# Brokerage Structure

**Distributor :** ARN-4146/ BHANSALI SECURITIES PVT LTD **for the Investment Period :** 01-Oct-2026 to 31-Dec-2026

| Class | SEBI Scheme categorization | Scheme | Investment Period | Rate Type | All Assets | Base Commission Rate excluding GST | | | | | Commission Rate including GST (displayed for illustration purpose only) | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | 1st Year | 2nd Year | 3rd Year | 4th Year | 5th Year Onwards | 1st Year | 2nd Year | 3rd Year | 4th Year | 5th Year Onwards |
| INDEX | INDEX | Kotak Nifty Midcap 150 Momentum 50 Index Fund | 01-Oct-2026 to 31-Dec-2026 | FIXED | NO | 0.55 | 0.55 | 0.55 | 0.55 | 0.55 | 0.65 | 0.65 | 0.65 | 0.65 | 0.65 |
| INDEX | | Kotak BSE PSU Index Fund | | FIXED | NO | 0.54 | 0.54 | 0.51 | 0.51 | 0.51 | 0.64 | 0.64 | 0.60 | 0.60 | 0.60 |
| INDEX | INDEX | Kotak Nifty India Tourism Index Fund | | FIXED | NO | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.59 | 0.59 | 0.59 | 0.59 | 0.59 |
| INDEX | | Kotak Nifty Alpha Low Volatility 30 Index Fund | | FIXED | NO | 0.49 | 0.49 | 0.49 | 0.49 | 0.49 | 0.58 | 0.58 | 0.58 | 0.58 | 0.58 |
| INDEX | | Kotak Nifty Midcap 50 Index fund | | FIXED | NO | 0.44 | 0.44 | 0.44 | 0.44 | 0.44 | 0.52 | 0.52 | 0.52 | 0.52 | 0.52 |
| INDEX | | Kotak Nifty Alpha 50 Index Fund | | FIXED | NO | 0.42 | 0.42 | 0.42 | 0.42 | 0.42 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 |
| INDEX | INDEX | Kotak Nifty 100 Equal Weight Index Fund | | FIXED | NO | 0.41 | 0.41 | 0.41 | 0.41 | 0.41 | 0.48 | 0.48 | 0.48 | 0.48 | 0.48 |
| INDEX | | Kotak Nifty 50 Equal Weight Index Fund | | FIXED | NO | 0.41 | 0.41 | 0.41 | 0.41 | 0.41 | 0.48 | 0.48 | 0.48 | 0.48 | 0.48 |
| INDEX | | Kotak Nifty Financial Services Ex-Bank Index Fund | | FIXED | NO | 0.41 | 0.41 | 0.41 | 0.41 | 0.41 | 0.48 | 0.48 | 0.48 | 0.48 | 0.48 |
| INDEX | | Kotak Nifty Top 10 Equal Weight Index Fund | | FIXED | NO | 0.39 | 0.39 | 0.39 | 0.39 | 0.39 | 0.46 | 0.46 | 0.46 | 0.46 | 0.46 |
| INDEX | | Kotak Nifty Smallcap 250 Index Fund | | FIXED | NO | 0.37 | 0.37 | 0.37 | 0.37 | 0.37 | 0.44 | 0.44 | 0.44 | 0.44 | 0.44 |
| INDEX | | Kotak NIFTY 100 Low Volatility 30 Index Fund | | FIXED | NO | 0.34 | 0.34 | 0.34 | 0.34 | 0.34 | 0.40 | 0.40 | 0.40 | 0.40 | 0.40 |
| INDEX | | KOTAK NIFTY 500 INDEX FUND | 05-Oct-2026 to 19-Oct-2026 | FIXED | NO | 0.33 | 0.33 | 0.33 | 0.33 | 0.33 | 0.39 | 0.39 | 0.39 | 0.39 | 0.39 |
| INDEX | | Kotak Nifty 200 Momentum 30 Index Fund | 01-Oct-2026 to 31-Dec-2026 | FIXED | NO | 0.32 | 0.32 | 0.32 | 0.32 | 0.32 | 0.38 | 0.38 | 0.38 | 0.38 | 0.38 |
| INDEX | | Kotak Nifty Midcap 150 Index Fund | | FIXED | NO | 0.32 | 0.32 | 0.32 | 0.32 | 0.32 | 0.38 | 0.38 | 0.38 | 0.38 | 0.38 |
| INDEX | INDEX | Kotak BSE Housing Index Fund | | FIXED | NO | 0.31 | 0.31 | 0.31 | 0.31 | 0.31 | 0.37 | 0.37 | 0.37 | 0.37 | 0.37 |
| INDEX | | KOTAK NIFTY SMALLCAP 50 INDEX FUND | | FIXED | NO | 0.29 | 0.29 | 0.29 | 0.29 | 0.29 | 0.34 | 0.34 | 0.34 | 0.34 | 0.34 |
| INDEX | | Kotak Nifty Bank Index Fund | | FIXED | NO | 0.28 | 0.28 | 0.28 | 0.28 | 0.28 | 0.33 | 0.33 | 0.33 | 0.33 | 0.33 |
| INDEX | | Kotak Nifty 500 Momentum 50 Index Fund | | FIXED | NO | 0.26 | 0.26 | 0.26 | 0.26 | 0.26 | 0.31 | 0.31 | 0.31 | 0.31 | 0.31 |
| INDEX | | Kotak Nifty200 Value 30 Index Fund | | FIXED | NO | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 | 0.30 | 0.30 | 0.30 | 0.30 | 0.30 |
| INDEX | | Kotak Nifty 200 Quality 30 Index Fund | | FIXED | NO | 0.24 | 0.24 | 0.24 | 0.24 | 0.24 | 0.28 | 0.28 | 0.28 | 0.28 | 0.28 |
| INDEX | INDEX | Kotak Nifty G-Sec July 2033 Index Fund | | FIXED | NO | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.24 | 0.24 | 0.24 | 0.24 | 0.24 |
| INDEX | | Kotak Nifty Commodities Index Fund | | FIXED | NO | 0.19 | 0.19 | 0.19 | 0.19 | 0.19 | 0.22 | 0.22 | 0.22 | 0.22 | 0.22 |
| INDEX | | KOTAK CRISIL-IBX AAA FINANCIAL SERVICES INDEX SEP 2027 FUND | | FIXED | NO | 0.17 | 0.17 | 0.17 | 0.17 | 0.17 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 |
| INDEX | INDEX | Kotak Nifty SDL Jul 2033 Index Fund | | FIXED | NO | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.19 | 0.19 | 0.19 | 0.19 | 0.19 |
| INDEX | | KOTAK CRISIL-IBX FINANCIAL SERVICES 3-6 MONTHS DEBT INDEX FUND | | FIXED | NO | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.19 | 0.19 | 0.19 | 0.19 | 0.19 |
| INDEX | | Kotak Nifty AAA Bond Financial Services Mar 2028 Index Fund | | FIXED | NO | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.17 | 0.17 | 0.17 | 0.17 | 0.17 |
| INDEX | | Kotak BSE Sensex Index Fund | | FIXED | NO | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.17 | 0.17 | 0.17 | 0.17 | 0.17 |
| INDEX | | KOTAK CRISIL-IBX AAA BOND FINANCIAL SERVICES INDEX DEC 2026 FUND | | FIXED | NO | 0.13 | 0.13 | 0.13 | 0.13 | 0.13 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 |
| INDEX | | KOTAK CRISIL-IBX FINANCIAL SERVICES 9 to 12 MONTHS DEBT INDEX FUND | | FIXED | NO | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 |
| EQUITY | Equity | Kotak Dividend Yield Fund | | FIXED | NO | 1.25 | 1.25 | 1.20 | 1.20 | 1.20 | 1.48 | 1.48 | 1.42 | 1.42 | 1.42 |

**Perc- Percentage** **Prop- Proportionate** **NC- No Clawback** **Thld(D)- Threshold Period(In Days)**

ApprdRt v1.1

Generation Date : 10-Oct-2026 03:40:25 AM

# Brokerage Structure

**Distributor :** ARN-4146/ BHANSALI SECURITIES PVT LTD **for the Investment Period :** 01-Oct-2026 to 31-Dec-2026

| Class | SEBI Scheme categorization | Scheme | Investment Period | Rate Type | All Assets | Base Commission Rate excluding GST | | | | | Commission Rate including GST (displayed for illustration purpose only) | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | 1st Year | 2nd Year | 3rd Year | 4th Year | 5th Year Onwards | 1st Year | 2nd Year | 3rd Year | 4th Year | 5th Year Onwards |
| EQUITY | | KOTAK Energy Opportunities Fund | 01-Oct-2026 to 31-Dec-2026 | FIXED | NO | 1.24 | 1.24 | 1.19 | 1.19 | 1.19 | 1.46 | 1.46 | 1.40 | 1.40 | 1.40 |
| EQUITY | Equity | Kotak Healthcare Fund | | FIXED | NO | 1.23 | 1.23 | 1.18 | 1.18 | 1.18 | 1.45 | 1.45 | 1.39 | 1.39 | 1.39 |
| EQUITY | | Kotak Transportation & Logistics Fund | | FIXED | NO | 1.22 | 1.22 | 1.17 | 1.17 | 1.17 | 1.44 | 1.44 | 1.38 | 1.38 | 1.38 |
| EQUITY | | Kotak Rural Opportunities Fund | | FIXED | NO | 1.21 | 1.21 | 1.16 | 1.16 | 1.16 | 1.43 | 1.43 | 1.37 | 1.37 | 1.37 |
| EQUITY | | KOTAK SERVICES FUND | | FIXED | NO | 1.17 | 1.17 | 1.12 | 1.12 | 1.12 | 1.38 | 1.38 | 1.32 | 1.32 | 1.32 |
| EQUITY | | Kotak Technology Fund | | FIXED | NO | 1.17 | 1.17 | 1.12 | 1.12 | 1.12 | 1.38 | 1.38 | 1.32 | 1.32 | 1.32 |
| EQUITY | | Kotak ESG Exclusionary Strategy Fund | | FIXED | NO | 1.15 | 1.15 | 1.05 | 1.05 | 1.05 | 1.36 | 1.36 | 1.24 | 1.24 | 1.24 |
| EQUITY | Sectoral or Thematic Fund | Kotak Infrastructure & Economic Reform Fund | | FIXED | NO | 1.13 | 1.13 | 1.08 | 1.08 | 1.08 | 1.33 | 1.33 | 1.27 | 1.27 | 1.27 |
| EQUITY | Equity | Kotak Banking and Financial Services Fund | | FIXED | NO | 1.08 | 1.08 | 1.03 | 1.03 | 1.03 | 1.27 | 1.27 | 1.22 | 1.22 | 1.22 |
| EQUITY | | Kotak Active Momentum Fund | | FIXED | NO | 1.07 | 1.07 | 1.02 | 1.02 | 1.02 | 1.26 | 1.26 | 1.20 | 1.20 | 1.20 |
| EQUITY | | Kotak Consumption Fund | | FIXED | NO | 1.06 | 1.06 | 1.01 | 1.01 | 1.01 | 1.25 | 1.25 | 1.19 | 1.19 | 1.19 |
| EQUITY | | Kotak Focused Fund | | FIXED | NO | 1.06 | 1.06 | 1.01 | 1.01 | 1.01 | 1.25 | 1.25 | 1.19 | 1.19 | 1.19 |
| EQUITY | | Kotak Special Opportunities Fund | | FIXED | NO | 1.05 | 1.05 | 0.95 | 0.95 | 0.95 | 1.24 | 1.24 | 1.12 | 1.12 | 1.12 |
| EQUITY | Contra Fund | Kotak Contra Fund | | FIXED | NO | 1.04 | 1.04 | 0.99 | 0.99 | 0.99 | 1.23 | 1.23 | 1.17 | 1.17 | 1.17 |
| EQUITY | ELSS | Kotak ELSS Tax Saver Fund | | FIXED | NO | 1.02 | 1.02 | 0.97 | 0.97 | 0.97 | 1.20 | 1.20 | 1.14 | 1.14 | 1.14 |
| EQUITY | Equity | Kotak MNC Fund | | FIXED | NO | 1.02 | 1.02 | 0.97 | 0.97 | 0.97 | 1.20 | 1.20 | 1.14 | 1.14 | 1.14 |
| EQUITY | | Kotak Business Cycle Fund | | FIXED | NO | 0.98 | 0.98 | 0.93 | 0.93 | 0.93 | 1.16 | 1.16 | 1.10 | 1.10 | 1.10 |
| EQUITY | | Kotak Manufacture In India Fund | | FIXED | NO | 0.98 | 0.98 | 0.92 | 0.92 | 0.92 | 1.16 | 1.16 | 1.09 | 1.09 | 1.09 |
| EQUITY | Large Cap Fund | Kotak Large Cap Fund | | FIXED | NO | 0.95 | 0.95 | 0.90 | 0.90 | 0.90 | 1.12 | 1.12 | 1.06 | 1.06 | 1.06 |
| EQUITY | Equity Savings | Kotak Equity Savings Scheme | | FIXED | NO | 0.92 | 0.92 | 0.87 | 0.87 | 0.87 | 1.09 | 1.09 | 1.03 | 1.03 | 1.03 |
| EQUITY | Small Cap Fund | Kotak Small Cap Fund | | FIXED | NO | 0.91 | 0.91 | 0.86 | 0.86 | 0.86 | 1.07 | 1.07 | 1.01 | 1.01 | 1.01 |
| EQUITY | Equity | Kotak Pioneer Fund | | FIXED | NO | 0.89 | 0.89 | 0.84 | 0.84 | 0.84 | 1.05 | 1.05 | 0.99 | 0.99 | 0.99 |
| EQUITY | | Kotak Multicap Fund | | FIXED | NO | 0.88 | 0.88 | 0.83 | 0.83 | 0.83 | 1.04 | 1.04 | 0.98 | 0.98 | 0.98 |
| EQUITY | | Kotak Quant Fund | | FIXED | NO | 0.87 | 0.87 | 0.75 | 0.75 | 0.75 | 1.03 | 1.03 | 0.89 | 0.89 | 0.89 |
| EQUITY | Large and Mid Cap Fund | Kotak Large & Midcap Fund | | FIXED | NO | 0.85 | 0.85 | 0.80 | 0.80 | 0.80 | 1.00 | 1.00 | 0.94 | 0.94 | 0.94 |
| EQUITY | Equity | Kotak Multi Asset Allocation Fund | | FIXED | NO | 0.81 | 0.81 | 0.76 | 0.76 | 0.76 | 0.96 | 0.96 | 0.90 | 0.90 | 0.90 |
| EQUITY | | Kotak Flexicap Fund | | FIXED | NO | 0.76 | 0.76 | 0.71 | 0.71 | 0.71 | 0.90 | 0.90 | 0.84 | 0.84 | 0.84 |
| EQUITY | Mid Cap Fund | Kotak Midcap Fund | | FIXED | NO | 0.74 | 0.74 | 0.69 | 0.69 | 0.69 | 0.87 | 0.87 | 0.81 | 0.81 | 0.81 |
| EQUITY | Arbitrage Fund | Kotak Arbitrage Fund | | FIXED | NO | 0.51 | 0.51 | 0.51 | 0.51 | 0.51 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 |
| EQUITY | Equity | Kotak Nifty Next 50 Index Fund | | FIXED | NO | 0.26 | 0.26 | 0.26 | 0.26 | 0.26 | 0.31 | 0.31 | 0.31 | 0.31 | 0.31 |
| EQUITY | | Kotak Nifty 50 Index Fund | | FIXED | NO | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 |

**Perc- Percentage** **Prop- Proportionate** **NC- No Clawback** **Thld(D)- Threshold Period(In Days)**



Generation Date : 10-Oct-2026 03:40:25 AM

# Brokerage Structure

**Distributor :** ARN-4146/ BHANSALI SECURITIES PVT LTD **for the Investment Period :** 01-Oct-2026 to 31-Dec-2026

| Class | SEBI Scheme categorization | Scheme | Investment Period | Rate Type | All Assets | Base Commission Rate excluding GST | | | | | Commission Rate including GST (displayed for illustration purpose only) | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | 1st Year | 2nd Year | 3rd Year | 4th Year | 5th Year Onwards | 1st Year | 2nd Year | 3rd Year | 4th Year | 5th Year Onwards |
| HYBRID | Balanced Hybrid Fund | Kotak Aggressive Hybrid Fund | 01-Oct-2026 to 31-Dec-2026 | FIXED | NO | 0.98 | 0.98 | 0.93 | 0.93 | 0.93 | 1.16 | 1.16 | 1.10 | 1.10 | 1.10 |
| HYBRID | Conservative Hybrid Fund | Kotak Debt Hybrid | | FIXED | NO | 0.96 | 0.96 | 0.91 | 0.91 | 0.91 | 1.13 | 1.13 | 1.07 | 1.07 | 1.07 |
| HYBRID | Dynamic Asset Allocation fund | Kotak Balanced Advantage Fund | | FIXED | NO | 0.81 | 0.81 | 0.76 | 0.76 | 0.76 | 0.96 | 0.96 | 0.90 | 0.90 | 0.90 |
| DEBT | Credit Risk Fund | Kotak Credit Risk Fund | | FIXED | NO | 0.97 | 0.97 | 0.92 | 0.92 | 0.92 | 1.14 | 1.14 | 1.09 | 1.09 | 1.09 |
| DEBT | Medium to Long Term Duration Fund | Kotak Medium to Long Term Fund erstwhile Kotak Bond Fund | | FIXED | NO | 0.93 | 0.93 | 0.88 | 0.88 | 0.88 | 1.10 | 1.10 | 1.04 | 1.04 | 1.04 |
| DEBT | Medium Duration Fund | Kotak Medium Term Fund | | FIXED | NO | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 |
| DEBT | Gilt Fund | Kotak Gilt Investments Fund | | FIXED | NO | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 |
| DEBT | Low duration Fund | Kotak Ultra Short to Short Term Fund erstwhile Kotak Low Duration Fund | | FIXED | NO | 0.65 | 0.65 | 0.65 | 0.65 | 0.65 | 0.77 | 0.77 | 0.77 | 0.77 | 0.77 |
| DEBT | Dynamic Bond | Kotak Dynamic Term Fund erstwhile Kotak Dynamic Bond Fund | | FIXED | NO | 0.63 | 0.63 | 0.63 | 0.63 | 0.63 | 0.74 | 0.74 | 0.74 | 0.74 | 0.74 |
| DEBT | Short Duration Fund | Kotak Short Term Fund erstwhile Kotak Bond Short Term Fund | | FIXED | NO | 0.62 | 0.62 | 0.62 | 0.62 | 0.62 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 |
| DEBT | Ultra short Duration Fund | Kotak Ultra Short Term Fund erstwhile Kotak Savings Fund | | FIXED | NO | 0.43 | 0.43 | 0.43 | 0.43 | 0.43 | 0.51 | 0.51 | 0.51 | 0.51 | 0.51 |
| DEBT | Banking and PSU Fund | Kotak Banking and PSU Debt Fund | | FIXED | NO | 0.40 | 0.40 | 0.40 | 0.40 | 0.40 | 0.47 | 0.47 | 0.47 | 0.47 | 0.47 |
| DEBT | Corporate Bond Fund | Kotak Corporate Bond Fund | | FIXED | NO | 0.36 | 0.36 | 0.36 | 0.36 | 0.36 | 0.42 | 0.42 | 0.42 | 0.42 | 0.42 |
| DEBT | Debt | Kotak Floating Interest Rates Fund erstwhile Kotak Floating Rate Fund | | FIXED | NO | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 | 0.30 | 0.30 | 0.30 | 0.30 | 0.30 |
| DEBT | | Kotak Long Term Fund erstwhile Kotak Long Duration Fund | | FIXED | NO | 0.21 | 0.21 | 0.21 | 0.21 | 0.21 | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 |
| DEBT | Money Market scheme | Kotak Money Market Scheme | | FIXED | NO | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.19 | 0.19 | 0.19 | 0.19 | 0.19 |
| DEBT | Debt | KOTAK NIFTY SDL PLUS AAA PSU BOND JUL 2028 60:40 | | FIXED | NO | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 |
| DEBT | | Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index | | FIXED | NO | 0.13 | 0.13 | 0.13 | 0.13 | 0.13 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 |
| DEBT | | Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index | | FIXED | NO | 0.13 | 0.13 | 0.13 | 0.13 | 0.13 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 |
| DEBT | Liquid Fund | Kotak Liquid Fund | | FIXED | NO | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 |
| DEBT | Overnight Fund | Kotak Overnight Fund | | FIXED | NO | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 |
| FOF | Fund of Fund | KOTAK DIVERSIFIED EQUITY ALL CAP OMNI FOF | | FIXED | NO | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| FOF | | Kotak Multi Asset Omni FOF | | FIXED | NO | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 |
| FOF | FOF | Kotak Global Innovation Overseas Equity Omni FOF | | FIXED | NO | 0.78 | 0.78 | 0.78 | 0.78 | 0.78 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 |
| FOF | Fund of Fund | Kotak Global Emerging Market Overseas Equity Omni FOF | | FIXED | NO | 0.78 | 0.78 | 0.78 | 0.78 | 0.78 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 |
| FOF | FOF | Kotak International REIT Overseas Equity Omni FOF | | FIXED | NO | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 |
| FOF | | Kotak Quality Overseas Equity Omni FOF | | FIXED | NO | 0.65 | 0.65 | 0.65 | 0.65 | 0.65 | 0.77 | 0.77 | 0.77 | 0.77 | 0.77 |
| FOF | Fund of Fund | Kotak Multi Asset Active FOF | | FIXED | NO | 0.62 | 0.62 | 0.62 | 0.62 | 0.62 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 |
| FOF | FOF | Kotak Silver ETF Fund of Fund | | FIXED | NO | 0.37 | 0.37 | 0.37 | 0.37 | 0.37 | 0.44 | 0.44 | 0.44 | 0.44 | 0.44 |
| FOF | Fund of Fund | Kotak Gold Silver Passive FOF | | FIXED | NO | 0.30 | 0.30 | 0.30 | 0.30 | 0.30 | 0.35 | 0.35 | 0.35 | 0.35 | 0.35 |
| FOF | FOF | Kotak US Specific Equity Passive FOF | | FIXED | NO | 0.29 | 0.29 | 0.29 | 0.29 | 0.29 | 0.34 | 0.34 | 0.34 | 0.34 | 0.34 |

**Perc- Percentage** **Prop- Proportionate** **NC- No Clawback** **Thld(D)- Threshold Period(In Days)**

# Brokerage Structure

**Distributor :** ARN-4146/ BHANSALI SECURITIES PVT LTD **for the Investment Period :** 01-Oct-2026 to 31-Dec-2026

| Class | SEBI Scheme categorization | Scheme | Investment Period | Rate Type | All Assets | Base Commission Rate excluding GST | | | | | Commission Rate including GST (displayed for illustration purpose only) | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | 1st Year | 2nd Year | 3rd Year | 4th Year | 5th Year Onwards | 1st Year | 2nd Year | 3rd Year | 4th Year | 5th Year Onwards |
| FOF | Fund of Fund | Kotak Gold Fund | 01-Oct-2026 to 31-Dec-2026 | FIXED | NO | 0.26 | 0.26 | 0.26 | 0.26 | 0.26 | 0.31 | 0.31 | 0.31 | 0.31 | 0.31 |
| FOF | | Kotak Multi Factor Passive FOF | | FIXED | NO | 0.17 | 0.17 | 0.17 | 0.17 | 0.17 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 |
| FOF | Debt | Kotak Income Plus Arbitrage Omni FOF | | FIXED | NO | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.19 | 0.19 | 0.19 | 0.19 | 0.19 |

**Perc- Percentage** **Prop- Proportionate** **NC- No Clawback** **Thld(D)- Threshold Period(In Days)**

## RATE CARD – GENERAL TERMS

i. Brokerage Structures are subject to the terms of empanelment and applicable laws and regulations, including SEBI (Mutual Fund) Regulations, AMFI Regulations, laws relating to GST, Income Tax, etc.

ii. Valid applications under Regular Plan with ARN No mentioned in the broker code space will be considered for above brokerage structure.

iii. Persuant to the changes in SEBI MF regulations with effect from 1st April 2026, Brokerage/ Commission Rate displayed herein is Base Rate, i.e exclusive of GST. Distribution commission will be paid to the distributor at the Base Rate automatically by AMC. GST will be paid post receipt of valid GST Invoice by the RTA. The Invoice must be uploaded by distributors on the RTA platform.

   a. With respect to GST Registered Distributors, GST will be paid, post receipt of valid GST Invoice. The Invoice must be uploaded by the Distributor on the RTA platform. Distributors to ensure that the same is appropriately reflected in the fund GSTR- 2B. If there is any excess GST payment (difference between invoice submitted by MFD and GSTR-2B), it may be clawed back/ adjusted in the subsequent brokerage payment.
   b. With respect to Unregistered Distributors and Registered Composite Distributors, only the base brokerage (exclusive of GST) shall be paid.

**Illustration of Brokerage Rates** - Display of Base Rate (excluding GST) and Commission including GST

| Scheme Name | Base Commission (excluding GST) | Commission including GST (Commission including GST = Base Commission x 118/100) **(displayed only for illustration)** |
|---|---|---|
| Scheme ABC | 1.00 | 1.18 |
| Scheme XYZ | 0.50 | 0.59 |

iv. GST Registered Distributors will have to ensure that their GST details are updated at AMFI's end.

v. All Trail Brokerages will be calculated for every calendar month and will be paid out in the following month.

vi. This brokerage structure is applicable till further notice and is subject to change at the discretion of AMC/ Trustee.

vii. In case of any regulatory changes with respect to expense ratio, the past/ present brokerage structure may be reviewed by the AMC.

viii. For all switches, excluding intra-scheme switch transaction, trail brokerage would be same as brokerage applicable for normal purchase application. In case of intra-scheme switch transaction, brokerage rate prevalent for the said transaction before the switch, will be applicable

ix. The distribution commission for any switch from a regular plan of an existing scheme to a scheme during its NFO period will be the lower of the commissions offered under the two schemes involved in the switch transaction. However, this requirement of lower commission will not apply if the source scheme is a liquid fund or an overnight fund, provided that the investment in the liquid or overnight fund was not made through a switch from any other scheme within the preceding 30 calendar days.

x. With effect from 19th March 2025, an incentive of Rs. 500/- shall be provided to the Distributor/ Execution Only Platforms (EOPs) for procuring eligible Choti SIP investment from a New-to-industry investor. This incentive shall be over and above the trail commission payable by AMC to the distributor. This additional incentive shall be paid on completion of 24 instalments.

xi. With effect from 1st March 2026, additional incentive has been introduced for distributors onboarding new individual investors (new PAN) from B-30 cities and onboarding new women individual investors (new PAN) from both Top 30 and B-30 cities, at the mutual fund industry level. T-30 refers to the Top 30 cities provided by AMFI & B30 cities, refers to all the cities beyond the Top 30 Cities. Any Investments from cities/ pincode categories provided by AMFI will be eligible for brokerage payment as per T30 brokerage structure. In addition to this, NRI investments will be considered as T30 investments for the purpose of brokerage payment.

   a. Payment of this incentive will be applicable under all eligible schemes of the fund, except (a) Exchange Traded Funds (ETFs), (b) Fund of Funds (domestic) with more than 80% of Assets Under Management (AUM) invested in domestic funds, and (c) Schemes having duration requirement of less than one year, viz: Overnight Fund, Liquid Fund, Ultra Short Duration Fund, Low Duration Fund
   b. RTA will work on identifying new PANs to the industry as a monthly exercise. Of the identified new PANs, those from B-30 locations will be considered for incentive payment. In case of Women investor, RTA will identify basis the feed received from KRA. In this case, the restriction of B-30 will not be applied.
   c. The structure of such additional commission shall be as under:

| Investment Mode | Commission Structure |
|---|---|
| **Lump Sum Investment** | 1% of the amount of the first application subject to a maximum of ₹2000, provided the investor remains invested for a minimum period of one year |
| **Systematic Investment Plan (SIP)** | 1% of the total investment made during the first year, subject to a maximum of ₹2000 |

   d. The additional incentive shall be paid after the period of completion of 1 year from the date of allotment of units. In case of SIP, the instalment amount realized during the year, will be considered for incentive amount at the end of the year. In case the SIP paused/ discontinued/ failed instalments or partial redemption in case of lumpsum/SIP investment, within 1 year, the incentive will be paid based on the amount available at the end of 1 year of such SIP.

xii. Dual incentives for the same investor/investment shall not be permitted.

xiii. SIP/ STP registered with effect from 1st April 2019 onwards will be on Trigger basis and not on registration basis.

xiv. In the event of any excess payment, such excess amount will be adjusted from future trail payments.

xv. No pass back, either directly or indirectly, shall be given by Distributors to the investors.
The AMC reserves the right to suspend the brokerage payable, if brought to our notice that higher brokerage is offered to sub-brokers or you have violated the code of conduct and/or rules/regulations laid down by SEBI and AMFI.

xvi. AMC reserves the right to withhold the payment on account of non-adherence to regulatory guidelines, mis-selling, fraud, and non-adherence to code of conduct or any reason that AMC may deem fit.

xvii. Training sessions and programmes planned with your employees/ clients/ sub-brokers etc. shall be conducted with the written consent of Regional Heads/ Head of Sales prior to such activities

xviii. In accordance with the clause 4(d) of SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, the distributors should disclose all the commissions (in the form of trail or any other mode) payable to them for the different competing schemes of various mutual funds from amongst which the scheme is being recommended to the investor. Distributors are advised to ensure compliance of the same.

xix. All communication with regards to rates changes/ modifications would be formally informed to you, only through kotakadvisorh@kotak.com or an email address with domain of camsonline.com. Any other mode of communication via verbal or email from any individual representative should not be considered Bonafide. Brokerage changes will be incorporated after consent from Regional Heads, Head of Sales.