

COMMISSION STRUCTURE - 1st September to 31st October 2015



Private & Confidential - Only for distributors	Exit Load	Clawback period ^	Across all cities (T15 & B15)				T15 Cities Total 1st year (D) = (A+B+C)	Additional Payout for B15 Business [§]		B15 Cities Total 1st year (D+E+F)		
			Special Incentive Contest* (A)	Commission on Sales (B)	TRAIL			Commission on Sales (E)	Trail 1st year only (F)			
SCHEME NAME					1st year (C)	2nd year onwards						
Balanced Fund	1 Year	1 Year	0.20%	0.25%	1.00%	1.00%	1.45%	Nil	1.75%	3.20%		
Banking & Financial Services Fund, Dividend Yield Equity Fund, Infrastructure Fund, Midcap Fund, Select Large Cap Fund, Technology Fund					0.25%	1.00%	1.00%	1.45%	Nil	1.50%	2.95%	
Top 200 Fund	18 months				0.25%	1.00%	1.00%	1.45%	Nil	1.50%	2.95%	
Balanced Advantage Fund					0.25%	1.00%	1.00%	1.45%	Nil	0.75%	2.20%	
Global Stable Equity Fund					0.25%	1.00%	1.00%	1.45%	Nil	1.50%	2.95%	
Value Discovery Fund	1 Year				0.25%	1.00%	1.00%	1.45%	Nil	1.70%	3.15%	
Dynamic Plan, Focused Bluechip Equity Fund, Top 100 Fund, US Bluechip Equity Fund					0.25%	1.00%	1.00%	1.45%	Nil	1.50%	2.95%	
Exports and Other Services Industries Fund, FMCG Fund, Indo Asia Fund					0.25%	1.00%	1.00%	1.45%	Nil	Nil	1.45%	
Tax Plan	3 yr lock in			Nil		0.25%	1.00%	1.00%	1.45%	Nil	1.50%	2.95%
Child Care Plan - Gift Plan	3 years			1 year		0.25%	1.00%	1.00%	1.45%	Nil	1.75%	3.20%
Equity Income Fund		Nil	Nil		0.85%	0.85%	0.85%	Nil	1.50%	2.35%		
Regular Income Fund	1 year	Nil		Nil	1.00%	1.00%	1.00%	Nil	Nil	1.00%		
Regular Saving Fund		1 year	Nil	Nil	1.00%	1.00%	1.00%	Nil	0.50%	1.50%		
Corporate Bond Fund		Nil	Nil	0.95%	0.95%	0.95%	Nil	Nil	0.95%			
Income Plan		Nil	Nil	1.00%	1.00%	1.00%	Nil	Nil	1.00%			
Monthly Income Plan	3 years	1 year	Nil	Nil	1.00%	1.00%	1.00%	Nil	Nil	1.00%		
MIP 25					Nil	1.00%	1.00%	1.00%	Nil	1.50%	2.50%	
Child Care Plan - Study	1 month	Nil	Nil	Nil	0.95%	0.95%	0.95%	Nil	Nil	0.95%		
Long Term Plan					Nil	0.70%	0.70%	0.70%	Nil	Nil	0.70%	
Short Term Plan	Nil			Nil	0.80%	0.65%	0.80%	Nil	Nil	0.80%		
Dynamic Accrual Plan					Nil	0.90%	0.90%	0.90%	Nil	Nil	0.90%	
Dynamic Bond Fund				Nil	0.60%	0.60%	0.60%	Nil	Nil	0.60%		
Income Opportunities Fund	1 year			Nil	0.40%	0.40%	0.40%	Nil	Nil	0.40%		
Equity - Arbitrage Fund	1 month			Nil	0.40%	0.30%	0.40%	Nil	Nil	0.40%		
Regular Gold Savings Fund	15 months			Nil	0.60%	0.60%	0.60%	Nil	Nil	0.60%		
Nifty Junior Index Fund	7 Days			Nil	0.40%	0.40%	0.40%	Nil	Nil	0.40%		
Index Fund	Nil			Nil	0.30%	0.30%	0.30%	Nil	Nil	0.30%		
Long Term Gilt Fund			Nil	0.70%	0.70%	0.70%	Nil	Nil	0.70%			
Short Term Gilt Fund	6 Months	Nil	0.40%	0.40%	0.40%	Nil	Nil	0.40%				
Gilt Treasury Plan - PF Option	Nil	Nil	0.25%	0.15%	0.25%	Nil	Nil	0.25%				
Gilt Investment Plan - PF Option	1 month	Nil	0.30%	0.25%	0.30%	Nil	Nil	0.30%				
Banking & PSU Debt Fund	7 Days	Nil	0.25%	0.25%	0.25%	Nil	Nil	0.25%				
Constant Maturity Gilt Fund	Nil	Nil	0.25%	0.20%	0.25%	Nil	Nil	0.25%				
Ultra Short Term Plan			Nil	0.80%	0.50%	0.80%	Nil	Nil	0.80%			
Savings Fund			Nil	0.05%	0.05%	0.05%	Nil	Nil	0.05%			
Flexible Income Plan	Nil	Nil	0.05%	0.05%	0.05%	Nil	Nil	0.05%				
Liquid Plan, Money Market Fund			Nil	0.025%	0.025%	0.025%	Nil	Nil	0.025%			

SIP-STP Applications - "Commission on Sales" & "Trail" brokerage would be same as normal purchase application. SIP/STP registered at B 15 Location will get respective additional payout on per installment basis. Subject to revision on prospective basis.

For all Switches - "Commission on Sales" and / or Trail brokerage would be as normal purchase application (excluding switch between plans / options)

*Special Incentive Contest (earlier known as "Freedom Festival Dhamaka") - Additional "Commission on Sales" is for fresh mobilization & SIP / STP registered during the contest period 1st September to 31st October 2015.

Any "Commission on Sales" brokerage paid on mobilization through dividend transfer into a scheme are subject to claw back as applicable to "Commission on Sales" brokerage paid on mobilization through normal lumpsum purchase

^ "Commission on Sales" is subject to proportionate claw back incase of outflows (Redemption, Switch (including between plans / options), Systematic withdrawal plan) with in the stated period from the date of investments. Stated period for All above schemes are mentioned in "Clawback Period" column.

§ "Additional payout for B-15 Business" will be completely clawed back / recovered from future brokerage payments in case the investment is redeemed / Switched Out / Systematically Transferred within 1 year from date of investment.

*B - 15" cities are cities other than Mumbai (including Thane & Navi Mumbai), Delhi (including NCR), Bangalore, Kolkata, Chennai, Pune, Ahmedabad, Hyderabad (including Secundrabad), Baroda, Panajim, Jaipur, Lucknow, Surat, Kanpur and Chandigarh collectively referred to as "T - 15" cities. NRI investments will be considered as T-15 investments for the purpose of brokerage payment

Terms: The transactions will be subject to terms and conditions as mentioned in the Scheme Information Document (SID) & Statement of Additional Information (SAI) and shall be binding on the distributor. The Commission mentioned hereinabove is solely payable to AMFI/NISM certified distributors and can be changed by the AMC at its sole discretion without any prior intimation or notification. The Commission given above is inclusive of all taxes/charges/levy on these arrangements/transactions. The taxes shall be borne by the distributor and the same shall be deducted at the time of payment of commission at the applicable rates. The AMC shall not be responsible for any losses incurred by any one due to change in the Commission structure. The Commission shall be subject to clawback provisions, as applicable. The Distributor should abide by the code of conduct and rules/regulations laid down by SEBI and AMFI. Also, it is specifically mentioned that the Distributor will neither pass on or rebate Commission back to investors nor tempt them with rebate/gifts. The AMC will take disciplinary action against any Distributor who is found violating the rules, regulations and Code of conduct. The AMC reserves the right to suspend the Commission payable, if it is brought to our notice that the Distributor has violated the code of conduct and/or rules/regulations laid down by SEBI and AMFI. The Distributor shall disclose all commissions (including in the form of trail commission 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. The decision of AMC in all matters pertaining to the Commission will be final and binding in all respects on the Distributor. It would be deemed that the terms as stated in this communication have been accepted by you if you mobilise business subsequent to this communication. These terms are also applicable to all live structures including to the payment of trail commission where payable and all such commission are inclusive of all taxes/charges/levy.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.



SIP/STP DRIVE - IFA
Period: 1st September to 30th September 2015

SCHEME LIST - Balanced Advantage Fund, Global Stable Equity Fund, Dynamic Plan, Focused Bluechip Equity Fund, Top 100 Fund, US Bluechip Equity Fund, Value Discovery Fund, Balanced Fund, Banking & Financial Services Fund, Dividend Yield Equity Fund, Infrastructure Fund, Midcap Fund, Select Large Cap Fund, Technology Fund, Top 200 Fund, Exports and Other Services Industries Fund, FMCG Fund, Indo Asia Fund, Child Care Plan - Gift Plan, Tax Plan, Monthly Income Plan & MIP 25.

"Commission on Sales" on SIPs & STPs (for a minimum committed period of 3 years)			
SIP/STP Application	Single Installment Amount	Up to 36 Installments	From 37 th Installment
Normal	Rs.2,000 to Rs.10,000	Advance "Commission on Sales" (Base+contest) for 36 months*	As per the base structure + contest
Top-up	Rs.1,000 to Rs.10,000		
Normal	< Rs.2,000 & > Rs.10,000	As per the base structure +contest	
Top-up	< Rs.1,000 & > Rs.10,000		

*e.g., for SIP of Rs.5,000/- per month in ICICI Prudential Balanced Fund, for a period of 5 years, Advance "Commission on Sales" payable will be Rs.810 (assuming Commission on sales base + contest = 0.45%).

Note:

- A. SIP/STP registered for below 3 years tenure the base structure + contest would be applicable & will be paid per installment after receipt of SIP/STP installment. Advance "Commission on Sales" is not applicable.
- B. Trail Brokerage & "B 15 additional payout" would be applicable as per base structure & will be paid per installment after receipt of SIP/STP installment.

Terms & Conditions:-

1. Brokerage / Incentive structure is applicable during contest Period only and will be paid within Three months after the allotment of Units and along with the normal brokerage cycle.
2. "Advance Commission on Sales" incentive is applicable only for SIP/STP registered for minimum tenure of 3 years and above.
3. In all the below cases total incentive paid will be deducted proportionately from future brokerage:
 - a. Payment Default or termination of SIP-STP due to any reason.
 - b. Discontinuation / Cancellation of SIP-STP by customer.
4. SIP/STP registered at B15 Location will get respective additional payout on per installment basis. Subject to revision on prospective basis.
5. "Commission on Sales" is paid in advance for the entire stated period and is subject to proportionate claw back incase of outflows (Redemption, Switch (including between plans / options), Systematic withdrawal plan) within 12 months from the date of investments.
6. "B – 15" cities are cities other than Mumbai (including Thane & Navi Mumbai), Delhi (including NCR), Bangalore, Kolkata, Chennai, Pune, Ahmedabad, Hyderabad (including Secunderabad), Baroda, Panjim, Jaipur, Lucknow, Surat, Kanpur and Chandigarh collectively referred to as "T – 15" cities. NRI business shall also consider as T 15 business.
7. "Additional payout for B-15 Business" will be completely clawed back / recovered from future Trail payments in case the investment is redeemed / Switched Out / Systematically Transferred within 1 year from date of investment."
8. The transactions will be subject to terms and conditions as mentioned in the Scheme Information Document (SID) & Statement of Additional Information (SAI) and shall be binding on the distributor. The Commission mentioned hereinabove is solely payable to AMFI/NISM certified distributors and can be changed by the AMC at its sole

discretion without any prior intimation or notification. The Commission given above is inclusive of all taxes/charges/levy on these arrangements/transactions. The taxes shall be borne by the distributor and the same shall be deducted at the time of payment of commission at the applicable rates. The AMC shall not be responsible for any losses incurred by any one due to change in the Commission structure. The Commission shall be subject to clawback provisions, as applicable. The Distributor should abide by the code of conduct and rules/regulations laid down by SEBI and AMFI. Also, it is specifically mentioned that the Distributor will neither pass on or rebate Commission back to investors nor tempt them with rebate/gifts. The AMC will take disciplinary action against any Distributor who is found violating the rules, regulations and Code of conduct. The AMC reserves the right to suspend the Commission payable, if it is brought to our notice that the Distributor has violated the code of conduct and/or rules/regulations laid down by SEBI and AMFI. The Distributor shall disclose all commissions (including in the form of trail commission 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. The decision of AMC in all matters pertaining to the Commission will be final and binding in all respects on the Distributor. It would be deemed that the terms as stated in this communication have been accepted by you if you mobilise business subsequent to this communication. These terms are also applicable to all live structures including to the payment of trail commission where payable and all such commission are inclusive of all taxes/charges/levy.

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