

## Brokerage Structure

Distributor : ARN-76035 / ARA FINANCIAL SERVICES PRIVATE LIMITED

for the Investment Period : 01-Oct-2024 to 31-Dec-2024



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)	
INDEX		Kotak Nifty Midcap 150 Momentum 50 Index Fund	01-Oct-2024 to 03-Oct-2024	Lump sum	1 to MAX	FIXED	0	0.6	0.6	0.6	0.6	0.6	NO				
			11-Oct-2024 to 31-Dec-2024		1 to MAX	FIXED	0	0.6	0.6	0.6	0.6	0.6	0.6	NO			
			01-Oct-2024 to 03-Oct-2024	Systematic	1 to MAX	FIXED	0	0.6	0.6	0.6	0.6	0.6	0.6	NO			
					1 to MAX	FIXED	0	0.6	0.6	0.6	0.6	0.6	0.6	NO			
		Kotak Nifty India Tourism Index Fund	Lump sum	1 to MAX	FIXED	0	0.6	0.6	0.6	0.6	0.6	0.6	NO				
				Systematic	1 to MAX	FIXED	0	0.6	0.6	0.6	0.6	0.6	NO				
			Kotak BSE PSU Index Fund	Lump sum	1 to MAX	FIXED	0	0.6	0.6	0.55	0.55	0.55	NO				
					Systematic	1 to MAX	FIXED	0	0.6	0.6	0.55	0.55	0.55	NO			
INDEX	INDEX	Kotak NIFTY 100 Low Volatility 30 Index Fund	01-Oct-2024 to 31-Dec-2024	Lump sum	1 to MAX	FIXED	0	0.55	0.55	0.55	0.55	0.55	NO				
				Systematic	1 to MAX	FIXED	0	0.55	0.55	0.55	0.55	0.55	NO				
		Kotak Nifty Midcap 50 Index fund		Lump sum	1 to MAX	FIXED	0	0.55	0.55	0.5	0.5	0.5	NO				
				Systematic	1 to MAX	FIXED	0	0.55	0.55	0.5	0.5	0.5	NO				
		Kotak S&P BSE Housing Index Fund		Lump sum	1 to MAX	FIXED	0	0.5	0.5	0.5	0.5	0.5	NO				
				Systematic	1 to MAX	FIXED	0	0.5	0.5	0.5	0.5	0.5	NO				
		Kotak Nifty 200 Momentum 30 Index Fund		Lump sum	1 to MAX	FIXED	0	0.5	0.5	0.5	0.5	0.5	NO				
				Systematic	1 to MAX	FIXED	0	0.5	0.5	0.5	0.5	0.5	NO				
		Kotak Nifty Financial Services Ex-Bank Index Fund		Lump sum	1 to MAX	FIXED	0	0.5	0.5	0.5	0.5	0.5	NO				
				Systematic	1 to MAX	FIXED	0	0.5	0.5	0.5	0.5	0.5	NO				
		KOTAK NIFTY SMALLCAP 50 INDEX FUND		Lump sum	1 to MAX	FIXED	0	0.5	0.5	0.5	0.5	0.5	NO				
				Systematic	1 to MAX	FIXED	0	0.5	0.5	0.5	0.5	0.5	NO				
		Kotak Nifty G-Sec July 2033 Index Fund		Lump sum	1 to MAX	FIXED	0	0.22	0.22	0.22	0.22	0.22	NO				
				Systematic	1 to MAX	FIXED	0	0.22	0.22	0.22	0.22	0.22	NO				
		KOTAK NIFTY SDL JUL 2028 INDEX FUND		Lump sum	1 to MAX	FIXED	0	0.2	0.2	0.2	0.2	0.2	NO				
				Systematic	1 to MAX	FIXED	0	0.2	0.2	0.2	0.2	0.2	NO				
INDEX		KOTAK CRISIL-IBX AAA FINANCIAL SERVICES INDEX SEP 2027 FUND	Lump sum	1 to MAX	FIXED	0	0.18	0.18	0.18	0.18	0.18	NO					
			Systematic	1 to MAX	FIXED	0	0.18	0.18	0.18	0.18	0.18	NO					
INDEX	INDEX	Kotak Nifty SDL Jul 2026 Index Fund	Lump sum	1 to MAX	FIXED	0	0.17	0.17	0.17	0.17	0.17	NO					
			Systematic	1 to MAX	FIXED	0	0.17	0.17	0.17	0.17	0.17	NO					
		Kotak Nifty SDL Jul 2033 Index Fund	Lump sum	1 to MAX	FIXED	0	0.17	0.17	0.17	0.17	0.17	NO					
			Systematic	1 to MAX	FIXED	0	0.17	0.17	0.17	0.17	0.17	NO					
		Kotak Nifty AAA Bond Jun 2025 HTM Index Fund	Lump sum	1 to MAX	FIXED	0	0.15	0.15	0.15	0.15	0.15	NO					
			Systematic	1 to MAX	FIXED	0	0.15	0.15	0.15	0.15	0.15	NO					

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Thld(D)- Threshold Period(In Days)

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							B30 Inc	1st Yr	2nd Yr	3rd Yr	4th Yr	>=5th Yr		Type	%	Thld(D)	
EQUITY	Equity	Kotak Healthcare Fund	01-Oct-2024 to 31-Dec-2024	Lump sum	1 to MAX	FIXED	0	1.4	1.4	1.2	1.2	1.2	NO				
				Systematic	1 to MAX	FIXED	0	1.4	1.4	1.2	1.2	1.2	1.2	NO			
		Kotak Technology Fund		Lump sum	1 to MAX	FIXED	0	1.3	1.3	1.2	1.2	1.2	1.2	NO			
				Systematic	1 to MAX	FIXED	0	1.3	1.3	1.2	1.2	1.2	1.2	NO			
		Kotak Consumption Fund		Lump sum	1 to MAX	FIXED	0	1.3	1.3	1.15	1.15	1.15	1.15	NO			
				Systematic	1 to MAX	FIXED	0	1.3	1.3	1.15	1.15	1.15	1.15	NO			
		Kotak Focused Equity Fund		Lump sum	1 to MAX	FIXED	0	1.3	1.3	1.15	1.15	1.15	1.15	NO			
				Systematic	1 to MAX	FIXED	0	1.3	1.3	1.15	1.15	1.15	1.15	NO			
EQUITY	Contra Fund	Kotak India EQ Contra Fund	Lump sum	1 to MAX	FIXED	0	1.25	1.25	1.2	1.2	1.2	NO					
			Systematic	1 to MAX	FIXED	0	1.25	1.25	1.2	1.2	1.2	1.2	NO				
EQUITY	Large Cap Fund	Kotak Bluechip Fund	Lump sum	1 to MAX	FIXED	0	1.2	1.2	1.2	1.2	1.2	NO					
			Systematic	1 to MAX	FIXED	0	1.2	1.2	1.2	1.2	1.2	1.2	NO				
EQUITY	Equity	Kotak Banking and Financial Services Fund	Lump sum	1 to MAX	FIXED	0	1.2	1.2	1.1	1.1	1.1	NO					
			Systematic	1 to MAX	FIXED	0	1.2	1.2	1.1	1.1	1.1	1.1	NO				
		Kotak ESG Exclusionary Strategy Fund	Lump sum	1 to MAX	FIXED	0	1.2	1.2	1.1	1.1	1.1	1.1	NO				
			Systematic	1 to MAX	FIXED	0	1.2	1.2	1.1	1.1	1.1	1.1	NO				
EQUITY	Sectoral or Thematic Fund	Kotak Infrastructure & Economic Reform Fund	Lump sum	1 to MAX	FIXED	0	1.15	1.15	1.15	1.15	1.15	NO					
			Systematic	1 to MAX	FIXED	0	1.15	1.15	1.15	1.15	1.15	1.15	NO				
EQUITY	Small Cap Fund	Kotak Small Cap Fund	Lump sum	1 to MAX	FIXED	0	1.1	1.1	1.05	1.05	1.05	NO					
			Systematic	1 to MAX	FIXED	0	1.1	1.1	1.05	1.05	1.05	1.05	NO				
EQUITY	Equity	Kotak Business Cycle Fund	Lump sum	1 to MAX	FIXED	0	1.1	1.1	1	1	1	NO					
			Systematic	1 to MAX	FIXED	0	1.1	1.1	1	1	1	1	NO				
		Kotak Pioneer Fund	Lump sum	1 to MAX	FIXED	0	1.1	1.1	1	1	1	1	NO				
			Systematic	1 to MAX	FIXED	0	1.1	1.1	1	1	1	1	NO				
		Kotak Special Opportunities Fund	Lump sum	1 to MAX	FIXED	0	1.1	1.1	1	1	1	1	NO				
			Systematic	1 to MAX	FIXED	0	1.1	1.1	1	1	1	1	NO				
		Kotak Manufacture In India Fund	Lump sum	1 to MAX	FIXED	0	1.05	1.05	1	1	1	1	NO				
			Systematic	1 to MAX	FIXED	0	1.05	1.05	1	1	1	1	NO				
EQUITY	Large and Mid Cap Fund	Kotak Equity Opportunities Fund	Lump sum	1 to MAX	FIXED	0	1.05	1.05	1	1	1	NO					
			Systematic	1 to MAX	FIXED	0	1.05	1.05	1	1	1	1	NO				
EQUITY	Equity Savings	Kotak Equity Savings Scheme	Lump sum	1 to MAX	FIXED	0	1	1	1	1	1	NO					
			Systematic	1 to MAX	FIXED	0	1	1	1	1	1	1	NO				

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							B30 Inc	1st Yr	2nd Yr	3rd Yr	4th Yr	>=5th Yr		Type	%	Thld(D)	
EQUITY	Mid Cap Fund	Kotak Emerging Equity	01-Oct-2024 to 31-Dec-2024	Lump sum	1 to MAX	FIXED	0	0.95	0.95	0.9	0.9	0.9	NO				
				Systematic	1 to MAX	FIXED	0	0.95	0.95	0.9	0.9	0.9	0.9	NO			
EQUITY	Equity	Kotak Multi Asset Allocation Fund		Lump sum	1 to MAX	FIXED	0	0.95	0.95	0.9	0.9	0.9	NO				
				Systematic	1 to MAX	FIXED	0	0.95	0.95	0.9	0.9	0.9	0.9	NO			
		Kotak Flexicap Fund		Lump sum	1 to MAX	FIXED	0	0.95	0.95	0.85	0.85	0.85	0.85	NO			
				Systematic	1 to MAX	FIXED	0	0.95	0.95	0.85	0.85	0.85	0.85	NO			
		Kotak Multicap Fund		Lump sum	1 to MAX	FIXED	0	0.95	0.95	0.85	0.85	0.85	0.85	NO			
				Systematic	1 to MAX	FIXED	0	0.95	0.95	0.85	0.85	0.85	0.85	NO			
EQUITY	ELSS	Kotak ELSS Tax Saver Fund		Lump sum	1 to MAX	FIXED	0	0.9	0.9	0.85	0.85	0.85	NO				
				Systematic	1 to MAX	FIXED	0	0.9	0.9	0.85	0.85	0.85	0.85	NO			
EQUITY	Equity	Kotak Quant Fund		Lump sum	1 to MAX	FIXED	0	0.9	0.9	0.8	0.8	0.8	NO				
				Systematic	1 to MAX	FIXED	0	0.9	0.9	0.8	0.8	0.8	0.8	NO			
EQUITY	Arbitrage Fund	Kotak Arbitrage Fund		Lump sum	1 to MAX	FIXED	0	0.6	0.6	0.55	0.55	0.55	NO				
				Systematic	1 to MAX	FIXED	0	0.6	0.6	0.55	0.55	0.55	0.55	NO			
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				
				Systematic	1 to MAX	FIXED	0	0.4	0.4	0.4	0.4	0.4	0.4	NO			
		Kotak Nifty 50 Index Fund		Lump sum	1 to MAX	FIXED	0	0.25	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	0.25	NO			
HYBRID	Balanced Hybrid Fund	Kotak Equity Hybrid		Lump sum	1 to MAX	FIXED	0	1.2	1.2	1.2	1.2	1.2	NO				
				Systematic	1 to MAX	FIXED	0	1.2	1.2	1.2	1.2	1.2	1.2	NO			
HYBRID	Dynamic Asset Allocation fund	Kotak Balanced Advantage Fund		Lump sum	1 to MAX	FIXED	0	0.9	0.9	0.85	0.85	0.85	NO				
				Systematic	1 to MAX	FIXED	0	0.9	0.9	0.85	0.85	0.85	0.85	NO			
HYBRID	Conservative Hybrid Fund	Kotak Debt Hybrid		Lump sum	1 to MAX	FIXED	0	0.85	0.85	0.8	0.8	0.8	NO				
				Systematic	1 to MAX	FIXED	0	0.85	0.85	0.8	0.8	0.8	0.8	NO			
DEBT	Gilt Fund	Kotak Gilt Investments Fund	Lump sum	1 to MAX	FIXED	0	1	1	0.9	0.9	0.9	NO					
			Systematic	1 to MAX	FIXED	0	1	1	0.9	0.9	0.9	0.9	NO				
DEBT	Credit Risk Fund	Kotak Credit Risk Fund	Lump sum	1 to MAX	FIXED	0	0.9	0.9	0.9	0.9	0.9	NO					
			Systematic	1 to MAX	FIXED	0	0.9	0.9	0.9	0.9	0.9	0.9	NO				
DEBT	Medium Duration Fund	Kotak Medium Term Fund	Lump sum	1 to MAX	FIXED	0	0.8	0.8	0.8	0.8	0.8	NO					
			Systematic	1 to MAX	FIXED	0	0.8	0.8	0.8	0.8	0.8	0.8	NO				
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					
			Systematic	1 to MAX	FIXED	0	0.75	0.75	0.75	0.75	0.75	0.75	NO				

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							B30 Inc	1st Yr	2nd Yr	3rd Yr	4th Yr	>=5th Yr		Type	%	Thld(D)		
DEBT	Short Duration Fund	Kotak Bond Short Term Fund	01-Oct-2024 to 31-Dec-2024	Lump sum	1 to MAX	FIXED	0	0.7	0.7	0.7	0.7	0.7	NO					
				Systematic	1 to MAX	FIXED	0	0.7	0.7	0.7	0.7	0.7	0.7	NO				
DEBT	Dynamic Bond	Kotak Dynamic Bond Fund		Lump sum	1 to MAX	FIXED	0	0.7	0.7	0.7	0.7	0.7	NO					
				Systematic	1 to MAX	FIXED	0	0.7	0.7	0.7	0.7	0.7	0.7	NO				
DEBT	Medium to Long Term Duration Fund	Kotak Bond Fund		Lump sum	1 to MAX	FIXED	0	0.55	0.55	0.55	0.4	0.4	NO					
				Systematic	1 to MAX	FIXED	0	0.55	0.55	0.55	0.4	0.4	NO					
DEBT	Ultra short Duration Fund	Kotak Savings Fund		Lump sum	1 to MAX	FIXED	0	0.35	0.35	0.35	0.35	0.35	NO					
				Systematic	1 to MAX	FIXED	0	0.35	0.35	0.35	0.35	0.35	0.35	NO				
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					
				Systematic	1 to MAX	FIXED	0	0.3	0.3	0.3	0.3	0.3	0.3	NO				
DEBT	Debt	Kotak Floating Rate Fund		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	0.25	NO				
DEBT	Corporate Bond Fund	Kotak Corporate Bond Fund		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	0.25	NO				
DEBT	Debt	Kotak Long Duration Fund		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	0.25	NO				
		KOTAK NIFTY SDL PLUS AAA PSU BOND JUL 2028 60:40		Lump sum	1 to MAX	FIXED	0	0.16	0.16	0.16	0.16	0.16	0.16	NO				
				Systematic	1 to MAX	FIXED	0	0.16	0.16	0.16	0.16	0.16	0.16	NO				
				Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index	Lump sum	1 to MAX	FIXED	0	0.1	0.1	0.1	0.1	0.1	0.1	NO			
					Systematic	1 to MAX	FIXED	0	0.1	0.1	0.1	0.1	0.1	0.1	NO			
Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index	Lump sum	1 to MAX		FIXED	0	0.1	0.1	0.1	0.1	0.1	0.1	NO						
	Systematic	1 to MAX		FIXED	0	0.1	0.1	0.1	0.1	0.1	0.1	NO						
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					
				Systematic	1 to MAX	FIXED	0	0.03	0.03	0.03	0.03	0.03	0.03	NO				
DEBT	Liquid Fund	Kotak Liquid Fund	Lump sum	1 to MAX	FIXED	0	0.03	0.03	0.03	0.03	0.03	NO						
			Systematic	1 to MAX	FIXED	0	0.03	0.03	0.03	0.03	0.03	0.03	NO					
DEBT	Debt	Kotak All Weather Debt FOF	Lump sum	1 to MAX	FIXED	0	0.03	0.03	0.03	0.03	0.03	NO						
			Systematic	1 to MAX	FIXED	0	0.03	0.03	0.03	0.03	0.03	0.03	NO					
DEBT	Overnight Fund	Kotak Overnight Fund	Lump sum	1 to MAX	FIXED	0	0.03	0.03	0.03	0.03	0.03	NO						
			Systematic	1 to MAX	FIXED	0	0.03	0.03	0.03	0.03	0.03	0.03	NO					
FOF	FOF	Kotak Global Innovation Fund of Fund	Lump sum	1 to MAX	FIXED	0	0.9	0.9	0.9	0.9	0.9	NO						
			Systematic	1 to MAX	FIXED	0	0.9	0.9	0.9	0.9	0.9	0.9	NO					

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							B30 Inc	1st Yr	2nd Yr	3rd Yr	4th Yr		>=5th Yr	Type	%	Thld(D)
FOF	FOF	Kotak International REIT FOF	01-Oct-2024 to 31-Dec-2024	Lump sum	1 to MAX	FIXED	0	0.75	0.75	0.75	0.75	0.75	NO			
				Systematic	1 to MAX	FIXED	0	0.75	0.75	0.75	0.75	0.75	0.75	NO		
FOF	Fund of Fund	Kotak Global Emerging Fund		Lump sum	1 to MAX	FIXED	0	0.75	0.75	0.75	0.65	0.65	NO			
				Systematic	1 to MAX	FIXED	0	0.75	0.75	0.75	0.65	0.65	NO			
		Kotak Multi Asset Allocator Fund of Fund - Dynamic		Lump sum	1 to MAX	FIXED	0	0.5	0.5	0.5	0.45	0.45	NO			
				Systematic	1 to MAX	FIXED	0	0.5	0.5	0.5	0.45	0.45	NO			
FOF	FOF	Kotak Silver ETF Fund of Fund		Lump sum	1 to MAX	FIXED	0	0.4	0.4	0.4	0.4	0.4	NO			
				Systematic	1 to MAX	FIXED	0	0.4	0.4	0.4	0.4	0.4	NO			
FOF	Fund of Fund	Kotak Gold Fund		Lump sum	1 to MAX	FIXED	0	0.3	0.3	0.3	0.3	0.3	NO			
				Systematic	1 to MAX	FIXED	0	0.3	0.3	0.3	0.3	0.3	NO			
FOF	FOF	Kotak NASDAQ 100 Fund of Fund	Lump sum	1 to MAX	FIXED	0	0.3	0.3	0.3	0.3	0.3	NO				
			Systematic	1 to MAX	FIXED	0	0.3	0.3	0.3	0.3	0.3	NO				

<b>TERMS AND CONDITIONS:</b>
<b>I. GENERAL</b>
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. Distribution commission paid to the distributor is inclusive of GST, as applicable. The distributor shall discharge his obligations, as applicable under the GST law.
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 / Pin codes 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 activities
xii. All communication with regards to rates changes/modifications would be formally informed to you through <a href="mailto:kotakadvisorh@kotak.com">kotakadvisorh@kotak.com</a> or <a href="mailto:donotreply@camsonline.com">donotreply@camsonline.com</a> e- mail id only. Any other mode of communication via verbal or email from any individual representative should not be considered Bonafede. 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.