Brokerage Structure of ARN-30846 applicable from 1st July 2015 till further notice

Scheme Detail	T15 & B15				Additional Market Expansion (B15)	Scheme Wise Clawback if Redeemed / Switched	Exit Load
	Amount / Time Slab / Trxn. Type	Upfront Brokerage	1st Year Trail	2nd Year Onwards Trail			
Equity Fund							
IDFC Classic Equity Fund IDFC Sterling Equity Fund	Any Amount	1.00%	0.75%	0.75%	Upfront : 1.50% Trail : 1st year - NIL	Upfront : 18 Months Market Expansion Upfront : 12 Months	2% for 18 Months
IDFC Dynamic Equity Fund	Any Amount	1.00%	0.70%	0.70%	Upfront : 1.25% Trail : 1st year - NIL	Upfront : 18 Months Market Expansion Upfront : 12 Months	1.5% for 18months
IDFC Infrastructure Fund IDFC Imperial Equity Fund IDFC Equity Fund	Any Amount	1.00%	0.75%	0.75%	Upfront : 1.50% Trail : 1st year - NIL	12 Months	1% for 365 days
IDFC- Premier Equity Fund	Any Amount	0.90%	0.60%	0.60%	Upfront : 1.50% Trail : 1st year - NIL	12 Months	1% for 365 days
ELSS							
IDFC Tax Advantage (ELSS) Fund	Any Amount	1.00%	1.00%	1.00%	Upfront : 1.50% Trail : 1st year - NIL		NIL
Hybrid fund							
IDFC Asset Allocation Fund - FOF -Moderate Plan	Any Amount	0.65%	0.65%	0.65%	Upfront : 1.50% Trail : 1st year - NIL	Upfront : 18 Months Market Expansion Upfront : 12 Months	1.5% for 18 months
IDFC Asset Allocation Fund -FOF- Aggressive Plan	Any Amount	0.80%	0.75%	0.75%	Upfront : 1.50% Trail : 1st year - NIL	Upfront : 18 Months Market Expansion Upfront : 12 Months	1.5% for 18 months
IDFC Asset Allocation Fund -FOF- Conservative Plan	Any Amount	0.40%	0.60%	0.60%	Upfront : 1.50% Trail : 1st year - NIL	Upfront : 18 Months Market Expansion Upfront : 12 Months	1.5% for 18 months
IDFC Monthly Income Plan	Any Amount	1.00%	0.70%	0.70%	Upfront : 1.25% Trail : 1st year - NIL	12 Months	1% for 365 days
Index fund							
IDFC Nifty Fund	Any Amount	NIL	0.10%	0.10%	NIL		1% for 7 days
Money Market fund							
IDFC Banking Debt Fund	Any Amount	NIL	0.10%	0.10%	NIL		0.15% for 7 days
IDFC Cash fund	Any Amount	NIL	0.05%	0.05%	NIL		NIL
IDFC Money Manager Fund -Investment Plan	Any Amount	NIL	0.20%	0.10%	NIL		0.25% for 1 Month
IDFC Money Manager Fund-Treasury Plan	Any Amount	NIL	0.50%	0.40%	NIL		NIL
IDFC Ultra Short Term Fund	Any Amount	NIL	0.15%	0.15%	NIL		NIL
Short term Debt fund							
IDFC Super Saver Income Fund - Short Term Plan	Any Amount	NIL	0.50%	0.40%	NIL		0.25% for 1 month wef 09-Dec-14
IDFC Super Saver Income Fund- Medium Term Plan	Any Amount	0.40%	0.60%	0.60%	NIL	Upfront : 12 Months	1st yr-1%, >1to2yr 0.75%, >2to3yr 0.50%
Long term debt fund							
IDFC All Seasons Bond Fund	Any Amount	0.10%	0 to 3 Months - 0.40% , 4 to 12 Months - 0.40%	0.40%	NIL	Upfront : 3 Months	0.50% for 3 months
IDFC Dynamic Bond Fund	Any Amount	0.25%	0.75%	0.75%	NIL	3 Months	0.5% For 3 months
IDFC Super Saver Income Fund - Investment Plan	Any Amount	0.65%	0.70%	0.70%	NIL	Upfront : 12 Months	1% for 365 days
Gilt Fund							
IDFC Government Securities Fund - Investment Plan	Any Amount	NIL	0.75%	0.50%	NIL		NIL
IDFC Government Securities	Any Amount	NIL	0.10%	0.10%	NIL		NIL

Fund - Short Term Plan							
IDFC Government Securities Fund-Provident FundPlan	Any Amount	NIL	0.50%	0.50%	NIL		NIL WEF 11 Dec 2014
Arbitrage Fund							
IDFC Arbitrage Fund	Any Amount	0.15%	0 to 3 Months - 0.50% , 4 to 12 Months - 0.50%	0.50%	NIL	Upfront : 3 Months	0.25% for 3 Months
IDFC Arbitrage Plus Fund	Any Amount	0.15%	0 to 3 Months - 0.50% , 4 to 12 Months - 0.50%	0.50%	NIL	Upfront : 3 Months	0.25% for 3 months WEF 24 Dec 2014

Terms & Conditions :

i) T-15 refers to Top 15 Cities provided by AMFI & B-15 refers to all the cities beyond the Top 15 cities.

- The list of Top 15 cities are as follows:
- Ahmedabad, Bangalore, Baroda, Chandigarh, Chennai, Hyderabad, Jaipur, Kanpur, Kolkata, Lucknow, Mumbai(Including Thane & Navi Mumbai), New Delhi (including NCR), Panjim, Pune and Surat.

Scheme-wise Claw Back provision if redeemed/switched within claw back period:

- The Upfront in T15 & B15 will be proportionately recovered/clawed back from the future Brokerage payments of the Distributor.
- The Market Expansion incentive is applicable for 1st year and only for B-15 Cities which will be completely recovered/clawed back from the future Brokerage payments of the distributor.
- Market Expansion brokerage & its Claw back Tenure will be **applicable for 12 months only**.

ii) The changes effected in the current month's brokerage rates are highlighted in **"green"** for your attention.

iii) All SIP incentives drives are discontinued with effect from 1st April'15.

iv) Upfront & Trail will be paid as per the brokerage structure **on switches within equity schemes** (i.e. (CEF/SEF/DEF/INFRA/IEF/EQTY FUND/PEF) with effect from 1st April'15.

v) In Asset Allocation Funds, there is no exit load on switches within the asset allocation funds and there is no limit to the number of switches between Asset Allocation Funds. **Upfront brokerage is not eligible for such switches**.

vi) No upfront brokerage will be paid in case of switches **within sub plans of any schemes** for e.g. Dividend to Growth or vice versa.

vii) In case EUIN or the investor declaration is not provided within the timelines as prescribed by AMFI from time to time, brokerage on the concerned transaction shall be forfeited permanently.

viii) The brokerage/incentives would be inclusive of Service Tax/Education Cess and any other applicable tax, if any; as per the current regulations.

ix) Any brokerage payout related discrepancies have to be intimated to us within 45 days from the date of release of brokerage.

x) AMC reserves the right to change the structure without any prior intimation.