

Annexure

Date: 7th April 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	1.00%	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	1.00%	0.00%	to	0.85%	0.00%	to	3.00%	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

The bank receives between 2-5% 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

Insurer	Product Name	Product Type	First Year Commission
Birla Sun Life Insurance	Protect@Ease	Pure Term Plan	Single Pay - 2% / 5 Pay-15%/ 6 Pay-18%/ 7 Pay or more - 20%
	Cancer Shield	Health Plan	3% x Premium Paying Term , subject to a maximum of 30%
	Income Assured	Traditional Non-Par	5 Pay is 15% , 7 Pay is 21% and 10 Pay is 30%
	Vision Life Income	Traditional Participating	2% X PPT (Max 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 and 27% for Option B
	Empower Pension Plan	Investment Linked Plan (ILP)	5% /5.5% /6% /6.5% /7% /7.5% for PPT of 5/6/7/8/9/10 & above respectively
	Wealth Aspire	Investment Linked Plan (ILP)	Basic Premium <200,000 & PPT <10 Years = 5%
			Premium <200,000 & PPT >=10 Years = 7.5%
			Basic premium 2,00,000 - 4,99,999 = 5%
			Basic Premium >=500,000 = 3%
Wealth Secure	Investment Linked Plan (ILP)	7.50%	
BSLI Income Assured plan	Endowment Traditional Plan	5 yrs PPT=15% ,7 ys PPT=21% & 10 yrs PPT=30%.	

Insurer	Product Name	Product Type	First Year Commission
Tata-AIA Life Insurance	Tata AIA Smart Income Plus	Endowment option : PPT 10 years	30%
		Regular Income option: PPT 10 years	
		Endowment option : PPT 12 years	35
		Regular Income option: PPT 12 years	
		Endowment option : PPT 7 years	17%
		Regular Income option: PPT 7 years	
	Tata AIA Money Back Plus	PPT - 8 years	18%
		PPT - 10 years	24%
		PPT - 12 years	30%
	TATA AIA Sampoorna Raksha Plus	Term Plan for PPT of 5 Years	10%
		Term Plan for PPT of 10 Years	15%
		Term Plan for PPT as Regular Pay	20%
	Tata AIA Sampoorna Raksha Plus	Term Plan -ROP 5 years PPT	10%
		Term Plan -ROP 10 years PPT	15%
		Term Plan -ROP Regular Premium	20%
	TATA AIA Wealth Maxima	Single Pay	2%
		Limited Pay - 10/15/20 years	15%
		Limited Pay - 7 years	15%
		Limited Pay - 8 years	15%
		Limited Pay - 9 years	15
	TATA AIA Fortune Maxima	Single Pay	2%
		Limited Pay - 10/15/20 years	15%
		Limited Pay - 7 years	15%
		Limited Pay - 8 years	15%
		Limited Pay - 9 years	15%
	Tata AIA Gold Income Plan	Traditional Endowment Savings Plan	PPT 5 YRS = 15% & PPT 12 YRS = 35%
	Tata AIA Vital Care Pro	PPT / PT of 10 years	15%
PPT / PT of 15/20/25/30 years		20%	

Insurer	Product Name	Product Type	First Year Commission
Aviva Life Insurance Company India Ltd.	Aviva Next Innings Pension Plan	R P <100,000	6.50%
		R P >=100,000	7.50%
	Aviva Life Shield Advantage	Regular Premium	2% x ppt (maximum of 35%)
			Aviva Life Shield Platinum
	Aviva Young Scholar Secure		3% x ppt (maximum of 35%)
	Aviva New Family Income Builder	R P >= INR 40,000 & <INR 50,000	20%
		R P >= INR 50,000 & <INR 1,00,000	30%
		RP >= INR 1,00,000	35%
	Aviva Dhan Samruddhi	PT = 10 Years	15%
		PT = 15 Years	25%
		PT = 20 Years	28%
	Aviva Wealth Builder	Regular Premium	10%
		Premium 50,000-99,999, PPT=10-14 years	3%
		Premium => 100,000, PPT=10-14 years	4%
	Aviva Affluence	Premium >200000, PT 15-19	7%
		Premium >200000, PT 20-24	8%
		Premium>200000,PT 25-29	9%
		Premium>200000,PT 30	10%
	Aviva Life Smart	Premium >= 500,000, PT 15	10%
		Premium >= 500,000, PT 20	12%
		Premium >= 500,000, PT 25 & 30	14%
	Aviva Heart Care	Regular Premium	Minimum (2%* Policy Term, 30%)

PPT = Premium Payment Term

PT= Policy Term

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

Product Description	Commission %
Hospital Cash	15%
Medical-Individual	15%
Group Health	15%
Personal Accident-Individual	15%
Group PA	15%
Travel	15%
Marine cum Erection	10%
Fire All Risk	15%
Fire Business Interruption	10%
Cash Cover	15%
Home Package	15%
Home Mortgage	10%
Fire Material Damage	10%
Fire Compact Policies	15%
Theft / Burglary	15%
Industrial All Risks Policy	10%
Public Act Liability	15%
Product Liability	15%
Workmen Compensation	10%
Marine Cargo	15%
Marine Hull	15%
Fidelity Guarantee	15%
Motor Private Car	10%
Passenger carrying vehicle	10%
Surgical Shield	15%
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 Corporate Agency Registration Guidelines 2015 from the Insurance Regulatory and Development Authority 2015

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. **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
3. **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.
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.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS:

IRDA of India clarifies to public that

- IRDA of India or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
- IRDA of India does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.