

Annexure

Commission Structure for fees received by DBS Bank for Equity and Equity Oriented Schemes from AMC's

AMC Name	Top - 15 * Cities						Beyond - 15 * Cities					
	Upfront			Trail			Upfront			Trail		
Birla AMC	0.00%	to	1.00%	0.20%	to	0.80%	0.00%	to	2.50%	0.20%	to	0.80%
BNP Paribas AMC	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
Deutsche AMC	0.00%	to	1.00%	0.75%	to	1.50%	0.50%	to	2.50%	0.75%	to	1.00%
DSP Blackrock AMC	0.00%	to	1.00%	0.50%	to	1.00%	1.80%	to	2.25%	0.50%	to	1.00%
Franklin Templeton AMC	0.00%	to	1.00%	0.30%	to	1.10%	0.00%	to	2.50%	0.00%	to	1.10%
Goldman Sachs AMC	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
HDFC AMC	0.00%	to	1.00%	0.15%	to	1.00%	0.00%	to	2.50%	0.15%	to	1.00%
HSBC AMC	0.00%	to	1.00%	0.50%	to	0.60%	0.20%	to	0.75%	0.50%	to	0.60%
ICICI Prudential AMC	0.00%	to	1.00%	0.00%	to	0.50%	0.00%	to	1.90%	0.00%	to	0.50%
IDFC AMC	0.00%	to	1.00%	0.50%	to	0.75%	0.15%	to	2.50%	0.00%	to	0.50%
JP Morgan AMC	0.00%	to	1.00%	0.00%	to	1.00%	0.00%	to	1.00%	0.00%	to	1.00%
Kotak AMC	0.00%	to	1.00%	0.00%	to	1.15%	0.00%	to	2.40%	0.00%	to	1.00%
LNT AMC	0.00%	to	1.00%	0.00%	to	0.75%	0.00%	to	2.25%	0.00%	to	0.75%
MOSL AMC	0.00%	to	1.00%	0.00%	to	1.00%	0.00%	to	0.00%	0.00%	to	1.00%
Principal AMC	0.00%	to	1.00%	0.50%	to	1.50%	0.00%	to	2.50%	0.50%	to	1.50%
Reliance AMC	0.00%	to	1.00%	0.50%	to	1.15%	0.00%	to	2.35%	0.50%	to	1.15%
SBI AMC	0.00%	to	1.00%	0.50%	to	1.10%	0.25%	to	2.50%	0.50%	to	1.10%
Sundaram AMC	0.00%	to	3.00%	0.00%	to	0.85%	0.00%	to	5.00%	0.20%	to	0.85%
TATA AMC	0.00%	to	3.00%	0.00%	to	0.85%	2.75%	to	4.75%	0.00%	to	0.85%
UTI AMC	0.00%	to	1.00%	0.00%	to	1.60%	0.00%	to	2.40%	0.00%	to	1.60%

Types of Schemes

- **Equity Open Ended Funds** includes Diversified, Large Cap, Small Cap, Sector, Thematic, International & ELSS fund categories and any other open ended schemes
- **Equity Close Ended Funds** includes Diversified, Large Cap, Small Cap, Sector, Thematic, International & ELSS fund categories & any other close ended schemes
- **Hybrid Funds** includes Thematic/Balanced, Fund of Funds and Asset Allocation Funds

Date: 16th February 2016

Commission Structure for fees received by DBS Bank for Debt Schemes from AMC's

Debt – Long Term

AMC Name	Top - 15 * Cities						Beyond - 15 * Cities					
	Upfront			Trail			Upfront			Trail		
Birla AMC	0.00%	to	1.00%	0.10%	to	0.90%	0.00%	to	3.00%	0.00%	to	1.00%
BNP Paribas AMC	0.25%	to	0.75%	0.50%	to	0.75%	0.00%	to	1.00%	0.00%	to	1.00%
Deutsche AMC	0.00%	to	0.50%	0.00%	to	1.00%	0.00%	to	1.00%	0.00%	to	1.00%
DSP Blackrock AMC	0.00%	to	1.00%	0.25%	to	0.85%	0.00%	to	3.00%	0.00%	to	1.00%
Franklin Templeton AMC	0.25%	to	1.00%	0.60%	to	0.70%	0.00%	to	1.00%	0.00%	to	1.00%
Goldman Sachs AMC	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
HDFC AMC	0.00%	to	1.00%	0.50%	to	0.75%	0.00%	to	3.00%	0.00%	to	1.00%
HSBC AMC	0.00%	to	0.95%	0.00%	to	0.40%	0.00%	to	1.00%	0.00%	to	0.00%
ICICI Prudential AMC	0.00%	to	0.90%	0.25%	to	0.90%	0.00%	to	1.00%	0.00%	to	1.00%
IDFC AMC	0.00%	to	0.65%	0.50%	to	0.75%	0.00%	to	1.00%	0.00%	to	1.00%
JP Morgan AMC	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
Kotak AMC	0.00%	to	0.75%	1.00%	to	1.15%	0.00%	to	2.00%	0.00%	to	1.00%
LNT AMC	0.00%	to	0.75%	0.15%	to	0.75%	0.00%	to	2.00%	0.00%	to	1.00%
MOSL AMC	0.00%	to	0.00%	0.00%	to	0.60%	0.00%	to	0.00%	0.00%	to	1.00%
Principal AMC	0.00%	to	0.00%	0.75%	to	1.25%	0.00%	to	0.00%	0.00%	to	1.00%
Reliance AMC	0.00%	to	0.80%	0.60%	to	1.10%	0.00%	to	2.00%	0.00%	to	1.00%
SBI AMC	0.00%	to	0.60%	0.25%	to	1.00%	0.00%	to	1.00%	0.00%	to	1.00%
Sundaram AMC	0.00%	to	1.00%	0.40%	to	1.25%	0.00%	to	1.00%	0.00%	to	1.00%
TATA AMC	0.00%	to	0.50%	0.50%	to	1.30%	0.00%	to	1.00%	0.00%	to	1.00%
UTI AMC	0.35%	to	1.00%	0.20%	to	0.75%	0.00%	to	3.00%	0.00%	to	1.00%

Debt – Short Term

AMC Name	Top - 15 * Cities						Beyond - 15 * Cities					
	Upfront			Trail			Upfront			Trail		
Birla AMC	0.00%	to	0.25%	0.10%	to	0.50%	0.00%	to	0.00%	0.00%	to	1.00%
BNP Paribas AMC	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
Deutsche AMC	0.00%	to	0.60%	0.00%	to	0.50%	0.00%	to	1.00%	0.00%	to	1.00%
DSP Blackrock AMC	0.00%	to	0.25%	0.00%	to	0.75%	0.00%	to	0.00%	0.00%	to	1.00%
Franklin Templeton AMC	0.00%	to	0.20%	0.30%	to	0.65%	0.00%	to	0.00%	0.00%	to	0.00%
Goldman Sachs AMC	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
HDFC AMC	0.00%	to	0.00%	0.05%	to	0.75%	0.00%	to	0.00%	0.00%	to	1.00%
HSBC AMC	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
ICICI Prudential AMC	0.00%	to	0.00%	0.05%	to	0.75%	0.00%	to	0.00%	0.00%	to	1.00%
IDFC AMC	0.00%	to	0.15%	0.20%	to	0.50%	0.00%	to	0.00%	0.00%	to	1.00%
JP Morgan AMC	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
Kotak AMC	0.00%	to	0.00%	0.35%	to	0.90%	0.00%	to	0.00%	0.00%	to	1.00%
LNT AMC	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
MOSL AMC	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
Principal AMC	0.00%	to	0.00%	0.00%	to	0.90%	0.00%	to	0.00%	0.00%	to	1.00%
Reliance AMC	0.00%	to	0.80%	0.15%	to	0.65%	0.00%	to	1.00%	0.00%	to	1.00%
SBI AMC	0.00%	to	0.00%	0.30%	to	0.60%	0.00%	to	0.00%	0.00%	to	1.00%
Sundaram AMC	0.00%	to	0.00%	0.00%	to	0.09%	0.00%	to	0.00%	0.00%	to	1.00%
TATA AMC	0.00%	to	0.00%	0.15%	to	0.80%	0.00%	to	0.00%	0.00%	to	1.00%
UTI AMC	0.00%	to	0.35%	0.10%	to	0.65%	0.00%	to	0.00%	0.00%	to	1.00%

Date: 16th February 2016

Types of Schemes

- **Debt Long Term Funds** includes Equity Index, Income, Gilt and M.I.P fund categories
- **Debt Short Term Funds** includes Short Term, Medium Term, Flexible and Dynamic fund categories.

Commission Structure for fees received by DBS Bank for Debt Liquid/Ultra Short Term Schemes from AMC's

AMC Name	Top - 15 * Cities				Beyond - 15 * Cities							
	Upfront		Trail		Upfront		Trail					
Birla AMC	0.00%	to	0.05%	0.10%	to	0.60%	0.00%	to	0.05%	0.10%	to	0.20%
BNP Paribas AMC	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
Deutsche AMC	0.00%	to	0.00%	0.20%	to	0.70%	0.00%	to	0.00%	0.20%	to	0.70%
DSP Blackrock AMC	0.00%	to	0.00%	0.05%	to	0.75%	0.00%	to	0.00%	0.05%	to	0.75%
Franklin Templeton AMC	0.00%	to	0.00%	0.00%	to	0.05%	0.00%	to	0.00%	0.00%	to	0.05%
Goldman Sachs AMC	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
HDFC AMC	0.00%	to	0.00%	0.05%	to	0.75%	0.00%	to	0.00%	0.05%	to	0.75%
HSBC AMC	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
ICICI Prudential AMC	0.00%	to	0.00%	0.03%	to	0.20%	0.00%	to	0.00%	0.03%	to	0.20%
IDFC AMC	0.00%	to	0.00%	0.05%	to	0.15%	0.00%	to	0.00%	0.05%	to	0.15%
JP Morgan AMC	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
Kotak AMC	0.00%	to	0.00%	0.03%	to	0.45%	0.00%	to	0.00%	0.03%	to	0.45%
LNT AMC	0.00%	to	0.00%	0.05%	to	0.20%	0.00%	to	0.00%	0.05%	to	0.20%
MOSL AMC	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
Principal AMC	0.00%	to	0.00%	0.00%	to	0.05%	0.00%	to	0.00%	0.00%	to	0.05%
Reliance AMC	0.00%	to	0.00%	0.05%	to	0.75%	0.00%	to	0.00%	0.05%	to	0.75%
SBI AMC	0.00%	to	0.00%	0.00%	to	0.05%	0.00%	to	0.00%	0.00%	to	0.05%
Sundaram AMC	0.00%	to	0.00%	0.04%	to	0.50%	0.00%	to	0.00%	0.04%	to	0.50%
TATA AMC	0.00%	to	0.00%	0.01%	to	0.75%	0.00%	to	0.00%	0.01%	to	0.75%
UTI AMC	0.00%	to	0.00%	0.05%	to	0.10%	0.00%	to	0.00%	0.05%	to	0.10%

Types of Schemes

- **Debt Liquid/Ultra Short Term Funds** includes Liquid, Cash and Ultra Short Term fund categories

Note :

- The list includes all the AMC's that have been approved and distributed by DBS Bank after its internal due diligence process
- The commission structure includes upfront, trail and any other commissions received by DBS Bank from AMC for different fund categories.
- The above commission structures has been provided by the Asset Management Company (AMC) and can be changed by the AMC at its sole discretion without any prior intimation or notification
- All Brokerages are subject to service tax deductions
- The commission receivable is also subject to claw back as per guidelines set by regulatory, interpreted and laid down by AMCs.

Life Insurance : Commission rates for DBS as a Corporate Agent

Renewal Commission (as % of renewal premium received by

Product Name	1 st Year commission (% of 1 st year premium received by Aviva)	2 nd Year	3 rd Year	4 th Year	5 th Year	6 th Year onwards till end of PPT *
Aviva Next Innings Pension Plan	For Regular Premium: <100,000 6.5% >=100,000 7.5% For Single Premium: 2.0%	2%(Regular Premium)				
Aviva Life Shield Advantage	For Regular Premium policy - 2%*PT** (max 35%); For Single Premium policy - 2% of Single Premium	5%(Regular Premium)				
Aviva Life Shield Plus	For Regular Premium policy - 1.50% * PT (maximum 30%) For Single Premium policy - 2% of Single Premium	5% (Regular Premium)				
Aviva Life Shield Platinum	1.5%*PPT (maximum 30%)	5%				
Aviva Young Scholar Secure	3.0%*PPT (maximum 35%)	2%				
Aviva New Family Income Builder	== Rs 40,000 &<Rs 50,000 – 20% == Rs 50,000 &< Rs 1,00,000 – 30% == Rs 1,00,000 – 35%	5%	2%			
Aviva Dhan Samruddhi	PT = 10 Yrs - 15% PT = 15 Yrs – 25% PT = 20 Yrs – 28%	PT = 10 Yrs - 5% PT = 15 Yrs – 5% PT = 20 Yrs – 7.5%	5%			2%
Aviva Wealth Builder	Regular Premium: 10% Single Premium- 2%	2%(Regular Premium)				
Aviva LifeBond Advantage	Single Premium Product: Commission is 2% of single/ top-up premium					
	Commission Scale					
		1 st Policy Year			2- 5 th Policy year	6 th Year onwards
Aviva Live Smart	Annual Premium	Policy Term				
		15	20	25 & 30		
	>= 50,000 but < 100,000	8%	10%	11%	1%	2%
	>= 100,000 but < 500,000	9%	11%	13%		
	>= 500,000	10%	12%	14%		
	Commission on Top-up Premium: 2% of top-up premium					
Aviva Young Scholar Advantage	Annual Premium (in Rs.)	PPT=10-14 years	PPT=15-19 years	PPT=20-24 years	PPT=25 years	PPT=5 years
	20,000-24,999	2%	2%	3%	3.50%	NA
	25,000-49,999	3%	3%	3%	4.50%	N/A
	50,000-99,999	3%	5.50%	6.50%	7.50%	N/A
	100,000 and above	4%	6%	7%	8%	5%
	Renewal Commissions -Commission from Policy Year 2 till end of PPT is 1%					
	Commission on top-up Premium- Nil					

*PPT = Premium Payment Term

**PT = Policy Term

DBS Bank is a Corporate Agent for Aviva Life Insurance Company India Ltd.

All commissions are payable on Premium Paid by the customer for issued policies net of applicable Service Tax

DBS Bank does not participate in the risk of under-writing and is only a distributor of Insurance Products in its capacity as a Corporate Agent

The above commission structure has been provided by the Aviva Life Insurance Company India Ltd. and can be changed by it at its sole discretion without any prior intimation or notification.

Source – Iviva Life Insurance Company India Ltd. communication

Royal Sundaram General Insurance - Commission Rates

Royal Sundram products	Commission as % of GWP*
RSA Life Line	15%
Hospital Cash	15%
Personal Accident	15%
Home Protector Plan (Building)	10%
Home Protector Plan (Content)	15%
Group Health Insurance (GMC)	15%
Group Personal Accident (GPA)	15%
Marine Insurance	10%
Fire	10%
Fire & Burglary	15%
360 Degree Business Shield	10%
* GWP = Gross Written Premium	

Note : DBS Bank is a Corporate Agent for Royal Sundaram General Insurance Company Ltd.

All commissions are payable on Premium Paid by the customer for issued policies, net of applicable Service Tax.

DBS Bank does not participate in the risk of under-writing and is only a distributor of Insurance Products in its capacity as a Corporate Agent

The above commission structure has been provided by the Royal Sundaram General Insurance Company Ltd. and can be changed by it at its sole discretion without any prior intimation or notification

Source – Royal Sundram General Insurance Company Ltd. communication

Referral Products

DBS Bank has tied-up with following PMS / Private Equity providers.

Sr. No.	Name
1	Aditya Birla Private Equity – Sunrise Fund
2	Alchemy Capital Management PMS
3	ASK Investment Managers Private Limited
4	ICICI Prudential Apartment Fund
5	ICICI Prudential PMS
6	ICICI Prudential Venture Capital Fund
7	IL&FS I & II
8	IndiaReit Apartment Fund
9	Indiareit Fund Scheme IV
10	Indiareit Fund Scheme V
11	IndiaReit Mumbai Redevelopment Fund
12	LIC Housing Finance Limited Urban Development Fund
13	Milestone Domestic Scheme I, II & III
14	Motilal Oswal INDIA REALTY EXCELLENCE FUND II & III
15	Motilal Oswal PMS
16	Motilal Oswal Structures
17	Religare Invesco Asset Management Company Pvt. Ltd

The bank receives between 2-5% commissions fee by the product provider, for referring clients to partner product providers.