

Brokerage Structure



Distributor : ARN-110136/IDFC FIRST BANK LIMITED

for the Investment Period : 01-Jul-2026 to 30-Sep-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-Jul-2026 to 30-Sep-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 Nifty India Tourism Index Fund		FIXED	NO	0.54	0.54	0.54	0.54	0.54	0.64	0.64	0.64	0.64	0.64
INDEX		Kotak BSE PSU Index Fund		FIXED	NO	0.51	0.51	0.46	0.46	0.46	0.60	0.60	0.54	0.54	0.54
INDEX	INDEX	Kotak Nifty Midcap 50 Index fund		FIXED	NO	0.46	0.46	0.41	0.41	0.41	0.54	0.54	0.48	0.48	0.48
INDEX		Kotak Nifty Alpha 50 Index Fund		FIXED	NO	0.45	0.45	0.45	0.45	0.45	0.53	0.53	0.53	0.53	0.53
INDEX	INDEX	Kotak Nifty Alpha Low Volatility 30 Index Fund		FIXED	NO	0.45	0.45	0.45	0.45	0.45	0.53	0.53	0.53	0.53	0.53
INDEX		Kotak Nifty Top 10 Equal Weight Index Fund		FIXED	NO	0.45	0.45	0.45	0.45	0.45	0.53	0.53	0.53	0.53	0.53
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	INDEX	Kotak NIFTY 100 Low Volatility 30 Index Fund		FIXED	NO	0.38	0.38	0.38	0.38	0.38	0.45	0.45	0.45	0.45	0.45
INDEX		Kotak Nifty Financial Services Ex-Bank 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 Midcap 150 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 BSE Housing Index Fund		FIXED	NO	0.35	0.35	0.35	0.35	0.35	0.41	0.41	0.41	0.41	0.41
INDEX		Kotak Nifty Smallcap 250 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	INDEX	KOTAK NIFTY SMALLCAP 50 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 200 Quality 30 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	INDEX	Kotak Nifty 500 Momentum 50 Index Fund		FIXED	NO	0.27	0.27	0.27	0.27	0.27	0.32	0.32	0.32	0.32	0.32
INDEX		Kotak Nifty 200 Momentum 30 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	0.26	0.26	0.26	0.26	0.26	0.31	0.31	0.31	0.31	0.31
INDEX		Kotak Nifty Commodities Index Fund		FIXED	NO	0.18	0.18	0.18	0.18	0.18	0.21	0.21	0.21	0.21	0.21
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 2026 Index Fund		FIXED	NO	0.15	0.15	0.15	0.15	0.15	0.18	0.18	0.18	0.18	0.18
INDEX		Kotak Nifty SDL Jul 2033 Index Fund		FIXED	NO	0.15	0.15	0.15	0.15	0.15	0.18	0.18	0.18	0.18	0.18
INDEX		Kotak Nifty G-Sec July 2033 Index Fund		FIXED	NO	0.15	0.15	0.15	0.15	0.15	0.18	0.18	0.18	0.18	0.18
INDEX		KOTAK CRISIL-IBX FINANCIAL SERVICES 3-6 MONTHS DEBT INDEX FUND		FIXED	NO	0.15	0.15	0.15	0.15	0.15	0.18	0.18	0.18	0.18	0.18
INDEX		Kotak Nifty AAA Bond Financial Services Mar 2028 Index 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 BSE Sensex Index 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 AAA BOND FINANCIAL SERVICES INDEX DEC 2026 FUND		FIXED	NO	0.12	0.12	0.12	0.12	0.12	0.14	0.14	0.14	0.14	0.14
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 SERVICES FUND		FIXED	NO	1.31	1.31	1.31	1.01	1.01	1.55	1.55	1.55	1.19	1.19
EQUITY		Kotak ESG Exclusionary Strategy Fund		FIXED	NO	1.24	1.14	1.14	1.14	1.14	1.46	1.35	1.35	1.35	1.35

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EQUITY	Equity	Kotak Banking and Financial Services Fund	01-Jul-2026 to 30-Sep-2026	FIXED	NO	1.21	1.21	1.06	1.01	1.01	1.43	1.43	1.25	1.19	1.19
EQUITY		Kotak Transportation & Logistics Fund		FIXED	NO	1.21	1.21	1.06	0.76	0.76	1.43	1.43	1.25	0.90	0.90
EQUITY		Kotak Healthcare Fund		FIXED	NO	1.20	1.20	1.15	0.70	0.70	1.42	1.42	1.36	0.83	0.83
EQUITY		Kotak Consumption Fund		FIXED	NO	1.19	1.19	1.17	0.72	0.72	1.40	1.40	1.38	0.85	0.85
EQUITY		KOTAK Energy Opportunities Fund		FIXED	NO	1.17	1.12	0.97	0.82	0.82	1.38	1.32	1.14	0.97	0.97
EQUITY	Equity	Kotak Special Opportunities Fund		FIXED	NO	1.10	0.95	0.95	0.65	0.65	1.30	1.12	1.12	0.77	0.77
EQUITY		Kotak Technology Fund		FIXED	NO	1.08	1.08	1.08	0.78	0.78	1.27	1.27	1.27	0.92	0.92
EQUITY		Kotak Manufacture In India Fund		FIXED	NO	1.08	1.08	0.93	0.93	0.93	1.27	1.27	1.10	1.10	1.10
EQUITY		Kotak MNC Fund		FIXED	NO	1.08	0.93	0.93	0.63	0.63	1.27	1.10	1.10	0.74	0.74
EQUITY		Kotak Pioneer Fund		FIXED	NO	1.04	1.04	0.99	0.99	0.99	1.23	1.23	1.17	1.17	1.17
EQUITY		Kotak Business Cycle Fund		FIXED	NO	1.04	1.04	0.99	0.94	0.94	1.23	1.23	1.17	1.11	1.11
EQUITY		Kotak Focused Fund erstwhile Kotak Focused Equity Fund		FIXED	NO	1.03	1.03	1.03	1.03	1.03	1.22	1.22	1.22	1.22	1.22
EQUITY	ELSS	Kotak ELSS Tax Saver Fund		FIXED	NO	0.93	0.88	0.88	0.68	0.68	1.10	1.04	1.04	0.80	0.80
EQUITY	Contra Fund	Kotak Contra Fund erstwhile Kotak india EQ Contra Fund		FIXED	NO	0.91	0.91	0.91	0.66	0.66	1.07	1.07	1.07	0.78	0.78
EQUITY	Large Cap Fund	Kotak Large Cap Fund erstwhile Kotak Bluechip 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 Multicap Fund		FIXED	NO	0.90	0.90	0.90	0.86	0.86	1.06	1.06	1.06	1.01	1.01
EQUITY		Kotak Rural Opportunities Fund		FIXED	NO	0.89	0.89	0.89	0.89	0.89	1.05	1.05	1.05	1.05	1.05
EQUITY	Equity Savings	Kotak Equity Savings Scheme		FIXED	NO	0.89	0.89	0.84	0.84	0.84	1.05	1.05	0.99	0.99	0.99
EQUITY	Equity	Kotak Multi Asset Allocation Fund		FIXED	NO	0.88	0.88	0.88	0.74	0.74	1.04	1.04	1.04	0.87	0.87
EQUITY	Small Cap Fund	Kotak Small Cap Fund		FIXED	NO	0.86	0.86	0.81	0.81	0.81	1.01	1.01	0.96	0.96	0.96
EQUITY	Equity	Kotak Dividend Yield Fund		FIXED	NO	0.82	0.82	0.82	0.82	0.82	0.97	0.97	0.97	0.97	0.97
EQUITY		Kotak Quant Fund		FIXED	NO	0.81	0.81	0.81	0.81	0.81	0.96	0.96	0.96	0.96	0.96
EQUITY	Sectoral or Thematic Fund	Kotak Infrastructure & Economic Reform Fund		FIXED	NO	0.81	0.81	0.81	0.61	0.61	0.96	0.96	0.96	0.72	0.72
EQUITY	Large and Mid Cap Fund	Kotak Large & Midcap Fund erstwhile Kotak Equity Opportunities Fund		FIXED	NO	0.81	0.81	0.78	0.78	0.78	0.96	0.96	0.92	0.92	0.92
EQUITY	Equity	Kotak Active Momentum Fund		FIXED	NO	0.75	0.75	0.75	0.75	0.75	0.89	0.89	0.89	0.89	0.89
EQUITY		Kotak Flexicap Fund		FIXED	NO	0.72	0.72	0.72	0.72	0.72	0.85	0.85	0.85	0.85	0.85
EQUITY	Mid Cap Fund	Kotak Midcap Fund erstwhile Kotak Emerging Equity Fund		FIXED	NO	0.71	0.71	0.71	0.71	0.71	0.84	0.84	0.84	0.84	0.84
EQUITY	Arbitrage Fund	Kotak Arbitrage Fund erstwhile Kotak Equity Arbitrage Fund		FIXED	NO	0.47	0.47	0.47	0.47	0.47	0.55	0.55	0.55	0.55	0.55
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	0.16	0.16	0.16	0.16	0.16	0.19	0.19	0.19	0.19	0.19
HYBRID	Balanced Hybrid Fund	Kotak Aggressive Hybrid Fund erstwhile Kotak Equity Hybrid Fund		FIXED	NO	0.90	0.85	0.85	0.65	0.65	1.06	1.00	1.00	0.77	0.77

Perc- Percentage

Prop- Proportionate

NC- No Clawback

Thld(D)- Threshold Period(In Days)

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HYBRID	Conservative Hybrid Fund	Kotak Debt Hybrid	01-Jul-2026 to 30-Sep-2026	FIXED	NO	0.86	0.86	0.86	0.66	0.66	1.01	1.01	1.01	0.78	0.78
HYBRID	Dynamic Asset Allocation fund	Kotak Balanced Advantage Fund		FIXED	NO	0.86	0.86	0.76	0.76	0.76	1.01	1.01	0.90	0.90	0.90
DEBT	Dynamic Bond	Kotak Dynamic Bond Fund		FIXED	NO	0.73	0.63	0.63	0.63	0.63	0.86	0.74	0.74	0.74	0.74
DEBT	Credit Risk Fund	Kotak Credit Risk Fund		FIXED	NO	0.71	0.71	0.71	0.46	0.46	0.84	0.84	0.84	0.54	0.54
DEBT	Short Duration Fund	Kotak Bond Short Term Fund		FIXED	NO	0.63	0.63	0.63	0.63	0.63	0.74	0.74	0.74	0.74	0.74
DEBT	Low duration Fund	Kotak Low Duration Fund		FIXED	NO	0.62	0.62	0.62	0.62	0.62	0.73	0.73	0.73	0.73	0.73
DEBT	Medium Duration Fund	Kotak Medium Term Fund		FIXED	NO	0.60	0.60	0.60	0.35	0.35	0.71	0.71	0.71	0.41	0.41
DEBT	Ultra short Duration Fund	Kotak Savings Fund		FIXED	NO	0.44	0.36	0.36	0.36	0.36	0.52	0.42	0.42	0.42	0.42
DEBT	Gilt Fund	Kotak Gilt Investments Fund		FIXED	NO	0.40	0.40	0.40	0.35	0.35	0.47	0.47	0.47	0.41	0.41
DEBT	Corporate Bond Fund	Kotak Corporate Bond Fund		FIXED	NO	0.35	0.35	0.35	0.35	0.35	0.41	0.41	0.41	0.41	0.41
DEBT	Medium to Long Term Duration Fund	Kotak Bond Fund		FIXED	NO	0.27	0.27	0.27	0.27	0.27	0.32	0.32	0.32	0.32	0.32
DEBT	Banking and PSU Fund	Kotak Banking and PSU Debt Fund		FIXED	NO	0.19	0.19	0.19	0.19	0.19	0.22	0.22	0.22	0.22	0.22
DEBT	Debt	Kotak Long Duration Fund		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 PLUS AAA PSU BOND JUL 2028 60:40		FIXED	NO	0.14	0.14	0.14	0.14	0.14	0.17	0.17	0.17	0.17	0.17
DEBT		Kotak Floating Rate Fund		FIXED	NO	0.14	0.14	0.14	0.14	0.14	0.17	0.17	0.17	0.17	0.17
DEBT		Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index		FIXED	NO	0.14	0.08	0.08	0.08	0.08	0.17	0.09	0.09	0.09	0.09
DEBT	Money Market scheme	Kotak Money Market Scheme		FIXED	NO	0.12	0.12	0.12	0.12	0.12	0.14	0.14	0.14	0.14	0.14
DEBT	Debt	Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index		FIXED	NO	0.08	0.08	0.08	0.08	0.08	0.09	0.09	0.09	0.09	0.09
DEBT	Overnight Fund	Kotak Overnight Fund		FIXED	NO	0.06	0.06	0.06	0.06	0.06	0.07	0.07	0.07	0.07	0.07
DEBT	Liquid Fund	Kotak Liquid Fund		FIXED	NO	0.05	0.05	0.05	0.05	0.05	0.06	0.06	0.06	0.06	0.06
FOF	FOF	Kotak Global Innovation Overseas Equity Omni FOF Erstwhile Kotak Global Innovation Fund of Fund		FIXED	NO	0.93	0.88	0.88	0.88	0.88	1.10	1.04	1.04	1.04	1.04
FOF		Kotak International REIT Overseas Equity Omni FOF Erstwhile Kotak International REIT FOF		FIXED	NO	0.77	0.77	0.77	0.77	0.77	0.91	0.91	0.91	0.91	0.91
FOF	Fund of Fund	Kotak Multi Asset Omni FOF Erstwhile Kotak Multi Asset Allocator Fund of Fund - Dynamic		FIXED	NO	0.72	0.72	0.72	0.72	0.72	0.85	0.85	0.85	0.85	0.85
FOF		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 Quality Overseas Equity Omni FOF		FIXED	NO	0.61	0.61	0.61	0.61	0.61	0.72	0.72	0.72	0.72	0.72
FOF		Kotak Silver ETF Fund of Fund		FIXED	NO	0.41	0.41	0.41	0.41	0.41	0.48	0.48	0.48	0.48	0.48
FOF		Kotak US Specific Equity Passive FOF Erstwhile Kotak NASDAQ 100 Fund of Fund		FIXED	NO	0.33	0.33	0.33	0.33	0.33	0.39	0.39	0.39	0.39	0.39
FOF	Fund of Fund	Kotak Gold Fund		FIXED	NO	0.27	0.27	0.27	0.27	0.27	0.32	0.32	0.32	0.32	0.32
FOF		Kotak Gold Silver Passive FOF		FIXED	NO	0.24	0.24	0.24	0.24	0.24	0.28	0.28	0.28	0.28	0.28
FOF		Kotak Multi Factor Passive FOF		FIXED	NO	0.20	0.20	0.20	0.20	0.20	0.24	0.24	0.24	0.24	0.24

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FOF	Fund of Fund	Kotak Global Emerging Market Overseas Equity Omni FOF Erstwhile Kotak Global Emerging Fund	01-Jul-2026 to 30-Sep-2026	FIXED	NO	0.19	0.19	0.19	0.19	0.19	0.22	0.22	0.22	0.22	0.22
FOF	Debt	Kotak Income Plus Arbitrage Omni FOF Erstwhile Kotak Income Plus Arbitrage FOF		FIXED	NO	0.16	0.16	0.16	0.16	0.16	0.19	0.19	0.19	0.19	0.19

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. Pursuant 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.