**COMMISSION STRUCTURE - 01 October, 2026 to 31 December, 2026**

**ARN-110136 (IDFC Bank)**

| Scheme Name | Category | Exit Load Period | Trail Excluding GST | | | Trail Including GST | | |
|---|---|---|---|---|---|---|---|---|
| | | | Trail Year 1 - APM (p.a) ** | Trail Year 2 to 3 - APM (p.a) ** | Trail Year 4 Onwards - APM (p.a) ** | Trail Year 1 - APM (p.a) ^^ | Trail Year 2 to 3 - APM (p.a) ^^ | Trail Year 4 Onwards - APM (p.a) ^^ |
| HDFC Multi-Asset Active FOF | FOF | 12 Months | 0.847% | 0.847% | 0.797% | 1.000% | 1.000% | 0.941% |
| HDFC Diversified Equity All Cap Active FOF | | 12 Months | 0.890% | 0.890% | 0.840% | 1.050% | 1.050% | 0.991% |
| **Equity Schemes:** | | | | | | | | |
| HDFC MNC Fund | Sectoral / Thematic Fund | 12 Months | 1.140% | 1.140% | 1.090% | 1.345% | 1.345% | 1.286% |
| HDFC Consumption Fund | Sectoral / Thematic Fund | 1 Month | 0.960% | 0.960% | 0.910% | 1.133% | 1.133% | 1.074% |
| HDFC Pharma & Healthcare Fund | Sectoral / Thematic Fund | 1 Month | 0.900% | 0.900% | 0.850% | 1.062% | 1.062% | 1.003% |
| HDFC Transportation & Logistics Fund | Sectoral / Thematic Fund | 1 Month | 0.900% | 0.900% | 0.850% | 1.062% | 1.062% | 1.003% |
| HDFC Technology Fund | Sectoral / Thematic Fund | 1 Month | 0.960% | 0.960% | 0.910% | 1.133% | 1.133% | 1.074% |
| HDFC Infrastructure Fund | Sectoral / Thematic Fund | 1 Month | 0.900% | 0.900% | 0.850% | 1.062% | 1.062% | 1.003% |
| HDFC Housing Opportunities Fund | Sectoral / Thematic Fund | 1 Month | 0.960% | 0.960% | 0.910% | 1.133% | 1.133% | 1.074% |
| HDFC Innovation Fund | Sectoral / Thematic Fund | 1 Month | 0.900% | 0.900% | 0.850% | 1.062% | 1.062% | 1.003% |
| HDFC Banking and Financial Services Fund | Sectoral / Thematic Fund | 1 Month | 0.900% | 0.900% | 0.850% | 1.062% | 1.062% | 1.003% |
| HDFC Business Cycle Fund | Sectoral / Thematic Fund | 12 Months | 0.900% | 0.900% | 0.850% | 1.062% | 1.062% | 1.003% |
| HDFC Defence Fund | Sectoral / Thematic Fund | 12 Months | 0.810% | 0.810% | 0.760% | 0.956% | 0.956% | 0.897% |
| HDFC Manufacturing Fund | Sectoral / Thematic Fund | 1 Month | 0.810% | 0.810% | 0.760% | 0.956% | 0.956% | 0.897% |
| HDFC Flexi Cap Fund | Flexi Cap Fund | 12 Months | 0.624% | 0.576% | 0.528% | 0.736% | 0.680% | 0.623% |
| HDFC Multi Cap Fund | Multi Cap Fund | 12 Months | 0.750% | 0.750% | 0.700% | 0.885% | 0.885% | 0.826% |
| HDFC Large Cap Fund | Large Cap Fund | 12 Months | 0.715% | 0.660% | 0.605% | 0.844% | 0.779% | 0.714% |
| HDFC Large & Mid Cap Fund | Large & Mid Cap Fund | 12 Months | 0.720% | 0.720% | 0.670% | 0.850% | 0.850% | 0.791% |
| HDFC Mid Cap Fund | Mid Cap Fund | 12 Months | 0.631% | 0.582% | 0.534% | 0.744% | 0.687% | 0.630% |
| HDFC Small Cap Fund | Small Cap Fund | 12 Months | 0.630% | 0.630% | 0.580% | 0.743% | 0.743% | 0.684% |
| HDFC Dividend Yield Fund | Dividend Yield Fund | 12 Months | 0.910% | 0.840% | 0.770% | 1.074% | 0.991% | 0.909% |
| HDFC Value Fund | Value Fund | 12 Months | 0.840% | 0.840% | 0.790% | 0.991% | 0.991% | 0.932% |
| HDFC Focused Fund | Focused Fund | 12 Months | 0.720% | 0.720% | 0.670% | 0.850% | 0.850% | 0.791% |
| HDFC ELSS - Tax Saver Fund | ELSS | 3 Years lock-in | 0.780% | 0.780% | 0.730% | 0.920% | 0.920% | 0.861% |
| **Hybrid Schemes:** | | | | | | | | |
| HDFC Conservative Hybrid Fund | Conservative Hybrid Fund | 12 Months | 0.768% | 0.768% | 0.718% | 0.906% | 0.906% | 0.847% |
| HDFC Aggressive Hybrid Fund | Aggressive Hybrid Fund | 12 Months | 0.750% | 0.750% | 0.700% | 0.885% | 0.885% | 0.826% |
| HDFC Balanced Advantage Fund | Balanced Advantage Fund | 12 Months | 0.539% | 0.539% | 0.489% | 0.636% | 0.636% | 0.577% |
| HDFC Multi Asset Allocation Fund | Multi Asset Allocation | 12 Months | 0.840% | 0.840% | 0.790% | 0.991% | 0.991% | 0.932% |
| HDFC Arbitrage Fund | Arbitrage Fund | 15 Days | 0.424% | 0.424% | 0.381% | 0.500% | 0.500% | 0.450% |
| HDFC Equity Savings Fund | Equity Savings Fund | 1 Month | 0.910% | 0.840% | 0.770% | 1.074% | 0.991% | 0.909% |
| **Solution Oriented Schemes:** | | | | | | | | |
| HDFC Retirement Fund | Retirement Fund | $ | 0.840% | 0.840% | 0.790% | 0.991% | 0.991% | 0.932% |
| HDFC Children's Fund | Children's Fund | $$ | 0.810% | 0.810% | 0.760% | 0.956% | 0.956% | 0.897% |
| **Debt Schemes:** | | | | | | | | |
| HDFC Overnight Fund | Overnight Fund | NIL | 0.085% | 0.085% | 0.068% | 0.100% | 0.100% | 0.080% |
| HDFC Liquid Fund | Liquid Fund | 7 days | 0.085% | 0.085% | 0.068% | 0.100% | 0.100% | 0.080% |
| HDFC Ultra Short Term Fund | Ultra Short Duration Fund | NIL | 0.297% | 0.297% | 0.254% | 0.350% | 0.350% | 0.300% |
| HDFC Ultra Short to Short Term Fund | Low Duration Fund | NIL | 0.508% | 0.508% | 0.508% | 0.600% | 0.600% | 0.600% |
| HDFC Money Market Fund | Money Market Fund | NIL | 0.169% | 0.169% | 0.127% | 0.200% | 0.200% | 0.150% |
| HDFC Short Term Fund | Short Duration Fund | NIL | 0.297% | 0.297% | 0.254% | 0.350% | 0.350% | 0.300% |
| HDFC Medium Term Fund | Medium Duration Fund | NIL | 0.593% | 0.593% | 0.593% | 0.700% | 0.700% | 0.700% |
| HDFC Medium to Long Term Fund | Medium to Long Duration Fund | NIL | 0.593% | 0.593% | 0.593% | 0.700% | 0.700% | 0.700% |
| HDFC Long Term Fund | Long Duration Fund | NIL | 0.297% | 0.297% | 0.297% | 0.350% | 0.350% | 0.350% |
| HDFC Dynamic Term Fund | Dynamic Bond Fund | NIL | 0.636% | 0.636% | 0.636% | 0.750% | 0.750% | 0.750% |
| HDFC Corporate Bond Fund | Corporate Bond Fund | NIL | 0.254% | 0.254% | 0.254% | 0.300% | 0.300% | 0.300% |
| HDFC Credit Risk Fund | Credit Risk Fund | 18 Months | 0.678% | 0.678% | 0.636% | 0.800% | 0.800% | 0.750% |
| HDFC Banking and PSU Debt Fund | Banking and PSU Fund | NIL | 0.381% | 0.381% | 0.339% | 0.450% | 0.450% | 0.400% |
| HDFC Gilt Fund | Gilt Fund | NIL | 0.381% | 0.381% | 0.381% | 0.450% | 0.450% | 0.450% |
| HDFC Floating Interest Rates Fund | Floater Fund | NIL | 0.212% | 0.212% | 0.169% | 0.250% | 0.250% | 0.200% |
| **FoF Schemes:** | | | | | | | | |
| HDFC Income Plus Arbitrage Active FOF | FOF | NIL | 0.254% | 0.254% | 0.254% | 0.300% | 0.300% | 0.300% |
| HDFC Income Plus Arbitrage Omni FOF | | 18 Months | 0.339% | 0.339% | 0.339% | 0.400% | 0.400% | 0.400% |
| HDFC Nifty Metal ETF FOF | | 15 days | 0.424% | 0.424% | 0.424% | 0.500% | 0.500% | 0.500% |
| HDFC Gold Silver Passive FOF | | 15 days | 0.300% | 0.300% | 0.300% | 0.354% | 0.354% | 0.354% |
| HDFC Silver ETF Fund of Fund | | 15 days | 0.339% | 0.339% | 0.339% | 0.400% | 0.400% | 0.400% |
| HDFC Gold ETF Fund of Fund | | 15 days | 0.254% | 0.254% | 0.254% | 0.300% | 0.300% | 0.300% |
| **Index Schemes:** | | | | | | | | |
| HDFC Nifty 50 Index Fund | Index | 3 days | 0.169% | 0.169% | 0.127% | 0.200% | 0.200% | 0.150% |
| HDFC BSE Sensex Index Fund | | 3 days | 0.169% | 0.169% | 0.127% | 0.200% | 0.200% | 0.150% |
| HDFC Nifty Next 50 Index Fund | | NIL | 0.339% | 0.339% | 0.297% | 0.400% | 0.400% | 0.350% |
| HDFC Nifty50 Equal Weight Index Fund | | NIL | 0.500% | 0.500% | 0.450% | 0.590% | 0.590% | 0.531% |
| HDFC Nifty 100 Index Fund | | NIL | 0.500% | 0.500% | 0.450% | 0.590% | 0.590% | 0.531% |
| HDFC Nifty100 Equal Weight Index Fund | | NIL | 0.500% | 0.500% | 0.450% | 0.590% | 0.590% | 0.531% |
| HDFC Nifty Midcap 150 Index Fund | | NIL | 0.480% | 0.480% | 0.430% | 0.566% | 0.566% | 0.507% |
| HDFC Nifty Smallcap 250 Index Fund | | NIL | 0.480% | 0.480% | 0.430% | 0.566% | 0.566% | 0.507% |
| HDFC BSE 500 Index Fund | | NIL | 0.500% | 0.500% | 0.450% | 0.590% | 0.590% | 0.531% |
| HDFC NIFTY200 Momentum 30 Index Fund | | NIL | 0.500% | 0.500% | 0.450% | 0.590% | 0.590% | 0.531% |
| HDFC NIFTY Realty Index Fund | | NIL | 0.500% | 0.500% | 0.450% | 0.590% | 0.590% | 0.531% |
| HDFC NIFTY100 Low Volatility 30 Index Fund | | NIL | 0.500% | 0.500% | 0.450% | 0.590% | 0.590% | 0.531% |
| HDFC Nifty500 Multicap 50-25-25 Index Fund | | NIL | 0.480% | 0.480% | 0.430% | 0.566% | 0.566% | 0.507% |
| HDFC Nifty LargeMidcap 250 Index Fund | | NIL | 0.430% | 0.430% | 0.380% | 0.507% | 0.507% | 0.448% |
| HDFC Nifty India Digital Index Fund | | NIL | 0.500% | 0.500% | 0.450% | 0.590% | 0.590% | 0.531% |
| HDFC Nifty100 Quality 30 Index Fund | | NIL | 0.500% | 0.500% | 0.450% | 0.590% | 0.590% | 0.531% |
| HDFC Nifty Top 20 Equal Weight Index Fund | | NIL | 0.450% | 0.450% | 0.400% | 0.531% | 0.531% | 0.472% |
| HDFC BSE India Sector Leaders Index Fund | | NIL | 0.500% | 0.500% | 0.450% | 0.590% | 0.590% | 0.531% |
| HDFC Nifty India Consumption Index Fund | | NIL | 0.500% | 0.500% | 0.450% | 0.590% | 0.590% | 0.531% |
| HDFC Nifty Auto Index Fund | | NIL | 0.500% | 0.500% | 0.450% | 0.590% | 0.590% | 0.531% |
| HDFC BSE REITS and Commercial Real Estate Index | | NIL | 0.500% | 0.500% | 0.450% | 0.590% | 0.590% | 0.531% |
| HDFC Nifty G-Sec Dec 2026 Index Fund | | NIL | 0.127% | 0.127% | 0.127% | 0.150% | 0.150% | 0.150% |
| HDFC Nifty G-Sec Jul 2031 Index Fund | | NIL | 0.127% | 0.127% | 0.127% | 0.150% | 0.150% | 0.150% |
| HDFC Nifty G-Sec Jun 2027 Index Fund | | NIL | 0.127% | 0.127% | 0.127% | 0.150% | 0.150% | 0.150% |
| HDFC Nifty G-Sec Sep 2032 V1 Index Fund | | NIL | 0.127% | 0.127% | 0.127% | 0.150% | 0.150% | 0.150% |
| HDFC NIFTY G-Sec Apr 2029 Index Fund | | NIL | 0.127% | 0.127% | 0.127% | 0.150% | 0.150% | 0.150% |
| HDFC NIFTY G-Sec Jun 2036 Index Fund | | NIL | 0.127% | 0.127% | 0.127% | 0.150% | 0.150% | 0.150% |
| HDFC Nifty SDL Oct 2026 Index Fund | | NIL | 0.127% | 0.127% | 0.127% | 0.150% | 0.150% | 0.150% |
| HDFC Nifty SDL Plus G-Sec Jun 2027 40:60 Index Fund | | NIL | 0.127% | 0.127% | 0.127% | 0.150% | 0.150% | 0.150% |
| HDFC CRISIL-IBX Financial Services 3-6 Months Debt Index Fund | | NIL | 0.127% | 0.127% | 0.127% | 0.150% | 0.150% | 0.150% |
| HDFC CRISIL-IBX Financial Services 9-12 Months Debt Index Fund | | NIL | 0.127% | 0.127% | 0.127% | 0.150% | 0.150% | 0.150% |

**General terms and conditions :**

APM - Annualised Payable Monthly

The above mentioned rates are applicable on Non-Systematic and Systematic (For all installments processed in the period of 01 October, 2026 to 31 December, 2026) transactions.

**$'** Lock-in is from the date of investment till the retirement age of investor (i.e. completion of 60 years) or at the end of 5 years from date of investment, whichever is earlier

**$$'** Lock-in is from the date of investment till the child attains age of 18 years or at the end of 5 years from date of investment, whichever is earlier

* Brokerage Structures are subject to the terms of empanelment and applicable laws and regulations, including SEBI (Mutual Fund) Regulations, AMFI Regulations, laws relating to Goods and Services Tax, Income Tax, SEBI/AMFI circulars etc.

* AMC reserves the right to change the brokerage/incentive without any prior intimation or notification at its sole discretion, and the Distributors shall not dispute the same. AMC shall not be responsible for any losses incurred due to changes in the brokerage/incentive structure.

* Refer KIM for minimum application amount

* 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 rates mentioned above excludes GST. However, other applicable statutory/regulatory levies shall form part of the commission. Payment of GST on commission shall be released only upon receipt of valid tax invoices, which is matching with RTA records. |^^ Commission including GST is displayed only for illustration purpose. Actual GST on commission will be calculated seperatly and payment will be subject to AMFI Circular 135/BP/123/2025-26.**

* You are advised to abide by the code of conduct and/or rules/regulations laid down by SEBI and AMFI.

* Please refrain from offering brokerage to your sub-brokers, if any, at a rate higher than the brokerage as aforementioned.

* The AMC reserves the right to suspend the brokerage payable to you, 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 and/or under the applicable law.

*** 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.**

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