

Commission Structure for October - December'2022

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		
AXIS AMC	0.00%	to	0.00%	0.50%	to	1.80%	0.00%	to	0.00%	0.50%	to	3.30%
Birla AMC	0.00%	to	0.00%	0.50%	to	1.80%	0.00%	to	0.00%	0.50%	to	3.30%
Baroda BNP Paribas AMC	0.00%	to	0.00%	0.50%	to	1.80%	0.00%	to	0.00%	0.50%	to	3.30%
DSP AMC	0.00%	to	0.00%	0.50%	to	1.80%	0.00%	to	0.00%	0.50%	to	3.30%
Franklin Templeton AMC	0.00%	to	0.00%	0.50%	to	1.80%	0.00%	to	0.00%	0.50%	to	3.30%
HDFC AMC	0.00%	to	0.00%	0.50%	to	1.80%	0.00%	to	0.00%	0.50%	to	3.30%
HSBC AMC	0.00%	to	0.00%	0.50%	to	1.80%	0.00%	to	0.00%	0.50%	to	3.30%
ICICI Prudential AMC	0.00%	to	0.00%	0.50%	to	1.80%	0.00%	to	0.00%	0.50%	to	3.30%
IDFC AMC	0.00%	to	0.00%	0.50%	to	1.80%	0.00%	to	0.00%	0.50%	to	3.30%
Invesco AMC	0.00%	to	0.00%	0.50%	to	1.80%	0.00%	to	0.00%	0.50%	to	3.30%
Kotak AMC	0.00%	to	0.00%	0.50%	to	1.80%	0.00%	to	0.00%	0.50%	to	3.30%
LNT AMC	0.00%	to	0.00%	0.50%	to	1.80%	0.00%	to	0.00%	0.50%	to	3.30%
MIRAE AMC	0.00%	to	0.00%	0.50%	to	1.80%	0.00%	to	0.00%	0.50%	to	3.30%
MOSL AMC	0.00%	to	0.00%	0.50%	to	1.80%	0.00%	to	0.00%	0.50%	to	3.30%
Nippon AMC	0.00%	to	0.00%	0.50%	to	1.80%	0.00%	to	0.00%	0.50%	to	3.30%
PGIM Pramerica AMC	0.00%	to	0.00%	0.50%	to	1.80%	0.00%	to	0.00%	0.50%	to	3.30%
SBI AMC	0.00%	to	0.00%	0.50%	to	1.80%	0.00%	to	0.00%	0.50%	to	3.30%
Sundaram AMC	0.00%	to	0.00%	0.50%	to	1.80%	0.00%	to	0.00%	0.50%	to	3.30%
TATA AMC	0.00%	to	0.00%	0.50%	to	1.80%	0.00%	to	0.00%	0.50%	to	3.30%
UTI AMC	0.00%	to	0.00%	0.50%	to	1.80%	0.00%	to	0.00%	0.50%	to	3.30%

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		
AXIS AMC	0.00%	to	0.00%	0.03%	to	1.30%	0.00%	to	0.00%	0.03%	to	2.80%
Birla AMC	0.00%	to	0.00%	0.03%	to	1.30%	0.00%	to	0.00%	0.03%	to	2.80%
Baroda BNP Paribas AMC	0.00%	to	0.00%	0.03%	to	1.30%	0.00%	to	0.00%	0.03%	to	2.80%
DSP AMC	0.00%	to	0.00%	0.03%	to	1.30%	0.00%	to	0.00%	0.03%	to	2.80%
Franklin Templeton AMC	0.00%	to	0.00%	0.03%	to	1.30%	0.00%	to	0.00%	0.03%	to	2.80%
HDFC AMC	0.00%	to	0.00%	0.03%	to	1.30%	0.00%	to	0.00%	0.03%	to	2.80%
HSBC AMC	0.00%	to	0.00%	0.03%	to	1.30%	0.00%	to	0.00%	0.03%	to	2.80%
ICICI Prudential AMC	0.00%	to	0.00%	0.03%	to	1.30%	0.00%	to	0.00%	0.03%	to	2.80%
IDFC AMC	0.00%	to	0.00%	0.03%	to	1.30%	0.00%	to	0.00%	0.03%	to	2.80%
Invesco AMC	0.00%	to	0.00%	0.03%	to	1.30%	0.00%	to	0.00%	0.03%	to	2.80%
Kotak AMC	0.00%	to	0.00%	0.03%	to	1.30%	0.00%	to	0.00%	0.03%	to	2.80%
LNT AMC	0.00%	to	0.00%	0.03%	to	1.30%	0.00%	to	0.00%	0.03%	to	2.80%
MIRAE AMC	0.00%	to	0.00%	0.03%	to	1.30%	0.00%	to	0.00%	0.03%	to	2.80%
MOSL AMC	0.00%	to	0.00%	0.03%	to	1.30%	0.00%	to	0.00%	0.03%	to	2.80%
Nippon AMC	0.00%	to	0.00%	0.03%	to	1.30%	0.00%	to	0.00%	0.03%	to	2.80%
PGIM Pramerica AMC	0.00%	to	0.00%	0.03%	to	1.30%	0.00%	to	0.00%	0.03%	to	2.80%
SBI AMC	0.00%	to	0.00%	0.03%	to	1.30%	0.00%	to	0.00%	0.03%	to	2.80%
Sundaram AMC	0.00%	to	0.00%	0.03%	to	1.30%	0.00%	to	0.00%	0.03%	to	2.80%
TATA AMC	0.00%	to	0.00%	0.03%	to	1.30%	0.00%	to	0.00%	0.03%	to	2.80%
UTI AMC	0.00%	to	0.00%	0.03%	to	1.30%	0.00%	to	0.00%	0.03%	to	2.80%

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				
AXIS AMC	0.00%	to	0.00%	0.20%	to	1.80%	0.00%	to	0.00%	0.20%	to	3.30%
Birla AMC	0.00%	to	0.00%	0.20%	to	1.80%	0.00%	to	0.00%	0.20%	to	3.30%
Baroda BNP Paribas AMC	0.00%	to	0.00%	0.20%	to	1.80%	0.00%	to	0.00%	0.20%	to	3.30%
DSP AMC	0.00%	to	0.00%	0.20%	to	1.80%	0.00%	to	0.00%	0.20%	to	3.30%
Franklin Templeton AMC	0.00%	to	0.00%	0.20%	to	1.80%	0.00%	to	0.00%	0.20%	to	3.30%
HDFC AMC	0.00%	to	0.00%	0.20%	to	1.80%	0.00%	to	0.00%	0.20%	to	3.30%
HSBC AMC	0.00%	to	0.00%	0.20%	to	1.80%	0.00%	to	0.00%	0.20%	to	3.30%
ICICI Prudential AMC	0.00%	to	0.00%	0.20%	to	1.80%	0.00%	to	0.00%	0.20%	to	3.30%
IDFC AMC	0.00%	to	0.00%	0.20%	to	1.80%	0.00%	to	0.00%	0.20%	to	3.30%
Invesco AMC	0.00%	to	0.00%	0.20%	to	1.80%	0.00%	to	0.00%	0.20%	to	3.30%
Kotak AMC	0.00%	to	0.00%	0.20%	to	1.80%	0.00%	to	0.00%	0.20%	to	3.30%
LNT AMC	0.00%	to	0.00%	0.20%	to	1.80%	0.00%	to	0.00%	0.20%	to	3.30%
MIRAE AMC	0.00%	to	0.00%	0.20%	to	1.80%	0.00%	to	0.00%	0.20%	to	3.30%
MOSL AMC	0.00%	to	0.00%	0.20%	to	1.80%	0.00%	to	0.00%	0.20%	to	3.30%
Nippon AMC	0.00%	to	0.00%	0.20%	to	1.80%	0.00%	to	0.00%	0.20%	to	3.30%
PGIM Pramerica AMC	0.00%	to	0.00%	0.20%	to	1.80%	0.00%	to	0.00%	0.20%	to	3.30%
SBI AMC	0.00%	to	0.00%	0.20%	to	1.80%	0.00%	to	0.00%	0.20%	to	3.30%
Sundaram AMC	0.00%	to	0.00%	0.20%	to	1.80%	0.00%	to	0.00%	0.20%	to	3.30%
TATA AMC	0.00%	to	0.00%	0.20%	to	1.80%	0.00%	to	0.00%	0.20%	to	3.30%
UTI AMC	0.00%	to	0.00%	0.20%	to	1.80%	0.00%	to	0.00%	0.20%	to	3.30%

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		
AXIS AMC	0.00%	to	0.00%	0.50%	to	1.50%	0.00%	to	0.00%	0.50%	to	3.00%
Birla AMC	0.00%	to	0.00%	0.50%	to	1.50%	0.00%	to	0.00%	0.50%	to	3.00%
Baroda BNP Paribas AMC	0.00%	to	0.00%	0.50%	to	1.50%	0.00%	to	0.00%	0.50%	to	3.00%
DSP AMC	0.00%	to	0.00%	0.50%	to	1.50%	0.00%	to	0.00%	0.50%	to	3.00%
Franklin Templeton AMC	0.00%	to	0.00%	0.50%	to	1.50%	0.00%	to	0.00%	0.50%	to	3.00%
HDFC AMC	0.00%	to	0.00%	0.50%	to	1.50%	0.00%	to	0.00%	0.50%	to	3.00%
HSBC AMC	0.00%	to	0.00%	0.50%	to	1.50%	0.00%	to	0.00%	0.50%	to	3.00%
ICICI Prudential AMC	0.00%	to	0.00%	0.50%	to	1.50%	0.00%	to	0.00%	0.50%	to	3.00%
IDFC AMC	0.00%	to	0.00%	0.50%	to	1.50%	0.00%	to	0.00%	0.50%	to	3.00%
Invesco AMC	0.00%	to	0.00%	0.50%	to	1.50%	0.00%	to	0.00%	0.50%	to	3.00%
Kotak AMC	0.00%	to	0.00%	0.50%	to	1.50%	0.00%	to	0.00%	0.50%	to	3.00%
LNT AMC	0.00%	to	0.00%	0.50%	to	1.50%	0.00%	to	0.00%	0.50%	to	3.00%
MIRAE AMC	0.00%	to	0.00%	0.50%	to	1.50%	0.00%	to	0.00%	0.50%	to	3.00%
MOSL AMC	0.00%	to	0.00%	0.50%	to	1.50%	0.00%	to	0.00%	0.50%	to	3.00%
PGIM Pramerica AMC	0.00%	to	0.00%	0.50%	to	1.50%	0.00%	to	0.00%	0.50%	to	3.00%
Nippon AMC	0.00%	to	0.00%	0.50%	to	1.50%	0.00%	to	0.00%	0.50%	to	3.00%
SBI AMC	0.00%	to	0.00%	0.50%	to	1.50%	0.00%	to	0.00%	0.50%	to	3.00%
Sundaram AMC	0.00%	to	0.00%	0.50%	to	1.50%	0.00%	to	0.00%	0.50%	to	3.00%
TATA AMC	0.00%	to	0.00%	0.50%	to	1.50%	0.00%	to	0.00%	0.50%	to	3.00%
UTI AMC	0.00%	to	0.00%	0.50%	to	1.50%	0.00%	to	0.00%	0.50%	to	3.00%

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		
AXIS AMC	0.00%	to	0.00%	0.05%	to	1.50%	0.00%	to	0.00%	0.05%	to	3.00%
Birla AMC	0.00%	to	0.00%	0.05%	to	1.50%	0.00%	to	0.00%	0.05%	to	3.00%
Baroda BNP Paribas AMC	0.00%	to	0.00%	0.05%	to	1.50%	0.00%	to	0.00%	0.05%	to	3.00%
DSP AMC	0.00%	to	0.00%	0.05%	to	1.50%	0.00%	to	0.00%	0.05%	to	3.00%
Franklin Templeton AMC	0.00%	to	0.00%	0.05%	to	1.50%	0.00%	to	0.00%	0.05%	to	3.00%
HDFC AMC	0.00%	to	0.00%	0.05%	to	1.50%	0.00%	to	0.00%	0.05%	to	3.00%
HSBC AMC	0.00%	to	0.00%	0.05%	to	1.50%	0.00%	to	0.00%	0.05%	to	3.00%
ICICI Prudential AMC	0.00%	to	0.00%	0.05%	to	1.50%	0.00%	to	0.00%	0.05%	to	3.00%
IDFC AMC	0.00%	to	0.00%	0.05%	to	1.50%	0.00%	to	0.00%	0.05%	to	3.00%
Invesco AMC	0.00%	to	0.00%	0.05%	to	1.50%	0.00%	to	0.00%	0.05%	to	3.00%
Kotak AMC	0.00%	to	0.00%	0.05%	to	1.50%	0.00%	to	0.00%	0.05%	to	3.00%
LNT AMC	0.00%	to	0.00%	0.05%	to	1.50%	0.00%	to	0.00%	0.05%	to	3.00%
MIRAE AMC	0.00%	to	0.00%	0.05%	to	1.50%	0.00%	to	0.00%	0.05%	to	3.00%
MOSL AMC	0.00%	to	0.00%	0.05%	to	1.50%	0.00%	to	0.00%	0.05%	to	3.00%
Nippon AMC	0.00%	to	0.00%	0.05%	to	1.50%	0.00%	to	0.00%	0.05%	to	3.00%
PGIM Pramerica AMC	0.00%	to	0.00%	0.05%	to	1.50%	0.00%	to	0.00%	0.05%	to	3.00%
SBI AMC	0.00%	to	0.00%	0.05%	to	1.50%	0.00%	to	0.00%	0.05%	to	3.00%
Sundaram AMC	0.00%	to	0.00%	0.05%	to	1.50%	0.00%	to	0.00%	0.05%	to	3.00%
TATA AMC	0.00%	to	0.00%	0.05%	to	1.50%	0.00%	to	0.00%	0.05%	to	3.00%
UTI AMC	0.00%	to	0.00%	0.05%	to	1.50%	0.00%	to	0.00%	0.05%	to	3.00%

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 Asset Management Company's (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 India Limited – AMFI registered Mutual Fund Distributor (ARN-155319)' 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.
- All the third-party products such as structured products, private equity funds, Alternate Real Estate Fund and portfolio management services are offered on referral basis and the commission mentioned in this document for these products are received from these referral partners by Bank.

Referral Products

The bank receives commissions fee from the product provider, for referring clients to partner product referral providers.

Scheme Types	Management Fees	Frequency of M. Fees	Set-up Fees
Portfolio Management Services	Ranging from 0.00% to 2.00 %	Annual	Nil
Alternative Investment Funds	Ranging from 0.30% to 1.75 % on Commitment amount	Annual	0% to 2.00%
Structured Product	Ranging from 0.05% to 1.00 %	Annual (PMS Structures) / One Time (MLDs on Direct Mode)	Nil
Bonds	Ranging from 0.05% to 2.00 %	One-time	Nil



Live more,
Bank less

In addition, DBS Bank India Limited has a referral tie-up for Loan against securities with Bajaj Finance Limited and for Equity Broking with Motilal Oswal Financial Services Limited with a revenue sharing arrangement with these referral partners for the client referrals made to them.

Referral Products

DBS Bank has tied-up with following PMS / Private Equity / AIF/ Loan Against Securities/Equity Broking providers.

Sr. No.	Name	Type
1	Abakkus All Cap Approach PMS	PMS
2	AK Capital Finance	Bonds
3	AK Capital Services	Bonds
4	AK StockMart	Bonds
5	Alchemy Ascent PMS	PMS
6	Alchemy High Growth Diversified	PMS
7	ASK - Indian Entrepreneurial Portfolio (IEP)	PMS
8	Ask- Domestic Resurgence Portfolio (DRP)	PMS
9	ASK Emerging Opportunities Fund	AIF
10	ASK Emerging Opportunities Fund Series II	AIF
11	ASK Golden Decade Fund	AIF
12	Axis Active Equity Growth Fund Series I	AIF
13	Axis Prime Factors AIF Series 1	AIF
14	Bajaj Finance Limited	LAS
15	DSP India Enhanced Equity SatCore Fund	AIF
16	Edelweiss Real Estate Opportunities Fund	AIF
17	ICICI Pru Growth Leaders Fund	AIF
18	ICICI Pru Long Short Series 2	AIF
19	ICICI Prudential Contra Portfolio	PMS
20	ICICI Prudential Real Estate AIF I	AIF
21	ICICI Prudential Venture Capital Fund - Real Estate Scheme I	AIF
22	IIFL High Conviction Fund Series 1	AIF
23	IIFL Multicap Advantage PMS	PMS
24	IIFL Multicap PMS	PMS
25	IIFL Phoenix PMS	PMS
26	IIFL Special Opportunities Fund Series 9	AIF
27	IIFL Turnaround Fund	AIF
28	INDIAREIT Domestic Real Estate Strategy I	PMS
29	Indiareit Apartment Fund	AIF
30	Indiareit Fund Scheme IV	AIF
31	Indiareit Fund Scheme V	AIF
32	Indiareit Mumbai Redevelopment Fund	AIF
33	Invesco Asset Management Company Pvt. Ltd	Structured Products
34	Kotak Special Situations Value Portfolio (SSV)	PMS
35	LIC Housing Finance Limited Urban Development Fund	AIF
36	Milestone Domestic Scheme III	AIF
37	Motilal Oswal Equity Opportunities Fund	AIF
38	Motilal Oswal Equity Opportunities Fund Series II	AIF
39	Motilal Oswal Financial Services Limited	Equity Broking
40	Motilal Oswal Growth opportunities Fund Series II	AIF
41	Motilal Oswal India Excellence Fund – Series II	AIF
42	Motilal Oswal India Opportunity Portfolio (IOP) Strategy	PMS
43	Motilal Oswal Next Trillion Dollar Opportunity Strategy	PMS
44	Motilal Oswal Real Estate- India Realty Excellence Fund II	AIF
45	Motilal Oswal Real Estate- India Realty Excellence Fund III	AIF
46	Motilal Oswal Real Estate- India Realty Excellence Fund IV	AIF
47	Motilal Oswal Value Strategy	PMS
48	Nippon India Equity Opportunities AIF - Scheme 5	AIF
49	Nippon India Equity Opportunities Scheme 6	AIF
50	Nippon India Equity Opportunities Scheme 7	AIF
51	Nippon India High Conviction Equity PMS (HCEP)	PMS
52	Nippon Life Asset Management Limited	Structured Products
53	PhillipCapital India Private Limited	Bonds & Structured Products
54	Sundaram Alternative Opprotunities Fund - ACCRON	AIF
55	Tata Asset Management Limited	Structured Products
56	UTI Structured Debt Opportunities Fund I	AIF
57	White Oak India Equity Fund V	AIF
58	White Oak India Pioneers Equity PMS Strategy	PMS

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

Aditya Birla Sun Life Insurance (ABSLI)

ABSLI Plan Name	Product Type	FYC		
		PPT	Option 1 to 8	Option 9 & 10
ABSLI Digi Shield	Pure Term	Single	2.0%	2.0%
		Limited	40%	3% * PPT (Max.35%)
		Regular	40%	3% * PPT (Max.35%)
ABSLI Vision Life Income	Traditional Participating	3% x PPT (maximum 35%)		
ABSLI Secure Plus Plan	Traditional, Non-Participating	3% x PPT (maximum 35%)		
ABSLI Assured Savings Plan	Traditional, Non-Participating	3% x PPT (maximum 35%) 2% for Single Premium		
ABSLI Fortune Elite	ULIP	15%		
ABSLI Wealth Secure	ULIP	15%		
ABSLI Child's Future Assured Plan	Traditional, Non-Participating	3% * PPT (maximum 35%)		
ABSLI Assured Income Plus	Traditional, Non-Participating	3% * PPT (maximum 35%)		
ABSLI Guaranteed Annuity Plus	Annuity Plan	2% of Single Premium		
ABSLI Group Protection Plan	Group Term	5% of premium subject to maximum of INR 10,00,000		
ABSLI Group Smart Select Plan	Group Credit Life	5%		

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-Participating	PT of 15 years: 21% PT of 21 years: 30% PT of 25 years: 35%																		
TATA AIA Maharaksha Supreme	Term Plan	SP: 2% 4 PPT: 30% 5 PPT and above: 40%																		
TATA AIA Sampurna Raksha Supreme	Term Plan	<table border="1"> <thead> <tr> <th>PPT</th> <th>Life / Credit Protect</th> <th>Life Plus / Life Income</th> </tr> </thead> <tbody> <tr> <td>Single</td> <td>2.0%</td> <td>2.0%</td> </tr> <tr> <td>2</td> <td>15%</td> <td>NA</td> </tr> <tr> <td>3</td> <td>22%</td> <td>NA</td> </tr> <tr> <td>4</td> <td>30%</td> <td>NA</td> </tr> <tr> <td>5 & above</td> <td>40%</td> <td>3% x PPT (Max.35%)</td> </tr> </tbody> </table>	PPT	Life / Credit Protect	Life Plus / Life Income	Single	2.0%	2.0%	2	15%	NA	3	22%	NA	4	30%	NA	5 & above	40%	3% x PPT (Max.35%)
PPT	Life / Credit Protect	Life Plus / Life Income																		
Single	2.0%	2.0%																		
2	15%	NA																		
3	22%	NA																		
4	30%	NA																		
5 & above	40%	3% x PPT (Max.35%)																		
TATA AIA Wealth Maxima	ULIP	PPT of 7 to 20 years: 18% 2% of Single Premium																		
TATA AIA Wealth Pro	ULIP	PPT of 5 years: 15% PPT of 7 to 20 years: 18% 2% of Single Premium																		
TATA AIA Gold Income Plan	Traditional, Non-Participating	3% x PPT (maximum 35%)																		
TATA AIA Smart Annuity Plan	Traditional Annuity Plan	2% of Single Premium																		
TATA AIA Guaranteed Return Insurance Plan	Traditional, Non-Participating	3% x PPT (maximum 35%) 2% for Single Premium																		
Tata AIA Fortune Guarantee Plan	Traditional, Non-Participating	3% x PPT (maximum 35%)																		
Tata AIA Fortune Guarantee Plus Plan	Traditional, Non-Participating	3% x PPT (maximum 35%)																		
Tata AIA Fortune Guarantee Pension	Annuity Plan	Single Pay: 2% of Purchase Price Regular/Limited Pay: 7.50%																		
Tata AIA Group Sampurna Raksha	Group Term Plan	Single Premium: 5% Limited / Regular Premium: 7.5%																		

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

Bajaj Allianz Life Insurance

Plan Name	Product Type	FYC		
Bajaj Allianz Assured Wealth Goal	Traditional, Non-Participating	SP: 2% RP: 3% x PPT (maximum 35%)		
Bajaj Allianz Guaranteed Income Goal	Traditional, Non-Participating	RP: 3% x PPT (maximum 35%)		
Bajaj Allianz Smart Protect Goal	Term Plan		SP	RP
		Pure Risk	7.5%	40%
		ROP	2%	3% x PPT (maximum 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

Product Name	Remuneration	Commission
Motor – Private*	IRDA	As per Below Schedule
Motor – CV*	IRDA	As per Below Schedule
Motor - 2W*	IRDA	As per Below Schedule
Critical Illness	IRDA	NA
Commercial Insurance	IRDA	Commercial: 11.50% Retail : 16.5%
Commercial Equipment	IRDA	11.50%
Travel	IRDA	15%
Health – Individual	IRDA	15%
Home	IRDA	16.50%
Group Health (GMC)	IRDA	7.5%
Group Personal Accident (GPA)	IRDA	7.5%
Group Health Insurance Others	IRDA	15%
Group PA Policy Others	IRDA	15%
Group Travel	IRDA	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

S.No.	Types of Long-Term Motor Insurance Policies	Max Commission/ remuneration payable to insurance agents/ insurance intermediaries
1	5 years Long term Stand-Alone Motor Third Party Insurance Policy (LTSAMTIP) for new 2 – wheelers	Nil
2	3 years Long term Stand-Alone Motor Third Party Insurance Policy (LTSAMTIP) for new Private Car	Nil
3	5 years Long term Motor Package Insurance Policy (LTMPIP) for new 2 – wheelers	i) 1st year of 5 years LTMPIP – 17.5% (OD portion) + (Nil-TP Portion) ii) 2nd year of 5 years LTMPIP - 10% (OD portion) + (Nil-TP Portion) iii) 3rd year of 5 years LTMPIP - 10% (OD portion) + (Nil-TP Portion) iv) 4th year of 5 years LTMPIP - 5% (OD portion) + (Nil-TP Portion)

		v) 5th year of 5 years LTMPPI - 5% (OD portion) + (Nil-TP Portion)
4	3 years Long term Motor Package Insurance Policy (LTMPPI) for new private car	i) 1st year of 3 years LTMPPI - 15% (OD portion) + (Nil-TP Portion) ii) 2nd year of 3 years LTMPPI - 10% (OD portion) + (Nil-TP Portion) iii) 3rd year of 3 years LTMPPI - 5% (OD portion) + (Nil-TP Portion)
5	Comprehensive cover with one year term for own damage and 5 years motor third party insurance policy for new 2 – wheelers	Comprehensive cover – 17.5% (OD portion) + (Nil-TP Portion)
6	Comprehensive cover with one year term for own damage and 3 years motor third party insurance policy for new private car	Comprehensive cover – 15% (OD portion) + (Nil-TP Portion)

Disclaimer

DBS Bank India Ltd. having the Certificate of Registration Number: **0257** issued by the **Insurance Regulatory and Development Authority of India (IRDAI)**, having its Registered office at GF: Nos. 11 & 12, Capitol Point BKS Marg, Connaught Place, Delhi- 110001, is the Composite Corporate Agent of:

1. **Tata AIA Life Insurance Company Limited** (IRDA of India Regn. No.110) CIN: U66010MH2000PLC128403 having the Registered office/principal place of business at 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai 400013.

2. **Aditya Birla Sun Life Insurance Company Limited** (IRDA of India Regn.No.109) CIN: U99999MH2000PLC128110 having the Registered office address at One India bulls Centre, Tower 1, 16th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai – 400013

3. **Bajaj Allianz Life Insurance Company Limited** (IRDA of India Regn.No.116) CIN: U66010PN2001PLC015959 having the Registered office address at Bajaj Allianz House, Airport Road, Yerawada, Pune – 411006

4. **Royal Sundaram General Insurance Company Limited** (IRDA of India Regn.No.102) CIN: U67200TN2000PLC045611 having the Registered office address at No.21, Patullas Road, Chennai -600 002

5. **Go Digit General Insurance Limited** (IRDA of India Regn.No.158) CIN: U66010PN2016PLC167410 and having its corporate office at Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru, Karnataka 560095

6. **Manipal Cigna Health Insurance Company Limited** (IRDAI Reg. No.: 151) CIN: U66000MH2012PLC227948 having its Regd. Office at 401/ 402, 4th Floor, Raheja Titanium, Off Western Express Highway, Goregaon East, Mumbai – 400 063

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. Bank does not give any warranty, as to the accuracy and completeness of the policies. Bank does not accept any liability or losses attributable to your contract of Insurance. Participation by the Bank's customers in the insurance products is purely on a voluntary basis,



Live more,
Bank less

and is not linked to avilment of any other facility from the bank.

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.