

## Commission Structure

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

AMC Name	Top - 30 * Cities						Beyond - 30 * Cities					
	Upfront			Trail			Upfront			Trail		
Birla AMC	0.00%	to	0.00%	0.95%	to	1.10%	0.00%	to	0.00%	2.45%	to	2.60%
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	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
DSP Blackrock AMC	0.00%	to	0.00%	1.00%	to	1.30%	0.00%	to	0.00%	2.30%	to	3.20%
Franklin Templeton AMC	0.00%	to	0.00%	0.85%	to	1.10%	0.00%	to	0.00%	0.85%	to	2.60%
HDFC AMC	0.00%	to	0.00%	0.85%	to	0.95%	0.00%	to	0.00%	1.70%	to	2.45%
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%	0.85%	to	1.10%	0.00%	to	0.00%	1.00%	to	2.50%
IDFC AMC	0.00%	to	0.00%	1.10%	to	1.30%	0.00%	to	0.00%	2.60%	to	2.80%
Kotak AMC	0.00%	to	0.00%	1.05%	to	1.60%	0.00%	to	0.00%	2.55%	to	3.10%
LNT AMC	0.00%	to	0.00%	0.75%	to	0.90%	0.00%	to	0.00%	0.75%	to	0.90%
MOSL AMC	0.00%	to	0.00%	0.00%	to	0.80%	0.00%	to	0.00%	0.00%	to	0.80%
Principal AMC	0.00%	to	0.00%	1.55%	to	1.60%	0.00%	to	0.00%	2.05%	to	2.10%
Reliance AMC	0.00%	to	0.00%	0.70%	to	1.40%	0.00%	to	0.00%	2.20%	to	2.90%
SBI AMC	0.00%	to	0.00%	1.00%	to	1.20%	0.00%	to	0.00%	2.10%	to	2.70%
Sundaram AMC	0.00%	to	0.00%	1.20%	to	1.55%	0.00%	to	0.00%	2.70%	to	3.05%
TATA AMC	0.00%	to	0.00%	0.95%	to	1.40%	0.00%	to	0.00%	1.95%	to	2.40%
UTI AMC	0.00%	to	0.00%	1.00%	to	1.40%	0.00%	to	0.00%	2.50%	to	2.90%

### Types of Schemes

- **Equity Funds** includes Multi Cap, Large Cap, Large & Mid Cap, Mid Cap, Small Cap, Dividend Yield, Value/Contra Fund, Focussed Fund, Sectoral/Thematic, ELSS fund categories and any other open ended schemes
- **Equity Close Ended Funds** includes Multi Cap, Large Cap, Large & Mid Cap, Mid Cap, Small Cap, Dividend Yield, Value/Contra Fund, Focussed Fund, Sectoral/Thematic, ELSS fund categories and any other close ended schemes

## Commission Structure for fees received by DBS Bank for Debt 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	0.90%	0.00%	to	0.00%	0.10%	to	0.90%
BNP Paribas AMC	0.00%	to	0.00%	0.00%	to	0.70%	0.00%	to	0.00%	0.00%	to	0.70%
DHFL Pramerica AMC	0.00%	to	0.00%	0.25%	to	1.30%	0.00%	to	0.00%	0.25%	to	2.30%
DSP Blackrock AMC	0.00%	to	0.00%	0.05%	to	1.00%	0.00%	to	0.00%	0.05%	to	1.00%
Franklin Templeton AMC	0.00%	to	0.00%	0.05%	to	1.00%	0.00%	to	0.00%	0.05%	to	1.00%
HDFC AMC	0.00%	to	0.00%	0.05%	to	0.85%	0.00%	to	0.00%	0.05%	to	1.85%
HSBC AMC	0.00%	to	0.00%	0.00%	to	1.00%	0.00%	to	0.00%	0.00%	to	1.00%
ICICI Prudential AMC	0.00%	to	0.00%	0.05%	to	1.00%	0.00%	to	0.00%	0.05%	to	1.75%
IDFC AMC	0.00%	to	0.00%	0.05%	to	0.80%	0.00%	to	0.00%	0.05%	to	0.80%
Kotak AMC	0.00%	to	0.00%	0.03%	to	1.10%	0.00%	to	0.00%	0.03%	to	2.60%
LNT AMC	0.00%	to	0.00%	0.05%	to	0.50%	0.00%	to	0.00%	0.05%	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%	0.07%	to	1.20%	0.00%	to	0.00%	0.07%	to	1.20%
Reliance AMC	0.00%	to	0.00%	0.05%	to	1.20%	0.00%	to	0.00%	0.05%	to	1.95%
SBI AMC	0.00%	to	0.00%	0.05%	to	0.90%	0.00%	to	0.00%	0.05%	to	1.40%
Sundaram AMC	0.00%	to	0.00%	0.04%	to	1.00%	0.00%	to	0.00%	0.04%	to	1.00%
TATA AMC	0.00%	to	0.00%	0.05%	to	0.80%	0.00%	to	0.00%	0.05%	to	0.80%
UTI AMC	0.00%	to	0.00%	0.03%	to	1.30%	0.00%	to	0.00%	0.03%	to	1.30%

## Types of Schemes

**Debt Funds** includes Overnight\*\*, Liquid^\*\*, Ultra Short Duration, Low Duration, Money Market, Short Duration, Medium Duration, Medium to Long Duration, Long Duration, Dynamic Bond, Corporate Bond, Credit Risk^, Banking and PSU, Gilt, Gilt Fund with 10 years constant duration, Floater fund categories

\*\*Provisions of SEBI Circular No SEBI/IMD/DF/19/2010 dated November 26, 2010 shall be followed for Uniform cut-off timings for applicability of Net Asset Value in respect of Liquid Fund and Overnight Fund.

^\*\* All provisions mentioned in SEBI circular SEBI/IMD/CIR No.13/150975/09 dated January 19, 2009 in respect of liquid schemes shall be applicable

^ Words/ phrases that highlight/ emphasize only the return aspect of the scheme shall not be used in the name of the scheme (for instance Credit Opportunities Fund, High Yield Fund, Credit Advantage etc.)

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

AMC Name	Top - 30 * Cities						Beyond - 30 * Cities					
	Upfront			Trail			Upfront			Trail		
Birla AMC	0.00%	to	0.00%	0.75%	to	0.75%	0.00%	to	0.00%	0.75%	to	0.75%
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%	1.00%	to	1.00%	0.00%	to	0.00%	1.50%	to	1.50%
DSP Blackrock AMC	0.00%	to	0.00%	0.75%	to	0.75%	0.00%	to	0.00%	0.75%	to	0.75%
Franklin Templeton AMC	0.00%	to	0.00%	1.00%	to	1.00%	0.00%	to	0.00%	1.00%	to	1.00%
HDFC AMC	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
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%	0.80%	to	0.80%	0.00%	to	0.00%	0.80%	to	0.80%
IDFC AMC	0.00%	to	0.00%	0.50%	to	0.50%	0.00%	to	0.00%	0.50%	to	0.50%
Kotak AMC	0.00%	to	0.00%	0.75%	to	0.75%	0.00%	to	0.00%	0.75%	to	0.75%
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%	0.75%	to	0.75%	0.00%	to	0.00%	0.75%	to	0.75%
Reliance AMC	0.00%	to	0.00%	0.75%	to	0.75%	0.00%	to	0.00%	0.75%	to	0.75%
SBI AMC	0.00%	to	0.00%	0.50%	to	0.50%	0.00%	to	0.00%	0.50%	to	0.50%
Sundaram AMC	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
TATA AMC	0.00%	to	0.00%	0.60%	to	0.60%	0.00%	to	0.00%	0.60%	to	0.60%
UTI AMC	0.00%	to	0.00%	0.65%	to	0.65%	0.00%	to	0.00%	0.65%	to	0.65%

### Types of Schemes

**Hybrid Funds** includes Conservative Hybrid Fund, Balanced Hybrid Fund\* / Aggressive Hybrid Fund\*, Dynamic Asset Allocation or Balanced Advantage, Multi Asset Allocation ##, Arbitrage Fund, Equity Savings fund categories

\* Mutual Funds will be permitted to offer either an Aggressive Hybrid fund or Balanced fund  
## Foreign securities will not be treated as a separate asset class

## Commission Structure for fees received by DBS Bank for Solution Oriented 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%	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
DSP Blackrock AMC	0.00%	to	0.00%	0.05%	to	0.05%	0.00%	to	0.00%	0.05%	to	0.05%
Franklin Templeton AMC	0.00%	to	0.00%	0.05%	to	0.05%	0.00%	to	0.00%	0.05%	to	0.05%
HDFC AMC	0.00%	to	0.00%	0.05%	to	0.05%	0.00%	to	0.00%	0.05%	to	0.05%
HSBC AMC	0.00%	to	0.00%	0.05%	to	0.05%	0.00%	to	0.00%	0.05%	to	0.05%
ICICI Prudential AMC	0.00%	to	0.00%	0.05%	to	0.05%	0.00%	to	0.00%	0.05%	to	0.05%
IDFC AMC	0.00%	to	0.00%	0.05%	to	0.05%	0.00%	to	0.00%	0.05%	to	0.05%
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%	0.07%	to	0.07%	0.00%	to	0.00%	0.07%	to	0.07%
Reliance AMC	0.00%	to	0.00%	0.10%	to	0.10%	0.00%	to	0.00%	0.10%	to	0.10%
SBI AMC	0.00%	to	0.00%	0.05%	to	0.05%	0.00%	to	0.00%	0.05%	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	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
UTI AMC	0.00%	to	0.00%	0.10%	to	0.10%	0.00%	to	0.00%	0.10%	to	0.10%

### Types of Schemes

**Solution Oriented Funds** includes Retirement Fund, Children's fund categories

## Commission Structure for fees received by DBS Bank for Other 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%	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
DSP Blackrock AMC	0.00%	to	0.00%	0.05%	to	0.05%	0.00%	to	0.00%	0.05%	to	0.05%
Franklin Templeton AMC	0.00%	to	0.00%	0.05%	to	0.05%	0.00%	to	0.00%	0.05%	to	0.05%
HDFC AMC	0.00%	to	0.00%	0.05%	to	0.05%	0.00%	to	0.00%	0.05%	to	0.05%
HSBC AMC	0.00%	to	0.00%	0.05%	to	0.05%	0.00%	to	0.00%	0.05%	to	0.05%
ICICI Prudential AMC	0.00%	to	0.00%	0.05%	to	0.05%	0.00%	to	0.00%	0.05%	to	0.05%
IDFC AMC	0.00%	to	0.00%	0.05%	to	0.05%	0.00%	to	0.00%	0.05%	to	0.05%
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%	0.07%	to	0.07%	0.00%	to	0.00%	0.07%	to	0.07%
Reliance AMC	0.00%	to	0.00%	0.10%	to	0.10%	0.00%	to	0.00%	0.10%	to	0.10%
SBI AMC	0.00%	to	0.00%	0.05%	to	0.05%	0.00%	to	0.00%	0.05%	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	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
UTI AMC	0.00%	to	0.00%	0.10%	to	0.10%	0.00%	to	0.00%	0.10%	to	0.10%

## Types of Schemes

**Other Funds** includes Index Funds / Exchange Traded Funds (ETFs), Fund of Funds (FoFs) (Overseas or Domestic) 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 details of upfront and trail commissions received by DBS Bank from AMC for different fund categories.
- The above commission structures have 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 GST 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
24	IIFL Multicap and Multicap Advantage PMS
25	Reliance Debt Plus Hybrid 2018 Series 3
26	Reliance Blended Debt Plus Hybrid structure
27	ICICI Prudential Contra PMS
28	Reliance High Conviction Equity PMS

The bank receives between ~ 1.00% - 1.50% commissions fee per year by the product provider, for referring clients to partner product referral 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 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+	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 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

**Commission structure for fees received by DBS Bank for General Insurance Products of Royal Sundaram General Insurance Company Ltd. (RSA) & Bharti-Axa General Insurance Co. Ltd.**

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 <sup>st</sup> to 3 <sup>rd</sup> year	15% (OD portion) + (Nil - TP portion)	17.5% (OD portion) + (Nil - TP portion)	2.5%	2.5%
2	Certificate of registration – 4 <sup>th</sup> year onwards	15% (OD portion) + 2.5% (TP portion)	17.5% (OD portion) + 2.5% (TP portion)	2.5%	2.5%

## Disclaimer

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

2. **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

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

4. **Bharti Axa General Insurance Company Limited** having its registered office at First Floor Hosto Centre, No. 43, Millers Road, Vasanth Nagar, Bangalore-560052

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.