Brokerage Structure

Distributor : ARN-30846 / International Money Matters Private Limited **for the Investment Period : 01-Apr-2023 to 30-Jun-2023**

Class	SEBI Scheme categorization	Scheme	Investment Period	Transaction Nature	Investment Amount	Rate Type	Trailer Fee						All Assets	B30 Inc Trailer Fee Clawback		
							B30 Inc	1st Yr	2nd Yr	3rd Yr	4th Yr	>=5th Yr		Type	%	Thld(D)
Equity	Equity	Kotak Banking and Financial Services Fund	01-Apr-2023 to 30-Jun-2023	Lump sum	1 to MAX	FIXED	0	1.4	1.4	1.4	1.4	1.4	NO			
				Systematic	1 to MAX	FIXED	0	1.4	1.4	1.4	1.4	1.4	NO			
Equity	Equity	Kotak Manufacture In India Fund		Lump sum	1 to MAX	FIXED	0	1.4	1.4	1.4	1.4	1.4	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	1.4	1.4	1.4	1.4	1.4	NO	Full	100	365
Equity	Sectoral or Thematic Fund	Kotak Infrastructure & Economic Reform Fund		Lump sum	1 to MAX	FIXED	0	1.35	1.35	1.35	1	1	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	1.35	1.35	1.35	1	1	NO	Full	100	365
Equity	Equity	Kotak ESG Opportunities Fund		Lump sum	1 to MAX	FIXED	0	1.3	1.3	1.3	1.3	1.3	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	1.3	1.3	1.3	1.3	1.3	NO	Full	100	365
Equity	Contra Fund	Kotak India EQ Contra Fund		Lump sum	1 to MAX	FIXED	0	1.3	1.3	1.3	1.05	1.05	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	1.3	1.3	1.3	1.05	1.05	NO	Full	100	365
Equity	Equity	Kotak Business Cycle Fund		Lump sum	1 to MAX	FIXED	0	1.25	1.25	1.25	1.25	1.25	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	1.25	1.25	1.25	1.25	1.25	NO	Full	100	365
Equity	Equity	Kotak Focused Equity Fund		Lump sum	1 to MAX	FIXED	0	1.25	1.25	1.25	1.25	1.25	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	1.25	1.25	1.25	1.25	1.25	NO	Full	100	365
Equity	Equity	Kotak Pioneer Fund		Lump sum	1 to MAX	FIXED	0	1.25	1.25	1.25	1.25	1.25	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	1.25	1.25	1.25	1.25	1.25	NO	Full	100	365
Equity	Equity	Kotak Multicap Fund		Lump sum	1 to MAX	FIXED	0	1.2	1.2	1.2	1.2	1.2	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	1.2	1.2	1.2	1.2	1.2	NO	Full	100	365
Equity	Large Cap Fund	Kotak Bluechip Fund		Lump sum	1 to MAX	FIXED	0	1.15	1.15	1.15	1.05	1.05	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	1.15	1.15	1.15	1.05	1.05	NO	Full	100	365
Equity	ELSS	Kotak Tax Saver Fund		Lump sum	1 to MAX	FIXED	0	1.15	1.15	1.15	1	1	NO	Full	100	365

Perc- Percentage **Prop- Proportionate** **NC- No Clawback** **Thld(D)- Threshold Period(In Days)**

Brokerage Structure

Distributor : ARN-30846 / International Money Matters Private Limited **for the Investment Period : 01-Apr-2023 to 30-Jun-2023**

Class	SEBI Scheme categorization	Scheme	Investment Period	Transaction Nature	Investment Amount	Rate Type	Trailer Fee						All Assets	B30 Inc Trailer Fee Clawback		
							B30 Inc	1st Yr	2nd Yr	3rd Yr	4th Yr	>=5th Yr		Type	%	Thld(D)
Equity	ELSS	Kotak Tax Saver Fund	01-Apr-2023 to 30-Jun-2023	Systematic	1 to MAX	FIXED	0	1.15	1.15	1.15	1	1	NO	Full	100	365
Equity	Equity Savings	Kotak Equity Savings Scheme		Lump sum	1 to MAX	FIXED	0	1.1	1.1	1.1	0.65	0.65	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	1.1	1.1	1.1	0.65	0.65	NO	Full	100	365
Equity	Small Cap Fund	Kotak Small Cap Fund		Lump sum	1 to MAX	FIXED	0	1.05	1.05	1.05	1	1	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	1.05	1.05	1.05	1	1	NO	Full	100	365
Equity	Large and Mid Cap Fund	Kotak Equity Opportunities Fund		Lump sum	1 to MAX	FIXED	0	1.05	1.05	1.05	0.95	0.95	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	1.05	1.05	1.05	0.95	0.95	NO	Full	100	365
Equity	Mid Cap Fund	Kotak Emerging Equity		Lump sum	1 to MAX	FIXED	0	1	1	1	0.95	0.95	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	1	1	1	0.95	0.95	NO	Full	100	365
Equity	MultiCap fund	Kotak Flexicap Fund		Lump sum	1 to MAX	FIXED	0	0.9	0.9	0.9	0.8	0.8	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	0.9	0.9	0.9	0.8	0.8	NO	Full	100	365
Equity	Arbitrage Fund	Kotak Arbitrage Fund		Lump sum	1 to MAX	FIXED	0	0.45	0.45	0.45	0.45	0.45	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	0.45	0.45	0.45	0.45	0.45	NO	Full	100	365
Equity	Equity	Kotak Nifty Next 50 Index Fund		Lump sum	1 to MAX	FIXED	0	0.4	0.4	0.4	0.4	0.4	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	0.4	0.4	0.4	0.4	0.4	NO	Full	100	365
Equity	Equity	Kotak Nifty 50 Index Fund		Lump sum	1 to MAX	FIXED	0	0.25	0.25	0.25	0.25	0.25	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	0.25	0.25	0.25	0.25	0.25	NO	Full	100	365
Hybrid	Balanced Hybrid Fund	Kotak Equity Hybrid		Lump sum	1 to MAX	FIXED	0	1.15	1.15	1.15	1.05	1.05	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	1.15	1.15	1.15	1.05	1.05	NO	Full	100	365
Hybrid	Conservative Hybrid Fund	Kotak Debt Hybrid		Lump sum	1 to MAX	FIXED	0	1.15	1.15	1.15	1.05	1.05	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	1.15	1.15	1.15	1.05	1.05	NO	Full	100	365

Perc- Percentage **Prop- Proportionate** **NC- No Clawback** **Thld(D)- Threshold Period(In Days)**

Brokerage Structure

Distributor : ARN-30846 / International Money Matters Private Limited **for the Investment Period : 01-Apr-2023 to 30-Jun-2023**

Class	SEBI Scheme categorization	Scheme	Investment Period	Transaction Nature	Investment Amount	Rate Type	Trailer Fee						All Assets	B30 Inc Trailer Fee Clawback		
							B30 Inc	1st Yr	2nd Yr	3rd Yr	4th Yr	>=5th Yr		Type	%	Thld(D)
Hybrid	Dynamic Asset Allocation fund	Kotak Balanced Advantage Fund	01-Apr-2023 to 30-Jun-2023	Lump sum	1 to MAX	FIXED	0	1.05	1.05	1.05	1	1	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	1.05	1.05	1.05	1	1	NO	Full	100	365
Debt	Credit Risk Fund	Kotak Credit Risk Fund		Lump sum	1 to MAX	FIXED	0	0.95	0.95	0.95	0.7	0.7	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	0.95	0.95	0.95	0.7	0.7	NO	Full	100	365
Debt	Medium Duration Fund	Kotak Medium Term Fund		Lump sum	1 to MAX	FIXED	0	0.8	0.8	0.8	0.6	0.6	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	0.8	0.8	0.8	0.6	0.6	NO	Full	100	365
Debt	Short Duration Fund	Kotak Bond Short Term Fund		Lump sum	1 to MAX	FIXED	0	0.75	0.75	0.75	0.75	0.75	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	0.75	0.75	0.75	0.75	0.75	NO	Full	100	365
Debt	Dynamic Bond	Kotak Dynamic Bond Fund		Lump sum	1 to MAX	FIXED	0	0.75	0.75	0.75	0.75	0.75	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	0.75	0.75	0.75	0.75	0.75	NO	Full	100	365
Debt	Low duration Fund	Kotak Low Duration Fund		Lump sum	1 to MAX	FIXED	0	0.75	0.75	0.75	0.75	0.75	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	0.75	0.75	0.75	0.75	0.75	NO	Full	100	365
Debt	Gilt Fund	Kotak Gilt Investments Fund		Lump sum	1 to MAX	FIXED	0	0.7	0.7	0.7	0.5	0.5	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	0.7	0.7	0.7	0.5	0.5	NO	Full	100	365
Debt	Medium to Long Term Duration Fund	Kotak Bond Fund		Lump sum	1 to MAX	FIXED	0	0.65	0.65	0.65	0.4	0.4	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	0.65	0.65	0.65	0.4	0.4	NO	Full	100	365
Debt	Ultra short Duration Fund	Kotak Savings Fund		Lump sum	1 to MAX	FIXED	0	0.4	0.4	0.4	0.4	0.4	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	0.4	0.4	0.4	0.4	0.4	NO	Full	100	365
Debt	Debt	Kotak Floating Rate Fund		Lump sum	1 to MAX	FIXED	0	0.3	0.3	0.3	0.3	0.3	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	0.3	0.3	0.3	0.3	0.3	NO	Full	100	365
Debt	Banking and PSU Fund	Kotak Banking and PSU Debt Fund		Lump sum	1 to MAX	FIXED	0	0.3	0.3	0.3	0.3	0.3	NO	Full	100	365

Perc- Percentage **Prop- Proportionate** **NC- No Clawback** **Thld(D)- Threshold Period(In Days)**

Brokerage Structure

Distributor : ARN-30846 / International Money Matters Private Limited **for the Investment Period : 01-Apr-2023 to 30-Jun-2023**

Class	SEBI Scheme categorization	Scheme	Investment Period	Transaction Nature	Investment Amount	Rate Type	Trailer Fee						All Assets	B30 Inc Trailer Fee Clawback		
							B30 Inc	1st Yr	2nd Yr	3rd Yr	4th Yr	>=5th Yr		Type	%	Thld(D)
Debt	Banking and PSU Fund	Kotak Banking and PSU Debt Fund	01-Apr-2023 to 30-Jun-2023	Systematic	1 to MAX	FIXED	0	0.3	0.3	0.3	0.3	0.3	NO	Full	100	365
Debt	Corporate Bond Fund	Kotak Corporate Bond Fund		Lump sum	1 to MAX	FIXED	0	0.3	0.3	0.3	0.3	0.3	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	0.3	0.3	0.3	0.3	0.3	NO	Full	100	365
Debt	Debt	KOTAK NIFTY SDL JUL 2028 INDEX FUND	05-Apr-2023 to 30-Jun-2023	Lump sum	1 to MAX	FIXED	0	0.25	0.25	0.25	0.25	0.25	NO			
				Systematic	1 to MAX	FIXED	0	0.25	0.25	0.25	0.25	0.25	NO			
Debt	Debt	Kotak Nifty SDL Jul 2033 Index Fund	01-Apr-2023 to 30-Jun-2023	Lump sum	1 to MAX	FIXED	0	0.2	0.2	0.2	0.2	0.2	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	0.2	0.2	0.2	0.2	0.2	NO	Full	100	365
Debt	Debt	KOTAK NIFTY SDL PLUS AAA PSU BOND JUL 2028 60:40 INDEX FUND		Lump sum	1 to MAX	FIXED	0	0.18	0.18	0.18	0.18	0.18	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	0.18	0.18	0.18	0.18	0.18	NO	Full	100	365
Debt	Debt	Kotak Nifty SDL Jul 2026 Index Fund		Lump sum	1 to MAX	FIXED	0	0.18	0.18	0.18	0.18	0.18	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	0.18	0.18	0.18	0.18	0.18	NO	Full	100	365
Debt	Debt	Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index Fund		Lump sum	1 to MAX	FIXED	0	0.15	0.15	0.15	0.15	0.15	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	0.15	0.15	0.15	0.15	0.15	NO	Full	100	365
Debt	Debt	Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund		Lump sum	1 to MAX	FIXED	0	0.15	0.15	0.15	0.15	0.15	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	0.15	0.15	0.15	0.15	0.15	NO	Full	100	365
Debt	Debt	Kotak All Weather Debt FOF		Lump sum	1 to MAX	FIXED	0	0.05	0.05	0.05	0.05	0.05	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	0.05	0.05	0.05	0.05	0.05	NO	Full	100	365
Debt	Money Market scheme	Kotak Money Market Scheme		Lump sum	1 to MAX	FIXED	0	0.03	0.03	0.03	0.03	0.03	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	0.03	0.03	0.03	0.03	0.03	NO	Full	100	365
Debt	Liquid Fund	Kotak Liquid Fund		Lump sum	1 to MAX	FIXED	0	0.03	0.03	0.03	0.03	0.03	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	0.03	0.03	0.03	0.03	0.03	NO	Full	100	365

Perc- Percentage **Prop- Proportionate** **NC- No Clawback** **Thld(D)- Threshold Period(In Days)**

Brokerage Structure

Distributor : ARN-30846 / International Money Matters Private Limited **for the Investment Period : 01-Apr-2023 to 30-Jun-2023**

Class	SEBI Scheme categorization	Scheme	Investment Period	Transaction Nature	Investment Amount	Rate Type	Trailer Fee						All Assets	B30 Inc Trailer Fee Clawback		
							B30 Inc	1st Yr	2nd Yr	3rd Yr	4th Yr	>=5th Yr		Type	%	Thld(D)
Debt	Overnight Fund	Kotak Overnight Fund	01-Apr-2023 to 30-Jun-2023	Lump sum	1 to MAX	FIXED	0	0.03	0.03	0.03	0.03	0.03	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	0.03	0.03	0.03	0.03	0.03	NO	Full	100	365
FOF	FOF	Kotak Global Innovation Fund of Fund		Lump sum	1 to MAX	FIXED	0	1	1	1	1	1	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	1	1	1	1	1	NO	Full	100	365
FOF	FOF	Kotak International REIT FOF		Lump sum	1 to MAX	FIXED	0	0.8	0.8	0.8	0.8	0.8	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	0.8	0.8	0.8	0.8	0.8	NO	Full	100	365
FOF	Fund of Fund	Kotak Multi Asset Allocator Fund of Fund - Dynamic		Lump sum	1 to MAX	FIXED	0	0.55	0.55	0.55	0.5	0.5	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	0.55	0.55	0.55	0.5	0.5	NO	Full	100	365
FOF	FOF	Kotak Silver ETF Fund of Fund	11-Apr-2023 to 30-Jun-2023	Lump sum	1 to MAX	FIXED	0	0.45	0.45	0.45	0.45	0.45	NO			
				Systematic	1 to MAX	FIXED	0	0.45	0.45	0.45	0.45	0.45	NO			
FOF	Fund of Fund	Kotak Global Emerging Fund	01-Apr-2023 to 30-Jun-2023	Lump sum	1 to MAX	FIXED	0	0.35	0.35	0.35	0.35	0.35	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	0.35	0.35	0.35	0.35	0.35	NO	Full	100	365
FOF	Fund of Fund	Kotak Gold Fund		Lump sum	1 to MAX	FIXED	0	0.35	0.35	0.35	0.35	0.35	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	0.35	0.35	0.35	0.35	0.35	NO	Full	100	365
FOF	FOF	Kotak NASDAQ 100 Fund of Fund		Lump sum	1 to MAX	FIXED	0	0.35	0.35	0.35	0.35	0.35	NO	Full	100	365
				Systematic	1 to MAX	FIXED	0	0.35	0.35	0.35	0.35	0.35	NO	Full	100	365

Perc- Percentage **Prop- Proportionate** **NC- No Clawback** **Thld(D)- Threshold Period(In Days)**

TERMS AND CONDITIONS:
I. GENERAL
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. All Trail Brokerages will be calculated for every calendar month and will be paid out in the following month.
iii. This brokerage structure is applicable till further notice and is subject to changes at the discretion of AMC/ Trustee.
iv. In case of any regulatory changes with respect to expense ratio, the past / present brokerage structure may be reviewed by the AMC.
v. The load structures may change at the discretion of AMC / Trustee. Please refer to the latest applicable load structure in the Offer Document(s) / Addenda to the Offer Document(s).
vi. Switches will be eligible for brokerage trail as per the distributor's applicable brokerage in the scheme but subject to applicable clawback of the switch out scheme. Option changes within the same scheme are not treated as Intra switches
vii. 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 / Pincodes 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.
viii. SIP / STP registered WEF April 01, 2019 onwards will be on Trigger basis and not on registration basis.
ix. In the event of the clawback brokerage being higher than that month's brokerage payable, the broker shall refund the same.
x. 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.
xi. Any Events / Training / Activities / Seminar etc. planned with your employees / clients / sub brokers etc. shall be conducted with the written consent of Regional Heads / Head of Sales prior to such activites
xii. All communication with regards to rates changes/modifications would be formally informed to you through kotakadvisorh@kotak.com or donotreply@camsonline.com e- mail id only. 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
xiii. As per SEBI's letter no. SEBI/H0/IMD/IMD-SEC-3/P/OW/2023/5823/1 dated February 24, 2023 to AMFI, WEF March 01, 2023 B30 Structure is put in abeyance. However the payout of B30 incentives on the inflows from B30 cities received till February 28, 2023 will continue.