

Annexure

Date: 15th June, 2018

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

AMC Name	Top - 30 * Cities					Beyond - 30 * Cities						
	Upfront		Trail			Upfront		Trail				
Birla AMC	0.00%	to	1.00%	0.20%	to	0.50%	0.00%	to	2.50%	0.20%	to	0.50%
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%	0.65%	to	0.90%	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	3.00%	0.50%	to	1.00%
Franklin Templeton AMC	0.00%	to	1.00%	0.30%	to	0.85%	0.00%	to	3.00%	0.00%	to	0.85%
HDFC AMC	0.00%	to	1.00%	0.15%	to	0.80%	0.00%	to	2.50%	0.15%	to	0.80%
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	0.80%	0.00%	to	2.50%	0.00%	to	0.80%
IDFC AMC	0.00%	to	1.00%	0.50%	to	0.85%	0.00%	to	2.50%	0.00%	to	0.00%
Kotak AMC	0.00%	to	1.00%	0.00%	to	1.15%	0.00%	to	2.50%	0.00%	to	1.15%
LNT AMC	0.00%	to	1.50%	0.00%	to	0.75%	0.00%	to	1.50%	0.00%	to	0.75%
MOSL AMC	0.00%	to	0.00%	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	0.75%	0.00%	to	1.50%	0.50%	to	0.75%
Reliance AMC	0.00%	to	1.75%	0.50%	to	0.75%	0.00%	to	3.25%	0.50%	to	0.75%
SBI AMC	0.00%	to	1.00%	0.00%	to	1.00%	0.00%	to	2.00%	0.00%	to	1.00%
Sundaram AMC	0.00%	to	1.50%	0.00%	to	1.20%	0.00%	to	2.65%	0.20%	to	1.20%
TATA AMC	0.00%	to	3.00%	0.00%	to	1.30%	2.75%	to	3.75%	0.00%	to	1.30%
UTI AMC	0.00%	to	3.00%	0.00%	to	0.00%	0.00%	to	4.50%	0.00%	to	0.00%

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 - 30 * Cities					Beyond - 30 * Cities						
	Upfront		Trail			Upfront		Trail				
Birla AMC	0.00%	to	1.00%	0.10%	to	0.50%	0.00%	to	1.75%	0.00%	to	0.50%
BNP Paribas AMC	0.25%	to	0.25%	0.50%	to	0.60%	0.00%	to	0.25%	0.00%	to	0.60%
DHFL Pramerica AMC	0.00%	to	0.50%	0.00%	to	0.80%	0.00%	to	2.50%	0.00%	to	1.30%
DSP Blackrock AMC	0.00%	to	0.75%	0.25%	to	0.80%	0.00%	to	2.25%	0.00%	to	0.80%
Franklin Templeton AMC	0.25%	to	1.00%	0.60%	to	0.70%	0.00%	to	1.00%	0.00%	to	0.70%
HDFC AMC	0.00%	to	0.50%	0.50%	to	1.00%	0.00%	to	1.00%	0.00%	to	0.75%
HSBC AMC	0.00%	to	0.75%	0.00%	to	0.40%	0.00%	to	0.75%	0.00%	to	0.40%
ICICI Prudential AMC	0.00%	to	1.00%	0.25%	to	1.00%	0.00%	to	1.00%	0.00%	to	1.00%
IDFC AMC	0.00%	to	0.90%	0.00%	to	0.75%	0.00%	to	0.90%	0.00%	to	0.75%
Kotak AMC	0.00%	to	0.75%	1.00%	to	1.15%	0.00%	to	2.00%	0.00%	to	1.15%
LNT AMC	0.00%	to	0.00%	0.00%	to	0.20%	0.00%	to	0.00%	0.00%	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	0.60%	0.00%	to	0.00%	0.00%	to	0.60%
Reliance AMC	0.00%	to	1.00%	0.00%	to	1.10%	0.00%	to	1.50%	0.00%	to	1.10%
SBI AMC	0.00%	to	0.60%	0.00%	to	0.90%	0.00%	to	0.60%	0.00%	to	0.90%
Sundaram AMC	0.00%	to	1.00%	0.00%	to	0.90%	0.00%	to	1.00%	0.00%	to	0.90%
TATA AMC	0.00%	to	0.50%	0.00%	to	0.75%	0.00%	to	0.50%	0.00%	to	0.75%
UTI AMC	0.00%	to	1.00%	0.00%	to	0.40%	0.00%	to	0.75%	0.00%	to	0.65%

Debt – Short Term

AMC Name	Top - 30 * Cities					Beyond - 30 * Cities						
	Upfront		Trail			Upfront		Trail				
Birla AMC	0.00%	to	0.50%	0.10%	to	0.40%	0.00%	to	1.00%	0.00%	to	0.40%
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%	0.00%	to	0.80%	0.00%	to	0.00%	0.00%	to	1.30%
DSP Blackrock AMC	0.00%	to	0.00%	0.00%	to	0.75%	0.00%	to	0.00%	0.00%	to	0.75%
Franklin Templeton AMC	0.00%	to	0.40%	0.30%	to	0.80%	0.00%	to	0.40%	0.00%	to	0.80%
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	0.40%	0.05%	to	0.40%	0.00%	to	0.40%	0.00%	to	0.40%
IDFC AMC	0.00%	to	0.15%	0.00%	to	0.40%	0.00%	to	0.15%	0.00%	to	0.40%
Kotak AMC	0.00%	to	0.00%	0.00%	to	0.75%	0.00%	to	0.00%	0.00%	to	0.75%
LNT AMC	0.00%	to	0.00%	0.00%	to	0.50%	0.00%	to	0.00%	0.00%	to	0.50%
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	1.00%	0.00%	to	0.00%	0.00%	to	1.00%
Reliance AMC	0.00%	to	0.20%	0.00%	to	0.75%	0.00%	to	0.20%	0.00%	to	0.75%
SBI AMC	0.00%	to	0.00%	0.00%	to	0.60%	0.00%	to	0.00%	0.00%	to	0.60%
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	0.30%	0.15%	to	0.50%	0.00%	to	0.30%	0.00%	to	0.60%
UTI AMC	0.00%	to	0.00%	0.00%	to	0.65%	0.00%	to	0.00%	0.00%	to	0.65%

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 - 30 * Cities						Beyond - 30 * Cities					
	Upfront			Trail			Upfront			Trail		
Birla AMC	0.00%	to	0.00%	0.10%	to	0.10%	0.00%	to	0.00%	0.10%	to	0.10%
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	0.20%	0.00%	to	0.00%	0.20%	to	0.20%
DSP Blackrock AMC	0.00%	to	0.00%	0.05%	to	0.80%	0.00%	to	0.00%	0.05%	to	0.80%
Franklin Templeton AMC	0.00%	to	0.00%	0.00%	to	0.35%	0.00%	to	0.00%	0.35%	to	0.35%
HDFC AMC	0.00%	to	0.00%	0.05%	to	0.10%	0.00%	to	0.00%	0.05%	to	0.10%
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%	0.00%	to	0.03%	0.00%	to	0.00%	0.00%	to	0.03%
IDFC AMC	0.00%	to	0.00%	0.00%	to	0.15%	0.00%	to	0.00%	0.00%	to	0.15%
Kotak AMC	0.00%	to	0.00%	0.03%	to	0.03%	0.00%	to	0.00%	0.03%	to	0.03%
LNT AMC	0.00%	to	0.00%	0.05%	to	0.05%	0.00%	to	0.00%	0.05%	to	0.05%
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	0.40%	0.00%	to	0.00%	0.00%	to	0.40%
Reliance AMC	0.00%	to	0.00%	0.00%	to	0.45%	0.00%	to	0.00%	0.00%	to	0.45%
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	0.04%	0.00%	to	0.00%	0.04%	to	0.04%
TATA AMC	0.00%	to	0.00%	0.00%	to	0.05%	0.00%	to	0.00%	0.00%	to	0.05%
UTI AMC	0.00%	to	0.00%	0.00%	to	0.10%	0.00%	to	0.00%	0.00%	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
21	Motilal Oswal INDIA REALTY EXCELLENCE FUND IV
22	Indiareit Domestic Real Estate Strategy I
23	ASK Domestic Resurgence Portfolio

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

Aditya Birla Sun Life Insurance

ABSLI Plan Name	Product Type	FYC
DigiShield	Pure Term	40.0%
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	Single Premium: 2.0% PPT = 5 Years: 15.0% PPT = 10 Years: 20.0%																																																																												
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%
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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 Name	Remuneration	Rate of Remuneration
Motor – Private*	IRDA	As per Below Schedule
Motor – CV*	IRDA	As per Below Schedule
Motor - 2W*	IRDA	As per Below Schedule
PA – Individual	IRDA	15%
Critical Illness	IRDA	15%
Fire	IRDA	11.50%
Property / Commercial	IRDA	11.50%
CE	IRDA	11.50%
Travel	IRDA	15%
Health – Individual	IRDA	15%
Home	IRDA	16.50%
Group Health	IRDA	7.50%
Group Personal Accident	IRDA	7.50%

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

***Updated Remuneration Chart for Motor**

The maximum commission or remuneration as a percentage of premium that is allowed for general insurance (motor) is as under:

S. No.	Year	Maximum Commission/remuneration payable to insurance agents/insurance intermediaries			
		Motor (Comprehensive)		Motor (Stand-alone TP)	
		Other than 2-wheeler	2-wheeler	Other than 2-wheeler	2-wheeler
1	Certificate of registration – 1 st to 3 rd year	15% (OD portion) + (Nil - TP portion)	17.5% (OD portion) + (Nil - TP portion)	2.5%	2.5%
2	Certificate of registration – 4 th year onwards	15% (OD portion) + 2.5% (TP portion)	17.5% (OD portion) + 2.5% (TP portion)	2.5%	2.5%

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. **Aditya 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.