1.10%	1.00%	Nil	1.10%	2.85%	1.10%	1.10%	1.00%
SBI Magnum Multicap Fund	Nil	0.90%	0.90%	0.90%	0.90%	Nil	0.90%	2.40%	0.90%	0.90%	0.90%
Mid & Small Cap Funds (Mid Cap/Small Cap)											
Axis Small Cap Fund	Nil	1.50%	1.50%	1.50%	1.50%	Nil	1.50%	3.00%	1.50%	1.50%	1.50%
DSP Midcap Fund	Nil	1.00%	1.00%	1.00%	1.00%	Nil	1.00%	2.75%	1.00%	1.00%	1.00%
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 Emerging Equity Scheme	Nil	1.35%	1.30%	1.30%	1.20%	Nil	1.35%	3.10%	1.30%	1.30%	1.20%
L&T Midcap Fund	Nil	1.25%	1.25%	1.25%	1.25%	Nil	1.25%	2.50%	1.25%	1.25%	1.25%
Mirae Asset Midcap Fund	Nil	1.60%	1.60%	1.60%	1.60%	Nil	1.60%	1.60%	1.60%	1.60%	1.60%
ELSS Funds											
Aditya Birla Sun Life Tax Relief 96	Nil	1.20%	1.20%	1.20%	0.90%	Nil	1.20%	2.70%	1.20%	1.20%	0.90%
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%
Kotak Taxsaver	Nil	1.50%	1.50%	1.50%	1.50%	Nil	1.50%	3.25%	1.50%	1.50%	1.50%
L&T Tax Advantage Fund	Nil	1.15%	1.15%	1.15%	1.15%	Nil	1.15%	2.65%	1.15%	1.15%	1.15%
Thematic/Sectoral Funds											
Sundaram Rural and Consumption Fund	Nil	1.15%	1.15%	1.15%	1.15%	Nil	1.15%	2.6500%	1.15%	1.15%	1.15%
Sundaram Services Fund	Nil	1.40%	1.40%	1.40%	1.40%	Nil	1.40%	2.900%	1.40%	1.40%	1.40%
Aggressive Hybrid Funds											
L&T Hybrid Equity Fund	Nil	1.10%	1.10%	1.10%	1.10%	Nil	1.10%	2.60%	1.10%	1.10%	1.10%
SBI Equity Hybrid Fund	NIL	0.95%	0.95%	0.95%	0.95%	NIL	0.95%	2.20%	0.95%	0.95%	0.95%
Balanced Advantage Funds (Balanced Advantage OR Dynamic Asset Allocation)											
ICICI Prudential Asset Allocator Fund	Nil	1.20%	1.20%	1.20%	1.20%	Nil	1.20%	1.20%	1.20%	1.20%	1.20%
Kotak Balanced Advantage Fund	Nil	1.30%	1.30%	1.30%	1.30%	Nil	1.30%	3.05%	1.30%	1.30%	1.30%
SBI Dynamic Asset Allocation Fund	Nil	1.00%	1.00%	1.00%	1.00%	Nil	1.00%	2.500%	1.00%	1.00%	1.00%

	T-15 Cities					B-15 Cities					
	Upfront	Trail 1st year	Trail 2nd year	Trail 3rd year	Trail 4th year	Upfront		Trail 1st year	Trail 2nd year	Trail 3rd year	Trail 4th year
Equity Savings											
HDFC Equity Savings Fund	Nil	1.10%	1.10%	1.10%	1.10%	Nil	1.10%	2.60%	1.10%	1.10%	1.10%
ICICI Prudential Equity Savings Fund	Nil	0.80%	0.80%	0.80%	0.80%	Nil	0.80%	0.80%	0.80%	0.80%	0.80%
Kotak Equity Savings Fund	Nil	1.35%	1.35%	1.35%	1.35%	Nil	1.35%	3.10%	1.35%	1.35%	1.35%
Arbitrage Funds											
ICICI Prudential Equity - Arbitrage Fund	Nil	0.60%	0.60%	0.60%	0.60%	Nil	0.60%	0.60%	0.60%	0.60%	0.60%
IDFC Arbitrage Fund	Nil	0.75%	0.75%	0.75%	0.75%	Nil	0.75%	0.75%	0.75%	0.75%	0.75%
SBI Arbitrage Opportunities Fund	Nil	0.45%	0.45%	0.45%	0.45%	Nil	0.45%	0.45%	0.45%	0.45%	0.45%
UTI Arbitrage Fund	Nil	0.60%	0.55%	0.55%	0.55%	Nil	0.60%	0.60%	0.55%	0.55%	0.55%
Liquid Funds (Overnight, Liquid) - Tier I											
Axis Liquid Fund	Nil	0.03%	0.03%	0.03%	0.03%	Nil	0.03%	0.03%	0.03%	0.03%	0.03%
HDFC Liquid Fund	Nil	0.05%	0.05%	0.05%	0.05%	Nil	0.05%	0.05%	0.05%	0.05%	0.05%
ICICI Prudential Liquid	Nil	0.10%	0.03%	0.03%	0.03%	Nil	0.10%	0.10%	0.03%	0.03%	0.025%
IDFC Cash Fund	Nil	0.05%	0.050%	0.050%	0.050%	Nil	0.05%	0.05%	0.050%	0.050%	0.050%
Kotak Liquid Scheme	Nil	0.03%	0.03%	0.03%	0.03%	Nil	0.03%	0.03%	0.03%	0.03%	0.03%
SBI Liquid Fund	Nil	0.10%	0.10%	0.10%	0.10%	Nil	0.10%	0.10%	0.10%	0.10%	0.10%
Liquid Funds (Overnight, Liquid) - Tier II											
HDFC 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%
Money, Ultra & Low Duration Funds (Ultra Short Duration/Low Duration/ Money Market/Floater)											
Low Duration											
ICICI Prudential Savings Fund	Nil	0.13%	0.05%	0.05%	0.05%	Nil	0.13%	0.13%	0.05%	0.05%	0.05%
IDFC Low Duration Fund	Nil	0.20%	0.20%	0.20%	0.20%	Nil	0.20%	0.20%	0.20%	0.20%	0.20%
SBI Magnum Low Duration Fund	Nil	0.30%	0.30%	0.30%	0.30%	Nil	0.30%	0.30%	0.30%	0.30%	0.30%
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%
Franklin India Savings Fund	Nil	0.15%	0.15%	0.15%	0.15%	Nil	0.15%	0.15%	0.15%	0.15%	0.15%
Kotak Money Market Scheme	Nil	0.03%	0.03%	0.03%	0.03%	Nil	0.03%	0.03%	0.03%	0.03%	0.03%
Ultra Short Duration											
Kotak Savings Fund	Nil	0.50%	0.50%	0.50%	0.50%	Nil	0.50%	0.50%	0.50%	0.50%	0.50%
L&T Ultra Short Term Fund	Nil	0.20%	0.20%	0.20%	0.20%	Nil	0.20%	0.20%	0.20%	0.20%	0.20%
SBI Magnum Ultra Short Duration Fund	Nil	0.25%	0.25%	0.25%	0.25%	Nil	0.25%	0.25%	0.25%	0.25%	0.25%
Short Term 1-3 yrs (Corporate Bond/ Banking & PSU/Short Duration) - Tier I											
Aditya Birla Sun Life Banking & PSU Debt Fund	Nil	0.40%	0.40%	0.40%	0.40%	Nil	0.40%	0.40%	0.40%	0.40%	0.40%
Aditya Birla Sun Life Corporate Bond Fund	Nil	0.20%	0.20%	0.20%	0.20%	Nil	0.20%	0.20%	0.20%	0.20%	0.20%
HDFC Short Term Debt Fund	Nil	0.15%	0.15%	0.15%	0.15%	Nil	0.15%	0.15%	0.15%	0.15%	0.15%
ICICI Prudential Banking & PSU Debt Fund	Nil	0.50%	0.35%	0.35%	0.35%	Nil	0.50%	0.50%	0.35%	0.35%	0.35%
ICICI Prudential Short Term Fund	Nil	0.70%	0.70%	0.70%	0.70%	Nil	0.70%	0.70%	0.70%	0.70%	0.70%
Kotak Banking and PSU Debt Fund	Nil	0.30%	0.30%	0.30%	0.30%	Nil	0.30%	0.30%	0.30%	0.30%	0.30%
SBI Short Term Debt Fund	Nil	0.40%	0.40%	0.40%	0.40%	Nil	0.40%	0.40%	0.40%	0.40%	0.40%

	T-15 Cities					B-15 Cities					
	Upfront	Trail 1st year	Trail 2nd year	Trail 3rd year	Trail 4th year	Upfront		Trail 1st year	Trail 2nd year	Trail 3rd year	Trail 4th year
Short Term 1-3 yrs (Corporate Bond/ Banking & PSU/Short Duration) - Tier II											
IDFC Banking & PSU Debt Fund	Nil	0.34%	0.34%	0.34%	0.34%	Nil	0.34%	0.34%	0.34%	0.34%	0.34%
L&T Banking and PSU Debt Fund	Nil	0.40%	0.40%	0.40%	0.40%	Nil	0.40%	0.40%	0.40%	0.40%	0.40%
L&T Triple Ace Bond Fund	Nil	0.45%	0.45%	0.45%	0.45%	Nil	0.45%	0.45%	0.45%	0.45%	0.45%
Sundaram Corporate Bond Fund	Nil	0.28%	0.28%	0.28%	0.28%	Nil	0.28%	0.28%	0.28%	0.28%	0.28%
Dynamic Debt (Medium to Long Duration/ Dynamic Bond/Gilt) - Tier I											
ICICI Prudential All Seasons Bond Fund	Nil	0.75%	0.60%	0.60%	0.60%	Nil	0.75%	0.75%	0.60%	0.60%	0.60%
ICICI Prudential Gilt Fund	Nil	0.55%	0.55%	0.55%	0.55%	Nil	0.55%	0.55%	0.55%	0.55%	0.55%
Kotak Dynamic Bond Fund	Nil	0.70%	0.70%	0.70%	0.70%	Nil	0.70%	0.70%	0.70%	0.70%	0.70%
SBI Magnum Gilt Fund	NIL	0.50%	0.50%	0.50%	0.50%	NIL	0.50%	0.50%	0.50%	0.50%	0.50%
Conservative Hybrid Funds											
SBI Debt Hybrid Fund	NIL	0.90%	0.90%	0.90%	0.90%	NIL	1.90%	1.90%	0.90%	0.90%	0.90%
Kotak Debt Hybrid	NIL	1.85%	1.40%	1.40%	1.40%	NIL	1.85%	3.60%	1.85%	1.85%	1.85%
Fund of Funds											
ICICI Prudential Passive Strategy Fund	Nil	0.40%	0.40%	0.40%	0.40%	Nil	0.40%	0.400%	0.40%	0.40%	0.40%
Solution Oriented - Retirement Funds											
Tata Retirement Savings Fund - Moderate Plan	Nil	1.30%	1.30%	1.30%	1.30%	Nil	1.30%	2.80%	1.30%	1.30%	1.30%
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%	1.35%	Nil	1.35%	2.85%	1.35%	1.35%	1.35%

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 1.5%	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