

Brokerage Structure for the Period
01-Jan-14 till 31-Mar-14

Type of Brokerage	Slab	Kotak 50	Kotak Opportunities	Kotak Select Focus	Kotak Classic Equity	Kotak Balance	Kotak Emerging Equity	Kotak Mid-Cap	Kotak Global Emerging Fund	Kotak Arbitrage Fund	Kotak Tax Saver Fund	Kotak Monthly Income Plan	Kotak Multi Asset Allocation Fund
Upfront T15	<=10 crs	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.00	0.40	6.00	1.50	1.50
Additional Upfront for Jan-Mar, 2014													
Trail 1st year		0.25	0.25	0.25	0.50	0.50	0.50	0.25	NIL	NIL	NIL	0.50	0.50
Trail 2nd year /3rd year		0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	NIL	NIL	NIL	NIL
Trail 4th year onwards		0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.50	0.40	NIL	0.75	0.75
Special incentive for B15		0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.50	0.40	0.75	0.75	0.75
Upfront T15	>10 crs	2.00	2.00	2.00	2.00	2.00	2.00	2.00	1.00	NIL	0.50	1.50	1.50
Trail 1st year		NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Trail 2nd year /3rd year		1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.00	0.40	1.50	1.25	1.25
Trail 4th year onwards		0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.50	0.40	0.75	0.75	0.75

Type of Brokerage	Slab	Kotak Income Opportunities Fund	Kotak Bond Fund	Kotak Bond Short Term Fund	Kotak Gilt Investments Fund	Kotak Gold Fund
Upfront T15	<=10 crs	1.50	1.00	0.75	NIL	1.00
Trail 1st year		NIL	0.50	NIL	1.25	NIL
Trail 2nd year /3rd year		0.50	0.50	0.50	0.75	0.50
Trail 4th year onwards		0.50	0.50	0.50	0.75	0.50
Special incentive for B15		0.25	0.25	NIL	NIL	NIL
Upfront T15	>10 crs	NIL	NIL	NIL	NIL	NIL
Trail 1st year		1.50	1.00	0.75	1.25	1.00
Trail 2nd year /3rd year		0.50	0.50	0.50	0.75	0.50
Trail 4th year onwards		0.50	0.50	0.50	0.75	0.50

Type of Brokerage	Slab	Kotak Equity FOF	Kotak Banking and PSU Debt Fund	Kotak Floater Long Term Fund	Kotak Liquid Fund	Kotak Floater Short Term	Kotak Flexi Debt Fund
Upfront T15		0.25	NIL	NIL	NIL	NIL	NIL
Trail 1st year		Refer Notes [II] (1)	0.15	0.20	0.03	0.03	0.75

Trail 2nd year/3rd year	Any Amount	Refer Notes [II] (1)	0.15	0.2	0.03	0.03	0.75
Trail 4th year onwards		Refer Notes [II] (1)	0.15	0.20	0.03	0.03	0.75
Special incentive for B15		NIL	NIL	NIL	NIL	NIL	NIL

TERMS AND CONDITIONS :
[II] CLAWBACK :
incentive) will be with full Clawback to the extent of units redeemed (except Kotak Tax Saver scheme where no
(2) In Bond Fund - exit load will be for 6 months with proportionate clawback till 12 months
(3) In Bond Short Term Scheme - exit load will be of 3 months with proportionate clawback till 6 months
(4) In Kotak Arbitrage Scheme - exit load will be of 3 months with proportionate clawback till 6 months
[III] BROKERAGE :
brokerage from them at a rate, contracted between you and the underlying scheme. Kotak Mutual Fund is not intermediaries wrt commission disclosures
Trustee.
(4) In case of any regulatory change wrt expense ratio, the brokerage structure may be reviewed in the interim month.
applications from the same investor, where such arrangement is made with an intention to avail upfront
(7) Special Incentive B15 is over and above upfront brokerage of T15
(8) Additional Upfront paid for Equity Schemes is for the period Jan 2014 to Mar 2014
[III] BROKERAGE ON SWITCHES :
be eligible for brokerage (upfront/trail) as per the distributor's applicable brokerage in the scheme to which the
brokerage as per the distributor's applicable trail brokerage in Kotak Gold Fund
dividend re-investment or growth to dividend
[IV] LOAD STRUCTURE :
column is with reference to the date of allotment of units/ commencement of SIP/STP Please refer to the latest Scheme), Kotak Monthly Income Plan, Kotak Multi Asset Allocation Fund is 1% if exit before 1year from date of
days from date of allotment.
Debt Plan A, Gilt Investment and Kotak Banking and PSU Debt Fund
from date of allotment.
(5) Exit load for Kotak Income Opportunities Fund - 2% if exit <=1yr, NIL if exit after 1 year from date of allotment
from date of allotment.
from date of allotment
[V] TAXES & LEVIES :
taxes and levies, including service tax. W.e.f. 01.07.2012, the services provided by a mutual fund agent or a