

Annexure

Date: 16th October, 2017

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% |
| DHFL Pramerica 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% |
| 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% |
| 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 | 1.50% | 0.00% | to | 0.75% | 0.00% | to | 3.00% | 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 | 1.50% | 0.00% | to | 0.85% | 0.00% | to | 3.50% | 0.20% | to | 0.85% |
| TATA AMC | 0.00% | to | 1.00% | 0.00% | to | 0.85% | 2.75% | to | 2.75% | 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 | 1.50% |

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

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 | 2.50% | 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% |
| DHFL Pramerica 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% |
| HDFC AMC | 0.00% | to | 1.00% | 0.50% | to | 0.75% | 0.00% | to | 2.50% | 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% |
| 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% | 0.60% | to | 0.75% | 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 | 0.90% | 0.00% | to | 1.00% | 0.00% | to | 1.00% |
| TATA AMC | 0.00% | to | 0.50% | 0.50% | to | 0.75% | 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% |
| DHFL Pramerica 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% |
| 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% |
| 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% |

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 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% |
| DHFL Pramerica 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% |
| 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% |
| 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.

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 |
| 18 | Edelweiss Real Estate Opportunities Fund |
| 19 | Kotak Special Situation Value PMS |
| 20 | DSP Blackrock India Enhanced Equity SatCore Fund |

The bank receives between 1.25% - 5% commissions fee by the product provider, for referring clients to partner product providers.

Commission structure for fees received by DBS Bank for Life Insurance Products

Birla Sun Life Insurance

| BSLI Plan Name | Product Type | FYC |
|-----------------------------------|--------------------------------|--|
| Protect @ Ease (7 Pay or more) | Pure Term | 20.0% |
| Cancer Shield | Health Plan | 3% x PPT, subject to a maximum of 30% |
| Income Assured | Traditional Non-Par | 5 Pay is 15%; 7 Pay is 21%; 10 Pay is 30% |
| Vision Life Income | Traditional Participating | 2% X PPT (Maximum of 35%) |
| Vision Endowment Plus | Traditional Participating | 3% x ppt (Maximum of 35%) |
| Vision Money Back Plus | Traditional, Participating | 3% x ppt maximum of 35% |
| Secure Plus Plan | Traditional, Non-Participating | 35% for option A & 27% for Option B |
| Fortune Elite | ULIP | 15% |
| Wealth Secure | ULIP | 15% |
| Wealth Assure | ULIP | 15% |
| Wealth Aspire (Band 1 > 10 years) | ULIP | Basic Premium < 200,000 & PPT >=10 Years: 11.0% |
| Wealth Aspire (Band 1 < 10 years) | ULIP | Basic Premium < 200,000 & PPT <10 Years: 7.0% |
| Wealth Aspire (Band 2) | ULIP | 200,000 <= Basic Premium > 500,000: 7.0% |
| Wealth Aspire (Band 3) | ULIP | Basic Premium >= 500,000: 5.0% |
| Empower Pension | ULIP | 5.0% |

PPT = Premium Payment Term; PT = Policy Term; RP = Regular Premium; SP = Single Premium

Tata AIA Life Insurance

| Plan Name | Product Type | FYC |
|--------------------------------|----------------------------------|---|
| TATA AIA Smart Income Plus | Traditional Non-Par | PT of 15 Years: 21.0% PT of 21 Years: 30.0% PT of 25 Years: 35.0% |
| TATA AIA Sampoorna Raksha | Term Plan | 40.0% |
| TATA AIA Sampoorna Raksha Plus | Term with Return of Premium Plan | 3% x PPT (Maximum of 35%) |
| TATA AIA Wealth Maxima | ULIP | 18.0% |
| TATA AIA Fortune Maxima | ULIP | 18.0% |
| TATA AIA Vital Care Pro | Health | 40.0% |
| TATA AIA Wealth Pro | ULIP | PPT of 5 years: 15% PPT of 7 – 20 Years: 18% |
| TATA AIA Fortune Pro | ULIP | PPT of 5 years: 15% PPT of 7 – 20 Years: 18% |
| TATA AIA Money Back Plus | Participating | PT of 16 Years: 18% PT of 20 Years: 24% PT of 24 Years: 30% |
| TATA AIA Fortune Guarantee | Traditional Non-Par | 15.0% |
| TATA AIA Gold Income Plan | Traditional Non-Par | 3% x PPT (Maximum of 35%) |

PPT = Premium Payment Term; PT = Policy Term; RP = Regular Premium; SP = Single Premium

Aviva Life Insurance

| Plan Name | Product Type | FYC | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---------------------------------|---------------------|---|-------|-------------|--|--|--|-------|-------|-------|----|---------------|------|------|------|------|-----------|------|------|------|------|----|-------------|--|--|--|-------|-------|-------|----|---------------|------|------|------|------|-----------|------|------|------|-------|----|-------------|--|--|--|-------|-------|-------|----|---------------|------|-------|-------|-------|-----------|-------|-------|-------|-------|----|-------------|--|--|--|-------|-------|-------|----|---------------|-------|-------|-------|-------|-----------|-------|-------|-------|-------|
| Aviva Next Innings Pension Plan | Traditional Non-Par | Single Premium: 2.0% RP < 100,000: 6.5% RP >= 100,000: 7.5% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Aviva Life Shield Advantage | Term Plan | RP: 2%*PPT (max 35%); SP: 2% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Aviva Life Shield Platinum | Term Plan | 1.5%*PPT (maximum 30%) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Aviva Young Scholar Secure | Traditional Non-Par | 3% x ppt (maximum of 35%) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Aviva New Family Income Builder | Traditional Non-Par | 40,000<= RP < 50,000: 20% 50,000<= RP < 1,00,000: 30% RP >= 1,00,000: 35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Aviva Dhan Samruddhi | Traditional Non-Par | PT = 10 Years: 15% PT = 15 Years: 25% PT = 20 Years: 28% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Aviva Heart Care | Health | 2% *PT (Maximum is 30%) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Aviva Wealth Builder | Traditional Non-Par | RP: 10.0%; SP: 2.0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Aviva Affluence | Unit Linked | <p>PPT: 5 Years</p> <table border="1"> <thead> <tr> <th rowspan="2">AP</th> <th colspan="4">Policy Term</th> </tr> <tr> <th>15-19</th> <th>20-24</th> <th>25-29</th> <th>30</th> </tr> </thead> <tbody> <tr> <td>1 – 1.99 Lacs</td> <td>1.0%</td> <td>2.0%</td> <td>3.0%</td> <td>4.0%</td> </tr> <tr> <td>2.0 Lacs+</td> <td>2.0%</td> <td>3.0%</td> <td>4.0%</td> <td>5.0%</td> </tr> </tbody> </table> <p>PPT: 7 Years</p> <table border="1"> <thead> <tr> <th rowspan="2">AP</th> <th colspan="4">Policy Term</th> </tr> <tr> <th>15-19</th> <th>20-24</th> <th>25-29</th> <th>30</th> </tr> </thead> <tbody> <tr> <td>1 – 1.99 Lacs</td> <td>6.0%</td> <td>7.0%</td> <td>8.0%</td> <td>9.0%</td> </tr> <tr> <td>2.0 Lacs+</td> <td>7.0%</td> <td>8.0%</td> <td>9.0%</td> <td>10.0%</td> </tr> </tbody> </table> <p>PPT: 10 Years</p> <table border="1"> <thead> <tr> <th rowspan="2">AP</th> <th colspan="4">Policy Term</th> </tr> <tr> <th>15-19</th> <th>20-24</th> <th>25-29</th> <th>30</th> </tr> </thead> <tbody> <tr> <td>1 – 1.99 Lacs</td> <td>9.0%</td> <td>10.0%</td> <td>11.0%</td> <td>12.0%</td> </tr> <tr> <td>2.0 Lacs+</td> <td>10.0%</td> <td>11.0%</td> <td>12.0%</td> <td>13.0%</td> </tr> </tbody> </table> <p>PPT: 15 to 30 Years</p> <table border="1"> <thead> <tr> <th rowspan="2">AP</th> <th colspan="4">Policy Term</th> </tr> <tr> <th>15-19</th> <th>20-24</th> <th>25-29</th> <th>30</th> </tr> </thead> <tbody> <tr> <td>1 – 1.99 Lacs</td> <td>10.0%</td> <td>11.0%</td> <td>12.0%</td> <td>13.0%</td> </tr> <tr> <td>2.0 Lacs+</td> <td>11.0%</td> <td>12.0%</td> <td>13.0%</td> <td>14.0%</td> </tr> </tbody> </table> | AP | Policy Term | | | | 15-19 | 20-24 | 25-29 | 30 | 1 – 1.99 Lacs | 1.0% | 2.0% | 3.0% | 4.0% | 2.0 Lacs+ | 2.0% | 3.0% | 4.0% | 5.0% | AP | Policy Term | | | | 15-19 | 20-24 | 25-29 | 30 | 1 – 1.99 Lacs | 6.0% | 7.0% | 8.0% | 9.0% | 2.0 Lacs+ | 7.0% | 8.0% | 9.0% | 10.0% | AP | Policy Term | | | | 15-19 | 20-24 | 25-29 | 30 | 1 – 1.99 Lacs | 9.0% | 10.0% | 11.0% | 12.0% | 2.0 Lacs+ | 10.0% | 11.0% | 12.0% | 13.0% | AP | Policy Term | | | | 15-19 | 20-24 | 25-29 | 30 | 1 – 1.99 Lacs | 10.0% | 11.0% | 12.0% | 13.0% | 2.0 Lacs+ | 11.0% | 12.0% | 13.0% | 14.0% |
| AP | Policy Term | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 15-19 | 20-24 | 25-29 | 30 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 – 1.99 Lacs | 1.0% | 2.0% | 3.0% | 4.0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2.0 Lacs+ | 2.0% | 3.0% | 4.0% | 5.0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| AP | Policy Term | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 15-19 | 20-24 | 25-29 | 30 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 – 1.99 Lacs | 6.0% | 7.0% | 8.0% | 9.0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2.0 Lacs+ | 7.0% | 8.0% | 9.0% | 10.0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| AP | Policy Term | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 15-19 | 20-24 | 25-29 | 30 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 – 1.99 Lacs | 9.0% | 10.0% | 11.0% | 12.0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2.0 Lacs+ | 10.0% | 11.0% | 12.0% | 13.0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| AP | Policy Term | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 15-19 | 20-24 | 25-29 | 30 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 2.0 Lacs+ | 11.0% | 12.0% | 13.0% | 14.0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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|-------------------------------|---------------------|--|
| Aviva Live Smart | Unit Linked | AP >= 50,000 but < 75,000 5%, 6% & 7% for PT of 15-19, 20-24 & 25-30 respectively AP >= 75,000 but < 100,000 7%, 9% & 10% for PT of 15-19, 20-24 & 25-30 respectively AP >= 100,000 but < 500,000 8%, 10% & 11% for PT of 15-19, 20-24 & 25-30 respectively AP >=500,000 9%,11% & 12% for PT of 15-19, 20-24 & 25-30 respectively |
| Aviva Young Scholar Advantage | Traditional Non-Par | AP >=50,000 & <=99,999 3%, 5.5%,6.5% & 7.5% for PPT of 10-14, 15-19, 20-24 & 25 Years respectively AP >=100,000 & Above 4%, 6%, 7% & 8% for PPT of 10-14, 15-19, 20-24 & 25 Years respectively |

PPT = Premium Payment Term; PT = Policy Term; RP = Regular Premium; SP = Single Premium

Commission structure for fees received by DBS Bank for General Insurance Products of Royal Sundaram General Insurance Company Ltd. (RSA)

| Product Code | Product Description | Commission % Max |
|---------------------|------------------------------|---------------------------------|
| AHC | Hospital Cash | 15% |
| AME | Medical-Individual | 15% |
| AMG | Group Health | 15% |
| APA | Personal Accident-Individual | 15% |
| APG | Group PA | 15% |
| ATR | Travel | 15% |
| EMC | Marine cum Erection | 10% |
| FAL | Fire All Risk | 15% |
| FBI | Fire Business Interruption | 10% |
| FCSH | Cash Cover | 15% |
| FDP | Home Package | 15% |
| FHM | Home Mortgage | 10% |
| FMD | Fire Material Damage | 10% |
| FOP | Fire Compact Policies | 15% |
| FTFT | Theft / Burglary | 15% |
| IAR | Industrial All Risks Policy | 10% |
| LPA | Public Act Liability | 15% |
| LPD | Product Liability | 15% |
| LWC | Workmen Compensation | 10% |
| MCG | Marine Cargo | 15% |
| MHL | Marine Hull | 15% |
| SFG | Fidelity Guarantee | 15% |
| VPC | Motor Private Car | 10% |

| | | |
|------|----------------------------|-----|
| VPCV | Passenger carrying vehicle | 10% |
| SSI | Surgical Shield | 15% |
| IHP | Life Line | 15% |

Note: All commercial policies sourced by DBS Bank would be restricted to a Sum Assured less than INR 5 Crores as per the Regulatory guidelines

Disclaimer

DBS Bank Ltd having the Certificate of Registration Number: **0257** issued by the **Insurance Regulatory and Development Authority of India (IRDAI)** is the Composite Corporate Agent of:

1. **Aviva Life Insurance Company India Limited** (Regn.No.122Regn.No.122: Registered Office Address- 2nd floor, Prakashdeep Building, 7 Tolstoy Marg, New Delhi-11001).

2. **Tata AIA Life Insurance Company Limited** having the Registered office/principal place of business at 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai 400013.

3. **Birla Sun Life Insurance Company Limited** having the Registered office address at One India bulls Centre, Tower 1, 16th Floor, Jupiter Mill Compound, 841, SenapatiBapat Marg, Elphinstone Road, Mumbai – 400013

4. **Royal Sundaram General Insurance Company Limited** having the Registered office address at No.21, Patullos Road, Chennai -600 002.

The Insurance products are offered and underwritten by respective insurance companies. The contract of insurance is between the insurer and the insured and not between the bank and the insured.

For more details on risk factors, terms and conditions, please read sales brochure of insurer carefully before concluding a sale. Tax benefits are available as per the prevailing tax laws, which are subject to change.

Participation by the Bank's clients in the insurance products is purely on a voluntary basis.