

## Commission Structure for April - June'2020

**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%	0.90%	to	1.30%	0.00%	to	0.00%	2.40%	to	2.80%
BNP Paribas AMC	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
PGIM 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%	0.85%	to	1.25%	0.00%	to	0.00%	2.60%	to	2.85%
Franklin Templeton AMC	0.00%	to	0.00%	0.70%	to	0.95%	0.00%	to	0.00%	2.20%	to	2.45%
HDFC AMC	0.00%	to	0.00%	0.65%	to	0.95%	0.00%	to	0.00%	2.15%	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%	0.85%	to	2.60%
IDFC AMC	0.00%	to	0.00%	1.00%	to	1.25%	0.00%	to	0.00%	3.00%	to	3.25%
Invesco AMC	0.00%	to	0.00%	1.10%	to	1.20%	0.00%	to	0.00%	2.10%	to	2.20%
Kotak AMC	0.00%	to	0.00%	0.80%	to	1.10%	0.00%	to	0.00%	2.35%	to	2.85%
LNT AMC	0.00%	to	0.00%	1.00%	to	1.05%	0.00%	to	0.00%	1.00%	to	1.05%
MIRAE AMC	0.00%	to	0.00%	0.00%	to	1.10%	0.00%	to	0.00%	0.00%	to	2.10%
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	0.00%	1.25%	to	1.60%	0.00%	to	0.00%	2.75%	to	3.10%
Nippon Life AMC	0.00%	to	0.00%	0.80%	to	1.15%	0.00%	to	0.00%	2.35%	to	2.90%
SBI AMC	0.00%	to	0.00%	0.80%	to	1.25%	0.00%	to	0.00%	2.25%	to	2.75%
Sundaram AMC	0.00%	to	0.00%	1.05%	to	1.55%	0.00%	to	0.00%	2.55%	to	3.05%
TATA AMC	0.00%	to	0.00%	1.00%	to	1.25%	0.00%	to	0.00%	2.50%	to	2.75%
UTI AMC	0.00%	to	0.00%	1.10%	to	1.30%	0.00%	to	0.00%	2.60%	to	2.80%

### 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	0.85%	0.00%	to	0.00%	0.10%	to	0.95%
BNP Paribas AMC	0.00%	to	0.00%	0.00%	to	0.60%	0.00%	to	0.00%	0.00%	to	0.60%
PGIM Pramerica AMC	0.00%	to	0.00%	0.60%	to	1.25%	0.00%	to	0.00%	0.60%	to	1.75%
DSP Blackrock AMC	0.00%	to	0.00%	0.05%	to	0.70%	0.00%	to	0.00%	0.05%	to	2.20%
Franklin Templeton AMC	0.00%	to	0.00%	0.05%	to	0.65%	0.00%	to	0.00%	0.05%	to	0.65%
HDFC AMC	0.00%	to	0.00%	0.05%	to	0.65%	0.00%	to	0.00%	0.05%	to	1.55%
HSBC AMC	0.00%	to	0.00%	0.00%	to	0.50%	0.00%	to	0.00%	0.00%	to	0.50%
ICICI Prudential AMC	0.00%	to	0.00%	0.05%	to	0.80%	0.00%	to	0.00%	0.05%	to	0.80%
IDFC AMC	0.00%	to	0.00%	0.05%	to	0.90%	0.00%	to	0.00%	0.05%	to	1.40%
Invesco AMC	0.00%	to	0.00%	0.00%	to	0.04%	0.00%	to	0.00%	0.00%	to	0.04%
Kotak AMC	0.00%	to	0.00%	0.03%	to	0.90%	0.00%	to	0.00%	0.03%	to	2.65%
LNT AMC	0.00%	to	0.00%	0.00%	to	0.05%	0.00%	to	0.00%	0.00%	to	0.05%
MIRAE AMC	0.00%	to	0.00%	0.00%	to	0.10%	0.00%	to	0.00%	0.00%	to	0.10%
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%	0.10%	to	0.85%	0.00%	to	0.00%	0.10%	to	0.85%
Nippon Life AMC	0.00%	to	0.00%	0.10%	to	1.10%	0.00%	to	0.00%	0.10%	to	1.60%
SBI AMC	0.00%	to	0.00%	0.05%	to	0.80%	0.00%	to	0.00%	0.05%	to	1.05%
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%	0.20%	to	0.90%	0.00%	to	0.00%	0.20%	to	0.90%
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 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%	0.90%	to	0.95%	0.00%	to	0.00%	2.40%	to	2.45%
BNP Paribas AMC	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
PGIM Pramerica AMC	0.00%	to	0.00%	0.00%	to	1.50%	0.00%	to	0.00%	0.00%	to	1.50%
DSP Blackrock AMC	0.00%	to	0.00%	1.00%	to	1.10%	0.00%	to	0.00%	2.50%	to	2.60%
Franklin Templeton AMC	0.00%	to	0.00%	0.00%	to	0.85%	0.00%	to	0.00%	0.85%	to	2.35%
HDFC AMC	0.00%	to	0.00%	0.60%	to	0.95%	0.00%	to	0.00%	2.10%	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%	0.50%	to	1.00%	0.00%	to	0.00%	0.50%	to	2.50%
IDFC AMC	0.00%	to	0.00%	0.00%	to	1.10%	0.00%	to	0.00%	0.00%	to	2.10%
Invesco AMC	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
Kotak AMC	0.00%	to	0.00%	0.50%	to	0.85%	0.00%	to	0.00%	0.50%	to	2.60%
LNT AMC	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
MIRAE AMC	0.00%	to	0.00%	0.00%	to	1.25%	0.00%	to	0.00%	0.00%	to	2.75%
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	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
Nippon Life AMC	0.00%	to	0.00%	1.10%	to	1.15%	0.00%	to	0.00%	2.15%	to	2.65%
SBI AMC	0.00%	to	0.00%	0.80%	to	0.90%	0.00%	to	0.00%	1.90%	to	2.30%
Sundaram AMC	0.00%	to	0.00%	1.20%	to	1.50%	0.00%	to	0.00%	1.50%	to	2.70%
TATA AMC	0.00%	to	0.00%	1.10%	to	1.20%	0.00%	to	0.00%	2.60%	to	2.70%
UTI AMC	0.00%	to	0.00%	0.55%	to	1.45%	0.00%	to	0.00%	0.55%	to	2.95%

**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%	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
BNP Paribas AMC	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
PGIM 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%	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
Franklin Templeton AMC	0.00%	to	0.00%	0.00%	to	0.85%	0.00%	to	0.00%	0.00%	to	0.85%
HDFC AMC	0.00%	to	0.00%	0.00%	to	0.75%	0.00%	to	0.00%	0.00%	to	2.25%
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	0.85%	0.00%	to	0.00%	0.00%	to	2.35%
IDFC AMC	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
Invesco AMC	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
Kotak AMC	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
LNT AMC	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
MIRAE 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	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
Nippon Life AMC	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
SBI AMC	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
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%	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
UTI AMC	0.00%	to	0.00%	0.00%	to	1.05%	0.00%	to	0.00%	0.00%	to	2.55%

### 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%	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
BNP Paribas AMC	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
PGIM Pramerica AMC	0.00%	to	0.00%	0.00%	to	1.00%	0.00%	to	0.00%	0.00%	to	2.50%
DSP Blackrock AMC	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
Franklin Templeton AMC	0.00%	to	0.00%	0.00%	to	0.90%	0.00%	to	0.00%	0.00%	to	2.40%
HDFC AMC	0.00%	to	0.00%	0.00%	to	0.15%	0.00%	to	0.00%	0.00%	to	0.15%
HSBC AMC	0.00%	to	0.00%	0.00%	to	0.10%	0.00%	to	0.00%	0.00%	to	0.10%
ICICI Prudential AMC	0.00%	to	0.00%	0.00%	to	0.35%	0.00%	to	0.00%	0.00%	to	0.35%
IDFC AMC	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
Invesco AMC	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
Kotak AMC	0.00%	to	0.00%	0.00%	to	0.35%	0.00%	to	0.00%	0.00%	to	0.35%
LNT AMC	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
MIRAE 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%	0.40%	to	0.75%	0.00%	to	0.00%	0.40%	to	0.75%
Nippon Life AMC	0.00%	to	0.00%	0.00%	to	0.25%	0.00%	to	0.00%	0.00%	to	0.25%
SBI AMC	0.00%	to	0.00%	0.00%	to	0.30%	0.00%	to	0.00%	0.00%	to	0.30%
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%	0.00%	to	0.00%	0.00%	to	0.00%	0.00%	to	0.00%
UTI AMC	0.00%	to	0.00%	0.00%	to	0.05%	0.00%	to	0.00%	0.00%	to	0.05%

**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.
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## **Referral Products**

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

<b>SchemeTypes</b>	<b>Management Fees</b>	<b>Set-up</b>
Portfolio Management services	Ranging from 0.60% to 1.75%	Nil
Private Equity Fund / Real Estate Fund	Ranging from 0.50% to 1.75% on commitment amount	0% to 2.00%
Structured Product	Ranging from 0.05% to 1.00%	Nil
Bonds	Ranging from 0.05 % to 2.00 %	Nil

## Referral Products

DBS Bank has tied-up with following PMS / Private Equity / AIF providers.

Sr. No.	Name	Type
1	Alchemy High Growth Diversified	PMS
2	ASK - Indian Entrepreneurial Portfolio (IEP)	PMS
3	ASK- Domestic Resurgence Portfolio (DRP)	PMS
4	DSP India Enhanced Equity SatCore Fund	AIF
5	Edelweiss Real Estate Opportunities Fund	AIF
6	Franklin India Long Short Equity AIF	AIF
7	ICICI Prudential Contra Portfolio	PMS
8	ICICI Prudential Enterprising India Portfolio	PMS
9	ICICI Prudential Real Estate AIF I	AIF
10	ICICI Prudential Venture Capital Fund - Real Estate Scheme I	AIF
11	IIFL High Conviction Fund Series 1	AIF
12	IIFL Multicap Advantage PMS	PMS
13	IIFL Multicap PMS	PMS
14	INDIAREIT Domestic Real Estate Strategy I	PMS
15	Indiareit Apartment Fund	AIF
16	Indiareit Fund Scheme IV	AIF
17	Indiareit Fund Scheme V	AIF
18	Indiareit Mumbai Redevelopment Fund	AIF
19	Invesco Asset Management Company Pvt. Ltd	Structured Products
20	Kotak Special Situations Value Portfolio (SSV)	PMS
21	LIC Housing Finance Limited Urban Development Fund	AIF
22	Milestone Domestic Scheme III	AIF
23	MO India Opportunity Portfolio (IOP) Strategy	PMS
24	MO Next Trillion Dollar Opportunity Strategy	PMS
25	MO Value Strategy	PMS
26	Motilal Oswal Equity Opportunities Fund	AIF
27	Motilal Oswal Real Estate- India Realty Excellence Fund II	AIF
28	Motilal Oswal Real Estate- India Realty Excellence Fund III	AIF
29	Motilal Oswal Real Estate- India Realty Excellence Fund IV	AIF
30	Nippon India Equity Opportunities AIF – Scheme 5	AIF
31	Nippon India High Conviction Equity PMS (HCEP)	PMS
32	Nippon Life India Asset Management Limited	Structured Products
33	Tata Asset Management Limited	Structured Products
34	UTI Structured Debt Opportunities Fund I	AIF
35	Alchemy Ascent PMS	PMS
36	Sundaram Alternative Opportunities Fund- ACCORN	AIF
37	AK Capital Finance	Bonds
38	AK Capital Services	Bonds
39	AK StockMart	Bonds

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

### Aditya Birla Sun Life Insurance

ABSLI Plan Name	Product Type	FYC
Cancer Shield	Health Plan	3% * PPT, subject to a maximum of 30%
Life Shield	Pure Term	40.0%
Income Assured	Traditional Non-Par	5 Pay is 15%; 7 Pay is 21%; 10 Pay is 30%
Vision Life Income	Traditional Participating	3% * PPT (Maximum of 35%)
Vision Endowment Plus	Traditional Participating	3% * PPT (Maximum of 35%)
Secure Plus Plan	Traditional, Non-Participating	35% for option A & 27% for Option B
Guaranteed Milestone Plan	Traditional Non-Par	3% * PPT (Maximum of 35%)
Fortune elite	ULIP	15%
Wealth secure	ULIP	15%

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 Maha Raksha Supreme	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 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%)
TATA AIA Smart Annuity Plan	Traditional Annuity Plan	2% of Single Premium
TATA AIA Guaranteed Return Insurance Plan	Traditional Non-Par	3% x PPT for Regular Premium 2% for Single Premium

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** 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 19th Floor, Parinee Crescenzo, Unit No-1902, 'G' Block, Bandra Kurla Complex, Opp. MCA Club, Bandra (E), Mumbai – 400051

5. **Go Digit General Insurance Limited** and having its corporate office at Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru, Karnataka 560095

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.