

Brokerage & Load Structure								
Effective from 01st January to 31st March'12								
Equity Scheme	Brokerage Structure				Load Structure			
	For Lumpsum & SIP Investments	Upfront (%)	Trail 1st Yr % p. a.	Trail 2nd Yr onwards % p. a.	Min. Investment Amount	Entry Load	Exit load	
AXIS Equity Fund		1.00%	0.50%	0.50%	Rs. 5000/- for Lumpsum & Rs. 1000 for SIP	Nil	1.00% if redeemed / switched out within 365 days from the date of allotment	
Equity Scheme	Brokerage Structure				Load Structure			
	For Lumpsum & SIP Investments	Upfront (%)	Trail 1st Yr % p. a.	Trail 2nd Yr onwards % p. a.	Min. Investment Amount	Entry Load	Exit load	
Axis Midcap Fund		1.00%	0.50%	0.50%	Rs. 5000/- for Lumpsum & Rs. 1000 for SIP	Nil	1.00% if redeemed / switched out within 365 days from the date of allotment	
ELSS	Brokerage Structure				Load Structure			
	For Lumpsum & SIP Investments	Upfront (%)	Trail 1st Yr % p. a.	Trail 2nd Yr % p. a.	Trail 3rd Yr % p. a.	Min. Investment Amount	Entry Load	Exit load
AXIS Long Term Equity Fund		3.00%	NIL	NIL	NIL	Rs. 500/- for Lumpsum & SIP	Nil	Nil
Debt Scheme	Brokerage Structure				Load Structure			
	For Lumpsum & SIP Investments	Plan	Upfront (%)	Trail Day 1 onwards for first year A.P.M.*	Min. Investment Amount	Entry Load	Exit load	
AXIS Treasury Advantage Fund		Institutional	Nil	0.05%	Rs. 1 crore	Nil	Nil	
		Retail	Nil	0.90%	Rs. 5000/- for Lumpsum & Rs. 1000 for SIP	Nil	Nil	
Debt Schemes	Brokerage Structure				Load Structure			
	For Lumpsum & SIP Investments	Plan	Upfront (%)	Trail Day 1 onwards for first year A.P.M.*	Min. Investment Amount	Entry Load	Exit load	
AXIS SHORT TERM FUND		Institutional	NIL	0.30%	Rs. 1 crore	Nil	0.25% if redeemed / switched out within 1 month from the date of allotment	
		Retail	NIL	0.75%	Rs. 5000/- for Lumpsum & Rs. 1000 for SIP	Nil	0.25% if redeemed / switched out within 1 month from the date of allotment	
AXIS DYNAMIC BOND FUND	Brokerage Structure				Load Structure			
	For Lumpsum & SIP Investments	Upfront (%)	Trail From 13th month onwards A.P.M.*	Trail 1st Yr % p. a.	Trail 2nd Yr % p. a.	Min. Investment Amount	Entry Load	Exit load
		0.75%	0.50%			Rs. 5000/- for Lumpsum & Rs. 1000 for SIP	Nil	0.75% if redeemed / switched out within 12 months from the date of allotment.
* A.P.M. - Annualized Payable Monthly								
Axis Gold Fund	Brokerage Structure				Load Structure			
	For Lumpsum & SIP Investments	Upfront (%)	Trail 1st Yr % p. a.	Trail 2nd Yr % p. a.	Trail 3rd Yr % p. a.	Min. Investment Amount	Entry Load	Exit load
Axis Gold Fund		1.00%			NIL	0.45%	Rs. 5000	1% if redeemed/switched out within 1 year from date of allotment
Liquid Scheme	Brokerage Structure				Load Structure			
	For Lumpsum	Plan	Upfront (%)	Trail from day 1 for first year (p.a.)	Min. Investment Amount	Entry Load	Exit load	
AXIS Liquid Fund		Institutional	Nil	0.05%	Rs. 1 crore	Nil	Nil	
		Retail	Nil	0.40%	Rs. 5000/- for Lumpsum	Nil	Nil	
MIP	Brokerage Structure				Load Structure			
	For Lumpsum & SIP Investments	Upfront (%)	Trail 1st Yr % p. a.	Trail 2nd Yr onwards % p. a.	Min. Investment Amount	Entry Load	Exit load	
Axis Income Saver Fund		1.00%	0.50%	0.50%	Rs. 5000/- for Lumpsum & Rs. 1000 for SIP	Nil	1.00% if redeemed / switched out within 365 days from the date of allotment	
Hybrid Fund	Brokerage Structure				Load Structure			
	For Lumpsum & SIP Investments	Upfront (%)	Trail 1st Yr % p. a.	Trail 2nd Yr onwards % p. a.	Min. Investment Amount	Entry Load	Exit load	
Axis Triple Advantage Fund		1.00%	0.50%	0.50%	Rs. 5000/- for Lumpsum & Rs. 1000 for SIP	Nil	1.00% if redeemed / switched out within 365 days from the date of allotment	

Terms & Conditions

¹ This brokerage structure is applicable only to the distributors of Axis Asset Management Company Ltd. (AMC) and can be changed by the AMC at its sole discretion without any prior intimation or notification.

² Brokerage rates are inclusive of all taxes, cost, charges & expenses incurred by you. However Service tax including Education Cess will be deducted at source.

³ Above data / information / brokerage structure is as on this date and is subject to amendments pursuant to any regulatory changes.

⁴ The AMC / Trustees shall not be responsible for any losses incurred by any one due to any change in the brokerage structure. All distributors should abide by the code of conduct and rules / regulations laid down by SEBI / AMFI. Also, it is specifically mentioned that distributors will neither pass on or rebate brokerage back to investors not tempt them with rebate / gift. The AMC will take disciplinary action against any distributor who is found violating these regulations/ code of conduct.

⁵ In accordance with the clause 4(d) of SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, the distributors should disclose all the commissions (in the form of trail commission or any other mode) payable to them for the different competing schemes of various mutual funds from amongst which the scheme is being recommended to the investor. Distributors are advised to ensure compliance of the same.



**Birla Sun Life Asset Management Company Limited - Load & Commission Structure
for the period starting Jan 2012 - Till further notice of change**

Equity Schemes : Lumpsum & SIP Investments						
Category	Scheme Name	Min Investment Amount	Exit Load	Upfront (%)	1st yr trail	2nd yr onwards trail
Equity Funds	Designated Equity Schemes A*	Rs.5,000	1.00% if redeemed / switched out within 365 days from the date of allotment	0.50%	0.50%	0.50%
	Designated Equity Schemes B**	Rs.5,000	0.50% if redeemed / switched out within 7days from the date of allotment	Nil	0.50%	0.50%
	Birla Sun Life International Fund Plan A	Rs.5,000	1.00% if redeemed / switched out within 365 days from the date of allotment	Nil	0.60%	0.50%
ELSS Funds	Birla Sun Life Tax Relief '96	Rs.500	3 Year Lock in from the date of allotment	3.50%	Nil	0.50% from 4th year onwards
	Birla Sun Life Tax Plan	Rs.500		3.50%	Nil	0.50% from 4th year onwards
Index Fund	Birla Sun Life Index Fund	Rs.5,000	0.50% if redeemed / switched out within 7days from the date of allotment	Nil	0.40%	0.40%
				Nil	0.40%	0.40%
Arbitrage Fund	Birla Sun Life Enhanced Arbitrage Fund- Retail Plan	Rs.5,000	0.75% if redeemed /switched - out within 90 Days, 0.50% if redeemed and switched out between 90to 180 days & Nil if redeemed /switched - out after 180 days from the date of allotment.	0.40%	Nil	0.50%
	Birla Sun Life Enhanced Arbitrage Fund- Institutional Plan	Rs.5 Cr.		0.25%	Nil	0.35%
Commodity Funds	Birla Sun Life Commodities Equity Fund	Rs.5,000	For redemption/switch-out of units within 30 days from the date of allotment: 3.00% of applicable NAV. For redemption/switch-out of units after 30 days but before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 365 days from the date of allotment: Nil.	0.75%	0.50%	0.50%

Debt Schemes - Lumpsum & SIP Investments

Liquid Fund	Birla Sun Life Cash Plus (Retail Plan)	Rs.10,000	Nil	Nil	0.20%	0.20%
	Birla Sun Life Cash Plus (Institutional Plan)	Rs. 1 Cr.	Nil	Nil	0.10%	0.10%
	Birla Sun Life Cash Plus (Institutional Premium Plan)	Rs. 5 Cr.	Nil	Nil	0.05%	0.05%
Liquid Plus Funds	Birla Sun Life Cash Manager (Retail Plan)	Rs.10,000	Nil	Nil	0.55%	0.55%
	Birla Sun Life Cash Manager (Institutional Plan)	Rs 1 Cr.	Nil	Nil	0.25%	0.25%
	Birla Sun Life Savings Fund (Retail Plan)	Rs.10,000	Nil	Nil	0.25%	0.25%
	Birla Sun Life Savings Fund (Institutional Plan)	Rs. 1 Cr.			0.05%	0.05%
	BSL Short Term Opportunities Fund (Retail Plan)	Rs.10,000	For redemption/switch-out of units within 30 days from the date of allotment: 0.25% of applicable NAV. For redemption/switch-out of units after 50 days from the date of allotment: Nil.	Nil	0.05%	0.05%
	BSL Short Term Opportunities Fund (Institutional Plan)	Rs. 2 Cr.			0.05%	0.05%
	Birla Sun Life Ultra Short term Fund (Retail Plan)	Rs.10,000	For redemption/switch-out of units within 15 days from the date of allotment: 0.25% of applicable NAV. For redemption/switch-out of units after 15 days from the date of allotment: Nil.	Nil	0.25%	0.25%
	Birla Sun Life Ultra Short term Fund (Institutional Plan)	Rs.2 Cr.			0.05%	0.05%
Floating Rate Funds	BSL Floating Rate Fund Long Term Plan (Retail)	Rs. 5,000	For redemption/switch-out of units within 30 days from the date of allotment: 0.25% of applicable NAV. For redemption/switch-out of units after 30 days from the date of allotment: Nil.	Nil	0.20%	0.20%
	BSL Floating Rate Fund Long Term Plan (Institutional)	Rs 2 Cr.		Nil	0.05%	0.05%
	BSL Floating Rate Fund Short Term Plan (Retail)	Rs. 5,000	Nil	Nil	0.20%	0.10%
	BSL Floating Rate Fund Short Term Plan (Institutional)	Rs 1 Cr.		Nil	0.05%	0.10%
Medium Term Plan	BSL Medium Term Plan (Retail)	Rs. 5,000	For redemption/switch-out of units within 90 days from the date of allotment: 0.25% of applicable NAV. For redemption/switch-out of units after 90 days from the date of allotment: Nil.	Nil	0.05%	0.05%
	BSL Medium Term Plan (Institutional)	Rs. 1 Cr.		Nil	0.05%	0.05%
Short Term Funds	Birla Sun Life Income Fund	Rs.5,000	For redemption/switch-out of units within 30 days from the date of allotment: 0.50% of applicable NAV. For redemption/switch-out of units after 30 days from the date of allotment: Nil.	Nil	0.10%	0.10%
	Birla Sun Life Dynamic Bond Fund	Less than or equal to Rs 10 Cr.	For redemption/switch-out of units within 180 days from the date of allotment: 0.50% of applicable NAV. For redemption/switch-out of units after 180 days but before 270 days from the date of allotment: 0.25% of applicable NAV. For redemption/switch-out of units after 270 days from the date of allotment: Nil.	0.60%	Nil	0.40%
		Greater than Rs 10 Cr.		0.25%	Nil	0.40%

Bond Fund	Birla Sun Life Income Plus	Rs.5,000	For redemption/switch-out of units within 365 days from the date of allotment: 1.00% of applicable NAV.For redemption/switch-out of units after 365 days from the date of allotment: Nil.	0.60%	NIL	0.40%
Gilt Funds	Birla Sun Life Gilt Plus - PF Plan (Growth Option)	Rs. 5,000	For redemption/switch-out of units within 365 days from the date of allotment: 1.00% of applicable NAV.For redemption/switch-out of units after 365 days from the date of allotment: Nil.	0.50%	0.50%	0.50%
	Birla Sun Life Gilt Plus - PF Plan (Dividend Option)	Rs. 5,000	Nil	Nil	0.75%	0.40%
	Birla Sun Life Gilt Plus (Regular Plan)	Rs. 5,000	Nil	Nil	0.60%	0.60%
	Birla Sun Life Gilt Plus (Liquid Plan)	Rs. 5,000	Nil	Nil	0.35%	0.20%
	Birla Sun Life Govt. Sec. Fund (Short Term Plan)	Rs. 5,000	Nil	Nil	0.35%	0.20%
	Birla Sun Life Govt. Sec. Fund (Long Term Plan)	Rs.5,000	For redemption/switch-out of units within 365 days from the date of allotment: 1.00% of applicable NAV.For redemption/switch-out of units after 365 days from the date of allotment: Nil.	0.60%	0.25%	0.50%
Monthly Income Plans	Birla Sun Life Monthly Income	Rs.5,000 Growth option	For redemption/switch-out of units within 365 days from the date of allotment: 1.00% of applicable NAV.For redemption/switch-out of units after 365 days from the date of allotment: Nil.	1.00%	Nil	0.50%
		Rs.25,000 Dividend option				
	Birla Sun Life MIP II (Wealth 25 Plan)	Rs.5,000 Growth option	For redemption/switch-out of units within 365 days from the date of allotment: 1.00% of applicable NAV.For redemption/switch-out of units after 365 days from the date of allotment: Nil.	1.00%	Nil	0.50%
		Rs.25,000 Dividend option				
	Birla Sun Life MIP	Rs.5,000 Growth option	For redemption/switch-out of units within 365 days from the date of allotment: 1.00% of applicable NAV.For redemption/switch-out of units after 365 days from the date of allotment: Nil.	1.00%	Nil	0.50%
		Rs.25,000 Dividend option				
Birla Sun Life MIP II (Savings 5 Plan)	Rs.5,000 Growth option	For redemption/switch-out of units within 365 days from the date of allotment: 1.00% of applicable NAV.For redemption/switch-out of units after 365 days from the date of allotment: Nil.	0.25%	0.50%	0.40%	
	Rs.25,000 Dividend option					
Asset Allocation Fund	BSL Asset Allocation Fund Aggressive Plan	Rs.5,000	Nil	Nil	0.75%	0.75%
	BSL Asset Allocation Fund Moderate plan	Rs.5,000	Nil	Nil	0.60%	0.60%
	BSL Asset Allocation Fund Conservative plan	Rs.5,000	Nil	Nil	0.50%	0.50%

Notes:

*Designated Equity schemes. A	<p>Birla Sun Life New Millenium Fund, Birla Sun Life'95 Fund, Birla Sun Life Dividend Yield Plus, Birla Sun Life Frontline Equity Fund, Birla Sun Life Midcap Fund, Birla Sun Life Equity Fund, Birla Sun Life MNC Fund, Birla Sun Life India GenNext Fund, Birla Sun Life Infrastructure Fund, Birla Sun Life Special Situations Fund, Birla Sun Life International Equity Fund Plan B , Birla Sun Life India Reforms Fund, Birla Sun Life Small & Midcap Fund, Birla Sun Life Pure Value Fund & Birla Sun Life Long Term Advantage Fund</p>
**Designated Equity schemes. B	<p>Birla Sun Life Advantage Fund, Birla Sun Life Buy India Fund, Birla Sun Life Top 100 Fund & Birla Sun Life India Opportunities Fund.</p>
Notes	<p>All Brokerages/Incentives are gross & inclusive of all statutory levies including service tax & education cess.Net Amount after deducting the statutory levies will be paid to the distributor.</p> <p>The brokerage structure mentioned herein is solely payable to AMFI certified & KYD compld distributors. This brokerage structure is applicable only to distributors of Birla Sun Life Asset Management Co Ltd and can be changed by the AMC as its sole discretion without any prior intimation or notification. The AMC/Trustees shall not be rponsible for any losses incurred by any one due to change in the brokerage structure. All distributors should abide by the code of conduct abd rules/regulations laid down by SEBI & AMFI. It is specifically mentioned that distributors will neither pass nor tempt them with rebate gifts. The AMC will take disciplinary action against any distrubutor who is found violating these regulations / code of conduct.</p> <p>For switch-out(s) made from any open ended Equity or Balanced scheme to any another Open ended Equity or Balanced Scheme:Exit load as applicable to the respective scheme will be charged and brokerage to be paid as applicable .</p> <p>For SIP's Investments, minimum application amount is Rs.1000 and for ELSS schemes it is Rs.500.</p> <p>Mutual Fund Investments are subject to market risks. Please read offer document / SID carefully before investing. For scheme specific risk factors please refer to the respective offer documents.</p>

LOAD & DISTRIBUTOR REMUNERATION STRUCTURE

1st January 2012 - 31st March 2012

Scheme Name Plan	Brokerage							Exit Load / CDSC
		First Year Trail	Second Year Trail	Third Year Trail	Fourth Year Trail	Fifth Year Trail	Sixth Year Onwards	
	Sales Incentive	Annual Paid Monthly	Annual Paid Monthly	Annual Paid Monthly	Annual Paid Monthly	Annual Paid Monthly	Annual Paid Monthly	
All Equity Schemes								
For Single Application Size < Rs. 2 crores	0.75%	0.50% p.a.	0.85% p.a.	0.85% p.a.	1.00% p.a.	1.00% p.a.	0.50% p.a.	1% if redeemed/ switched out within 1 year from the date of subscription/ switch in, Nil if redeemed/ switched out after 1 year from the date of subscription/ switch in
For Single Application Size >= Rs. 2 crores	Nil	1.25% p.a.	0.85% p.a.	0.85% p.a.	1.00% p.a.	1.00% p.a.	0.50% p.a.	1% if redeemed/ switched out within 1 year from the date of subscription/ switch in, Nil if redeemed/ switched out after 1 year from the date of subscription/ switch in
BNP Paribas Tax Advantage Plan (ELSS)								
For All Application Sizes	6.00%	Nil	Nil	Nil	1.00% p.a.	1.00% p.a.	0.50% p.a.	Nil
BNP Paribas Monthly Income Plan								
For Single Application Size < Rs. 2 crores	1.25%	Nil	0.50% p.a.	0.50% p.a.	0.50% p.a.	0.50% p.a.	0.50% p.a.	CDSC: 1.00% if redeemed / switched-out within 1 year
For Single Application Size >= Rs. 2 crores	Nil	1.25% p.a.	0.50% p.a.	0.50% p.a.	0.50% p.a.	0.50% p.a.	0.50% p.a.	CDSC: 1.00% if redeemed / switched-out within 1 year
BNP Paribas Money Plus Fund								
Regular Plan	Nil	0.75% p.a.	0.40% p.a.	0.40% p.a.	0.40% p.a.	0.40% p.a.	0.40% p.a.	0.15% if redeemed / switched-out within 7 days from the date of investment.
Institutional Plan	Nil	0.15% p.a.	0.15% p.a.	0.15% p.a.	0.15% p.a.	0.15% p.a.	0.15% p.a.	0.15% if redeemed / switched-out within 7 days from the date of investment.
BNP Paribas Flexi Debt Fund - Regular Plan								
For Single Application Size < Rs 5 crores	1.00%	Nil	0.50% p.a.	0.50% p.a.	0.50% p.a.	0.50% p.a.	0.50% p.a.	0.75% if redeemed/ switched out within 6 months from the date of subscription/ switch in, Nil if redeemed/ switched out after 6 months from the date of subscription/ switch in
For Single Application Size >= Rs. 5 crores	Nil	1.00%	0.50% p.a.	0.50% p.a.	0.50% p.a.	0.50% p.a.	0.50% p.a.	0.75% if redeemed/ switched out within 6 months from the date of subscription/ switch in, Nil if redeemed/ switched out after 6 months from the date of subscription/ switch in
BNP Paribas Bond Fund								
Regular Plan	1.00%	Nil	0.40% p.a.	0.40% p.a.	0.40% p.a.	0.40% p.a.	0.40% p.a.	2% if redeemed/ switched out upto 1 year from the date of subscription /switch in , Nil if redeemed/ switched out after 1 year from the date of subscription/ switch in .
Institutional Plan	0.75%	Nil	0.30% p.a.	0.30% p.a.	0.30% p.a.	0.30% p.a.	0.30% p.a.	2% if redeemed/ switched out upto 1 year from the date of subscription /switch in , Nil if redeemed/ switched out after 1 year from the date of subscription/ switch in .
BNP Paribas Short Term Income Fund								
Regular Plan	0.60%	0.20% p.a.	0.20% p.a.	0.20% p.a.	0.20% p.a.	0.20% p.a.	0.20% p.a.	0.50% if redeemed/ switched out upto 6 Months from the date of subscription/ switch in, Nil if redeemed/ switched out after 6 Months from the date of subscription/ switch in
Institutional Plan	0.60%	Nil	0.15% p.a.	0.15% p.a.	0.15% p.a.	0.15% p.a.	0.15% p.a.	0.50% if redeemed/ switched out upto 6 Months from the date of subscription/ switch in, Nil if redeemed/ switched out after 6 Months from the date of subscription/ switch in
Institutional Plus Plan	Nil	0.40% p.a.	0.15% p.a.	0.15% p.a.	0.15% p.a.	0.15% p.a.	0.15% p.a.	0.50% if redeemed/ switched out upto 6 Months from the date of subscription/ switch in, Nil if redeemed/ switched out after 6 Months from the date of subscription/ switch in
BNP Paribas Overnight Fund								
Regular Plan	Nil	0.75% p.a.	0.20% p.a.	0.20% p.a.	0.20% p.a.	0.20% p.a.	0.20% p.a.	Nil
Institutional Plan	Nil	0.05% p.a.	0.05% p.a.	0.05% p.a.	0.05% p.a.	0.05% p.a.	0.05% p.a.	Nil
Institutional Plus Plan	Nil	0.05% p.a.	0.05% p.a.	0.05% p.a.	0.05% p.a.	0.05% p.a.	0.05% p.a.	Nil

Brokerage rates are inclusive of all taxes.

The above mentioned brokerage will be payable only to distributors empanelled with us and applications lodged under their registered ARN's with us

**Any data / Information / brokerage structure set forth above are subject to change as per any change in any applicable Laws / Regulations / Rules / Guidelines / Directives & Enactment's any Regulatory or Administrative or Governmental or such other Authority (including Securities and Exchange Board of India) and BNP Paribas Investment Management (India) Pvt.Ltd, without being exposed to any type of liability or held for any type of commitment, reserves the right to change the said data / information without any prior intimation, subject to the applicable Law / Regulation / Rules / Guidelines / Directives & Enactment's.*

LOAD AND BROKERAGE STRUCTURE APPLICABLE FOR LUMPSUM AND SIP - W.E.F. 1 January 2012 - 31 March 2012

Product	Application Amount	Entry Load	Exit Load	Distribution Fee Type			
				Transaction Fees	Trail Day 1	Trail Day 366 (+)	Trail Year 4
Equity & Balance Funds							
Canara Robeco Equity Diversified, Canara Robeco Infrastructure, Canara Robeco Emerging Equities, Canara Robeco Balance, Canara Robeco FORCE & Canara Robeco Large Cap+	< = 5 Crores	Nil	1.00% if redeemed/switched out within 1 year from date of allotment, Nil - if redeemed/switched out after 1 year from the date of allotment.	0.75%	0.50%	0.75%	0.75%
	> 5 Crores	Nil		Nil	0.75%	0.75%	0.75%
Canara Robeco Equity Tax Saver (3 year lock in from the date of allotment)	< = 5 Crores	Nil	Nil	4.50%	Nil	Nil	0.50%
	> 5 Crores	Nil		Nil	0.75%	0.75%	0.50%
Canara Robeco Nifty Index	All Amounts	Nil	1.00% if redeemed/switched out within 1 year from date of allotment. Nil - if redeemed/switched out after 1 year from the date of allotment	Nil	0.10%	0.10%	0.10%
Income, MIP, Gilt, Yield Advantage & Dynamic Bond Fund							
Canara Robeco Monthly Income Plan	< = 5 Crores	Nil	1% if redeemed / switched out within 1 year from the date of allotment. Nil if redeemed/switched out after one year from the date of allotment	0.50%	0.50%	0.75%	0.75%
	> 5 Crores	Nil		Nil	0.75%	0.75%	0.75%
Canara Robeco Income	< = 5 Crores	Nil	0.50% if redeemed/switched out within 6 months from date of allotment. Nil - if redeemed/switched out after 6 months from the date of allotment	0.50%	0.50%	0.75%	0.75%
	> 5 Crores	Nil		Nil	0.75%	0.75%	0.75%
Canara Robeco Yield Advantage Fund	< = 5 Crores	Nil	1% if redeemed / switched out is less than or equal to 1 year from the date of allotment. Nil if redeemed/switched out after one year from the date of allotment	0.50%	0.50%	0.75%	0.75%
	> 5 Crores	Nil		Nil	0.75%	0.75%	0.75%
Canara Robeco Gilt PGS	< = 5 Crores	Nil	0.50% if redeemed/switched out within 6 months from date of allotment. Nil - if redeemed/switched out after 6 month from the date of allotment.	Nil	0.25%	0.25%	0.25%
	> 5 Crores	Nil		Nil	0.25%	0.25%	0.25%
Canara Robeco Gilt Advantage Fund	< = 5 Crores	Nil	Nil	Nil	0.20%	0.20%	0.20%
	> 5 Crores	Nil		Nil	0.20%	0.20%	0.20%
Canara Robeco Dynamic Bond Fund - Retail Plan	All Amounts	Nil	1%-If redeemed/switched out within 9 months from the date of allotment, Nil-if redeemed/switched out after 9 months from the date of allotment.	Nil	0.25%	0.25%	0.25%
Canara Robeco Dynamic Bond Fund - Institutional Plan	= > 1 Crore	Nil		Nil	0.25%	0.25%	0.25%
Floating, Liquid & Treasury Funds							
Canara Robeco Floating Rate	All Amounts	Nil	0.25% - if redeemed/switched out within 15 days from the date of allotment. Nil - if redeemed/switched out after 15 days from the date of allotment	Nil	0.10%	0.10%	0.10%
Canara Robeco Liquid - Retail	All Amounts	Nil	Nil	Nil	0.75%	0.75%	0.75%
Canara Robeco Liquid- Institutional	= > 1 Crore	Nil	Nil	Nil	0.20%	0.20%	0.20%
Canara Robeco Liquid-Super Institutional	= > 5 Crores	Nil	Nil	Nil	0.05%	0.05%	0.05%
Canara Robeco Treasury Advantage- Retail	All Amounts	Nil	Nil	Nil	0.75%	0.75%	0.75%
Canara Robeco Treasury Advantage- Institutional	= > 1 Crore	Nil	Nil	Nil	0.25%	0.25%	0.25%
Canara Robeco Treasury Advantage-Super Institu	= > 5 Crores	Nil	Nil	Nil	0.10%	0.10%	0.10%

Subject to changes in exit load to be effective prospectively

Clawback - Upfront on Equity, Balance, MIP and InDiGo schemes will be clawed back in case of Redemption within 6 months on a Proportionate Basis

Brokerage Structure

Period: 1st Jan - 31st Mar 2012

Name of Scheme	Upfront Commission			Trail Commission				
	Base Rate	Additional	Total Upfront	Year 1	Year 2	Year 3	Year 4	Year 5 Onwards
Equity / FOF/ - Regular Plan								
DSPBR Equity Fund	0.50%	0.25%	0.75%	0.50%	0.50%	0.50%	0.50%	0.50%
DSPBR Top 100 Equity Fund								
DSPBR Opportunities Fund								
DSPBR India TIGER Fund								
DSPBR Small & Midcap Fund								
DSPBR Technology.com Fund								
DSPBR NRNE Fund								
DSPBR Focus 25 Fund	0.50%	0.25%	0.75%	0.50%	0.50%	0.50%	0.50%	0.50%
DSPBR Micro Cap Fund								
DSPBR World Gold Fund								
DSPBR World Energy Fund								
DSPBR World Mining Fund								
DSPBR World Agriculture Fund								

Name of Scheme	Upfront Commission			Trail Commission				
	Base Rate	Additional	Total Upfront	Year 1	Year 2	Year 3	Year 4	Year 5 Onwards
DSPBR MIP Fund	0.50%	0.50%	1.00%	0.50%	0.50%	0.50%	0.50%	0.50%
DSPBR Balanced Fund	0.50%	0.25%	0.75%	0.50%	0.50%	0.50%	0.50%	0.50%

Name of Scheme	Upfront Commission	Trail Commission			
		Year 1	Year 2	Year 3	Year 4 onwards
Equity & FOF Category - Institutional Plan (Min. Rs.1cr) (For qualified investors only)					
See Notes below*	Nil	0.20%	0.20%	0.20%	0.20%

Name of Scheme	Upfront Commission	Trail Commission			
		Year 1	Year 2	Year 3	Year 4 onwards
ELSS Category - Regular Plan					
DSPBR Tax Saver Fund	3.25%	Nil	Nil	Nil	0.50%

Name of Scheme	Upfront Commission	Additional Upfront	Total Upfront	Trail Commission		
				Trail Yr 1	Trail Yr 2	Trail Yr 3 Onwards
Fixed Income Category - Regular Plan						
DSPBR Bond Fund	0.25%	0.25%	0.50%	0.50%	0.50%	0.50%
DSPBR Government Securities Fund	Nil	-	Nil	0.50%	0.50%	0.50%
DSPBR Strategic Bond Fund				0.40%	0.20%	0.20%
DSPBR Short Term Fund	0.25%	0.25%	0.50%	Nil	0.25%	0.25%
DSPBR Floating Rate Fund				0.40%	0.10%	0.10%
DSPBR Liquidity Fund	Nil	-	Nil	0.25%	0.10%	0.10%
DSPBR Treasury Bill Fund				0.25%	0.25%	0.25%

Name of Scheme	Upfront Commission	Additional Upfront	Total Upfront	Trail Yr 1		Trail Yr 2 Onwards
				3 months	9 months	
Fixed Income Category - Regular Plan						
DSPBR Money Manager Fund	Nil	-	Nil	0.75%	0.50%	0.50%

Name of Scheme	Upfront Commission	Additional Upfront	Total Upfront	Trail Yr 1	Trail Yr 2
Fixed Income Category - Institutional Plan					
DSPBR Strategic Bond Fund				0.10%	0.10%
DSPBR Money Manager Fund	Nil	-	Nil	0.10%	0.05%
DSPBR Floating Rate Fund				0.10%	
DSPBR Liquidity Fund				0.05%	

Fund	Exit Load
All Equity & FOF (Reg. & Instl.) & Hybrid	Holding period from date of allotment: <12 months - 1%; >=12 months - Nil
DSPBR Tax Saver Fund	Investments in DSPBR Tax Saver Fund are subject to lock-in period of 36 months from the date of allotment.
DSPBR Bond Fund and DSPBR Short term	Holding period from date of allotment: <=6 months - .50%; > 6 months - Nil
DSPBR Strategic Bond (Regular and Insti)	Holding period from date of allotment: <= 7 calendar days - 0.1%; > 7 calendar days - Nil
DSPBR Government Securities Fund	Holding period from date of allotment: <= 7 calendar days - 0.1%; > 7 calendar days - Nil
DSPBR Micro Cap Fund	Holding period from date of allotment: <24 months - 1%; >=24 months - Nil
All other Fixed Income Funds (Reg & Instl)	Nil

Notes:

Brokerage rates mentioned above are applicable for all Purchases made from 1st Jan to 31st Mar 2012

Brokerage rates stated represents the total cost, consisting of brokerage payable to the Distributors and service tax on it.

Currently the rate of Service Tax is 10% and with Education Cess of 3%, it totals to 10.30%.

Brokerage costs are computed on the investment value.

Upfront:

This is paid in arrears at the end of each month.

SWITCHES

Upfront and Trail would be same as normal purchase and is applicable on switches from an equity scheme to another equity scheme, hybrid to an equity scheme and vice versa (including FOF's)

Trail (1st Year):

The annualised brokerage is calculated on the basis of 'Daily Average Assets' on the NAV.

This is paid in arrears at the end of each month.

Trail (2nd Year onwards):

Trail will be applicable on all assets procured subject to the assets staying with the Scheme for more than 1 year from the date of subscription.

This will be computed on the daily average assets on the NAV and payable monthly on at annualised rate mentioned above.

Systematic Investment Plan (SIP) [applicable for new SIP registrations]

SIP/STP payout will be tagged to the base upfront and base additional commission rates. Target based commission will not be linked to it.

The load structure for investments made through SIP route will be similar to the investments made through the lumpsum route.

The minimum installment amount for SIP is Rs.500 and minimum installments required are 12 except for DSPBR Tax Saver Fund in which minimum installments are 6.

Systematic Transfer Plan (STP)

The terms on Brokerage and Load calculations towards all investments through the STP route will be treated the same as that through Systematic Investment Plan (SIP) route.

The minimum installment amount for STP is Rs.500 and minimum installments required are 6.

DSP BlackRock Investment Managers Pvt. Ltd. reserves the right to change, withdraw or amend, the above mentioned terms and conditions without any prior notice.

The structure mentioned above is subject to prevailing regulations and guidelines.

Deutsche Asset Management (India) Pvt. Ltd

Brokerage Structure (*With effect from Jan 12 - Mar 12)

Scheme Name	Minimum Application Amount for New Investment	Investment Size	Load			Upfront			First Year Trail			Second Year Trail		
			Entry	Exit	Remarks	Basic	Preferred	Total	Basic	Preferred	Total	Basic	Preferred	Total
EQUITY FUNDS														
DWS Alpha Equity Fund	Rs.5,000/-	Equal to or more than Rs 5000	NIL	1.00%	< 12 Months	0.60%	0.15%	0.75%	0.40%	0.10%	0.50%	0.40%	0.10%	0.50%
DWS Alpha Equity Fund Wealth Plan *	Rs 25000	Equal to or more than Rs 25000	NIL	1.00%	< 12 Months	0.00%	0.00%	0.00%	0.75%	0.25%	1.00%	0.75%	0.25%	1.00%
DWS Investment Opportunity Fund	Rs.5,000/-	Equal to or more than Rs 5000	NIL	1.00%	< 12 Months	0.60%	0.15%	0.75%	0.40%	0.10%	0.50%	0.40%	0.10%	0.50%
DWS Investment Opportunity Fund Wealth Plan *	Rs 25000	Equal to or more than Rs 25000	NIL	1.00%	< 12 Months	0.00%	0.00%	0.00%	0.75%	0.25%	1.00%	0.75%	0.25%	1.00%
DWS Tax Saving Fund	Rs.500/-	Equal to or more than Rs 500	NIL			1.50%	0.25%	1.75%	0.40%	0.10%	0.50%	0.40%	0.10%	0.50%
DWS Global Thematic Offshore Fund	Rs.5,000/-	Equal to or more than Rs 5000	NIL	1.00%	< 12 Months	0.60%	0.15%	0.75%	0.40%	0.10%	0.50%	0.40%	0.10%	0.50%
DWS Global Agribusiness Offshore Fund	Rs.5,000/-	Equal to or more than Rs 5000	NIL	1.00%	< 12 Months	0.60%	0.15%	0.75%	0.40%	0.10%	0.50%	0.40%	0.10%	0.50%
HYBRID FUNDS														
DWS Money Plus Advantage Fund - Regular Plan	Rs.5,000/-	NA	NIL	1.50%	< 12 Months	0.75%	0.25%	1.00%	0.00%	0.00%	0.00%	0.40%	0.10%	0.50%
DWS Money Plus Advantage Fund - Institutional Plan	Rs. 5 crore	NA	NIL	1.50%	< 12 Months	0.40%	0.10%	0.50%	0.00%	0.00%	0.00%	0.40%	0.10%	0.50%
DWS Twin Advantage Fund	Rs.25,000/-	NA	NIL	1.50%	< 12 Months	0.75%	0.25%	1.00%	0.00%	0.00%	0.00%	0.40%	0.10%	0.50%
DEBT FUNDS														
DWS Short Maturity Fund - Regular Plan **	Rs.5,000/-	NA	NIL	0.75%	< 5 Months	0.40%	0.10%	0.50%	0.40%	0.10%	0.50%	0.40%	0.10%	0.50%
DWS Short Maturity Fund - Premium Plus Plan	Rs.25,000/-	NA	NIL	0.75%	< 5 Months	0.00%	0.00%	0.00%	0.10%	0.05%	0.15%	0.10%	0.05%	0.15%
DWS Short Maturity Fund - Institutional Plan	5 Crs	NA	NIL	0.75%	< 5 Months	0.00%	0.00%	0.00%	0.40%	0.10%	0.50%	0.40%	0.10%	0.50%
DWS Premier Bond Fund - Regular Plan	Rs.5,000/-	NA	NIL	1.00%	< 3 Months	0.00%	0.00%	0.00%	0.40%	0.10%	0.50%	0.40%	0.10%	0.50%
DWS Premier Bond Fund - Autosweep Plan	Rs. 100000/-	NA	NIL	1.00%	< 3 Months	0.00%	0.00%	0.00%	0.40%	0.10%	0.50%	0.40%	0.10%	0.50%
DWS Premier Bond Fund - Institutional Plan	Rs. 1 Crore	NA	NIL	1.00%	< 3 Months	0.00%	0.00%	0.00%	0.15%	0.10%	0.25%	0.15%	0.10%	0.25%
DWS Gilt Fund - Regular Plan ***	Rs.5,000/-	NA	NIL	0.25%	< 1 Months	0.10%	0.00%	0.10%	0.50%	0.25%	0.75%	0.50%	0.25%	0.75%
DWS Gilt Fund - Institutional Plan	Rs.50,00,000/-	NA	NIL	0.25%	< 1 Months	0.00%	0.00%	0.00%	0.40%	0.10%	0.50%	0.40%	0.10%	0.50%
DWS Treasury Fund (Investment) - Regular Plan	Rs.5,000/-	NA	NIL	1.00%	< 4 Months	0.00%	0.00%	0.00%	0.40%	0.10%	0.50%	0.40%	0.10%	0.50%
DWS Treasury Fund (Investment) - Institutional Plan	Rs. 1 Crore	NA	NIL	1.00%	< 4 Months	0.00%	0.00%	0.00%	0.05%	0.00%	0.05%	0.05%	0.00%	0.05%
LIQUID PLUS FUNDS														
DWS Ultra Short-Term Fund (Regular Plan)	Rs.5,000/-	NA	NIL	NIL	-	0.00%	0.00%	0.00%	0.25%	0.10%	0.35%	0.25%	0.10%	0.35%
DWS Ultra Short-Term Fund (Institutional Plan)	Rs. 1 Crore	NA	NIL	NIL	-	0.00%	0.00%	0.00%	0.05%	0.00%	0.05%	0.05%	0.00%	0.05%
DWS Ultra Short-Term Fund - Bonus		NA	NIL	NIL	-	0.00%	0.00%	0.00%	0.05%	0.00%	0.05%	0.05%	0.00%	0.05%
DWS Ultra Short-Term Fund - Premium Plus	25000/-	NA	NIL	NIL	-	0.00%	0.00%	0.00%	0.10%	0.05%	0.15%	0.10%	0.05%	0.15%
DWS Cash Opportunities Fund - Regular Plan ****	Rs.5,000/-	NA	NIL	0.50%	< 45 Days	0.05%	0.02%	0.07%	0.30%	0.05%	0.35%	0.30%	0.05%	0.35%
DWS Cash Opportunities Fund - Institutional Plan****	Rs. 5 crores	NA	NIL	0.50%	< 45 Days	0.03%	0.01%	0.04%	0.10%	0.05%	0.15%	0.10%	0.05%	0.15%
DWS Money Plus Fund - Regular Plan*****	Rs.5,000/-	NA	NIL	1.00%	< 3 Months	0.05%	0.05%	0.10%	0.30%	0.05%	0.35%	0.30%	0.05%	0.35%
DWS Money Plus Fund - Institutional Plan	Rs. 1 Crore	NA	NIL	1.00%	< 3 Months	0.00%	0.00%	0.00%	0.05%	0.00%	0.05%	0.05%	0.00%	0.05%
LIQUID FUNDS														
DWS Treasury Fund (Cash) - Regular Plan	Rs.5,000/-	NA	NIL	NIL	NIL	0.00%	0.00%	0.00%	0.25%	0.10%	0.35%	0.25%	0.10%	0.35%
DWS Treasury Fund (Cash) - Institutional Plan	Rs. 1 Crore	NA	NIL	NIL	NIL	0.00%	0.00%	0.00%	0.05%	0.00%	0.05%	0.05%	0.00%	0.05%
DWS Insta Cash Fund - Regular Plan	Rs. 1,00,000/-	NA	NIL	NIL	-	0.00%	0.00%	0.00%	0.10%	0.05%	0.15%	0.10%	0.05%	0.15%
DWS Insta Cash Plus Fund – Institutional Pan	Rs. 1 Crore	NA	NIL	NIL	-	0.00%	0.00%	0.00%	0.10%	0.05%	0.15%	0.10%	0.05%	0.15%
DWS Insta Cash Plus Fund – Super IP Plan	Rs. 10 crores	NA	NIL	NIL	-	0.00%	0.00%	0.00%	0.05%	0.00%	0.05%	0.05%	0.00%	0.05%
DWS Insta Cash Plus Fund – Bonus Plan	Rs. 1,00,000/-	NA	NIL	NIL	-	0.00%	0.00%	0.00%	0.10%	0.05%	0.15%	0.10%	0.05%	0.15%

* Earlier named as DWS Alpha Equity NL Plan and DWS Investment Opportunity Fund- NI Plan

NOTE

- A) AMC reserves the right to amend the Brokerage Structure at any time & the same shall be binding on distributors. However such change will be with prospective effect
- B) Annualized Brokerage and Trail Commission will be calculated on daily NAV basis. Annualized / 1st yr trail brokerage will be paid on monthly basis.
- C) Trail fee from Second Year onwards will be paid on quarterly basis. The brokerage / trailer fees computed and paid to you as per the above is inclusive of all taxes and levies including service tax that may be payable by you. The Fund is not liable to reimburse the service tax payable by you as the provider of services to the Mutual Fund, whose products are distributed by you.
- D) The above brokerage structure is applicable in respect of applications which are not treated as direct. Please refer to SEBI circular SEBI/IMD/CIR No. 10/ 112153 /07 dated Dec 31, 2007 in this regard
- E) Effective Aug 01, 2009 vide SEBI circular no SEBI/IMD/CIR No.4/168230/09, no entry load will be charged for purchase / additional purchase / switch on all Funds
- F) Notwithstanding anything mentioned above, the provisions of the SEBI (Mutual Funds) regulations, 1996 and the guidelines issued there under from time to time shall be applicable.

H)** Short Maturity Fund - Regular - 1st yr trail will be paid from 7th Month onwards

G) ***1st yr trail in Gilt fund - Regular will be paid from 2nd Month onwards

I)**** Cash Opportunity Fund Regular and Institutional - 1st yr trail Payable from 46th day onwards

J)*****Money Plus Fund- Regular- 1st yr trail payable from 4th month onwards

Load & Brokerage Structure: Period – January 01, 2012 to March 31, 2012										
Scheme Name	Category	Exit load %	Initial Commission %	Trail Year 1 % apm	Trail Year 2 % apm	Trail Year 3 % apm	Trail Year 4 % apm	Trail Year 5 % apm	Trail Year 6 Onwards % apm	PP
Fidelity Equity Fund	Equity	1.00*	0.75*	0.50	0.75	0.75	0.75	0.75	0.75	0.50
Fidelity India Special Situations Fund	Equity	1.00*	0.75*	0.50	0.75	0.75	0.75	0.75	0.75	0.50
Fidelity International Opportunities Fund	Equity	1.00*	0.75*	0.50	0.75	0.75	0.75	0.75	0.75	0.50
Fidelity India Growth Fund	Equity	1.00*	0.75*	0.50	0.75	0.75	0.75	0.75	0.75	0.50
Fidelity India Value Fund	Equity	1.00*	0.75*	0.50	0.75	0.75	0.75	0.75	0.75	0.50
Fidelity Tax Advantage Fund	ELSS	Nil	4.00 ^b	0.00	0.00	0.00	0.75	0.75	0.75	0.50
Fidelity Global Real Assets Fund	FoF	1.00*	0.75*	0.50	0.75	0.75	0.75	0.75	0.75	0.50
Fidelity India Childrens Plan - Education Fund	Hybrid	3.00 ^b	0.75*	0.50	1.00	1.00	1.00	1.00	1.00	1.00
Fidelity India Childrens Plan - Marriage Fund	Hybrid	3.00 ^b	0.75*	0.50	1.00	1.00	1.00	1.00	1.00	1.00
Fidelity India Childrens Plan - Savings Fund	Fixed Income	0.50 ^a	0.50*	0.20	0.75	0.75	0.75	0.75	0.75	0.50
Fidelity Wealth Builder Fund - Plan A	Hybrid	1.00*	1.25*	0.00	0.50	0.50	0.50	0.50	0.50	0.50
Fidelity Wealth Builder Fund - Plan B	Hybrid	1.00*	1.25*	0.00	0.50	0.50	0.50	0.50	0.50	0.50
Fidelity Wealth Builder Fund - Plan C	Hybrid	1.00*	1.25*	0.00	0.50	0.50	0.50	0.50	0.50	0.50
Fidelity Flexi Gilt Fund	Fixed Income	0.50 ^c	< Rs.5 Crs	0.50	0.40 ^f	0.50	0.50	0.50	0.50	0.50
Fidelity Short Term Income Fund	Fixed Income	0.50 ^c	< Rs.5 Crs	0.50	0.40 ^f	0.50	0.50	0.50	0.50	0.50
Fidelity Flexi Bond Fund - Retail Plan	Fixed Income	0.50 ^c	< Rs.5 Crs	0.75	0.50 ^f	0.75	0.75	0.75	0.75	0.50
Fidelity Flexi Bond Fund - Institutional Plan	Fixed Income	0.50 ^c	< Rs.5 Crs	0.50	0.50 ^f	0.50	0.50	0.50	0.50	0.50
Fidelity Ultra Short Term Debt Fund - Retail Plan	Fixed Income	0.50 ^c	>= Rs.5 Crs	0.15	0.25 ^g	0.25	0.25	0.25	0.25	0.25
Fidelity Ultra Short Term Debt Fund - Institutional Plan	Fixed Income	0.50 ^c	>= Rs.5 Crs	0.10	0.10 ^g	0.10	0.10	0.10	0.10	0.10
Fidelity Ultra Short Term Debt Fund - Super Institutional Plan	Fixed Income	0.50 ^c	>= Rs.5 Crs	0.05	0.05 ^g	0.05	0.05	0.05	0.05	0.05
Fidelity Cash Fund - Retail Plan	Liquid	Nil	0.00	0.30	0.30	0.30	0.30	0.30	0.30	0.30
Fidelity Cash Fund - Institutional Plan	Liquid	Nil	0.00	0.10	0.10	0.10	0.10	0.10	0.10	0.10
Fidelity Cash Fund - Super Institutional Plan	Liquid	Nil	0.00	0.10	0.10	0.10	0.10	0.10	0.10	0.10

a. If exit within 1 year
b. If exit within 1 year, 2% if exit within 2 years and 1% if exit within 3 years
c. If exit within 6 months. For exit load on Switches and STPs, please refer to KIM and Addendum issued from time to time.
d. If exit within 3 months.
e. For investments >= Rs. 1 Crore, no Initial Commission will be paid. The Initial Commission indicated above would be added to the Trail Commission for Year 1 and paid out as Trail Commission except in case of Fidelity Tax Advantage Fund.
f. Nil for first 6 months. Trail from 7th month onwards.
g. No trail will be paid for first four months.
h. Fidelity Tax Advantage Fund :
For investments < Rs.1 Crore - The trail commission for the first 3 years would be computed on the initial investment amount and paid out in the month following the allotment of units. The 'Initial Commission' rate indicated above is the trail commission paid out in advance for the first 3 years.
For investments >= Rs. 1 Crore - No initial commission would be paid and the trail rates applicable for the first 3 years are as below :
Year-1: 1.50% Year-2: 1.50% Year-3: 1.00%

Initial Commission is Nil for the switches made between different options within the Scheme.
Initial Commission will be paid for the switches made between Equity, ELSS & FoF/Hybrid schemes.
For change of broker code cases, no commission will be paid.
AMC reserves the right to change the trail brokerage at its discretion.
AMC has a discretion for non payment of Initial commission in case of multiple application forms.
In accordance with the clause 4(d) of SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, the distributors should disclose all the commissions (in the form of trail commission or any other mode) payable to them for the different competing schemes of various mutual funds from amongst which the scheme is being recommended to the investor. Distributors are advised to ensure compliance of the same.

Applicability of Exit Load and Initial Commission for Switches and STP transactions is as given below			
Source Schemes	Fidelity Short Term Income Fund, Fidelity Flexi Bond, Fidelity Flexi Gilt Fund, and Fidelity Ultra Short Term Debt Fund	Fidelity Ultra Short Term Debt Fund, Fidelity Short Term Income Fund & Fidelity Flexi Bond	Fidelity Short Term Income Fund
Target Schemes	Equity, ELSS, FoF & Hybrid Schemes	Fidelity Short Term Income Fund & Fidelity Flexi Bond	Fidelity Short Term Income Fund
Switches and STP retention initial commission payable	For <Rs.1 Cr differential initial commission of Source and Target Scheme	For <Rs.5 Cr differential initial commission of Source and Target Scheme	For <Rs.5 Cr differential initial commission of Source and Target Scheme
Switches and STP retention (i.e. initial commission, payable as trail only)	For >=Rs.1 Cr, applicable Trail % of Target Scheme + differential initial commission %, payable as trail in 1st year	For >=Rs.5 Cr, applicable Trail % of Target scheme	For >=Rs.5 Cr, applicable Trail % of Target Scheme

No Exit load will be charged for the Switch Out/ STP Out from Source Scheme to Target Schemes mentioned above

Load & Distributor Remuneration Structure

Period of Applicability: January 1 to March 31, 2012

Note: The symbols L - # in the structure below (# denotes a number from 1 through 17) stand for the legends that are outlined in the table below. Please refer to the appropriate legend in the table for its description.

Fund Type & Fund Name	Plan	Investment Amount	Exit Load / CDSC	Upfront Brokerage		Trail (% p.a.) *		
				Regular	Additional	1 st Year	2 nd Year	3 rd Year onwards
Diversified & Sector Equity Funds								
Franklin Asian Equity Fund (FAEF)								
Franklin Build India Fund (FBIF)								
Franklin India Bluechip Fund (FIBCF)								
Franklin India Flexi Cap Fund (FIFCF)								
Franklin India High Growth Companies Fund (FIHGCF)								
Franklin India Opportunities Fund (FIOF)	N.A.	N.A.	1.00 % (L-1)	0.50%	0.25%	0.50%	0.50%	0.50%
Franklin India Prima Fund (FIPF)								
Franklin India Prima Plus (FIPP)								
Franklin Infotech Fund (FIF)								
Franklin India Smaller Companies Fund (FISCF)								
Templeton India Equity Income Fund (TIEIF)								
Templeton India Growth Fund (TIGF)								
Index Funds								
Franklin India Index Fund (FIIF)	NSE Nifty Plan & BSE Sensex Plan	N.A.	1.00% (L-2)	Nil	Nil	0.40%	0.40%	0.40%
Section 80C Funds								
Franklin India Taxshield (FIT) (L-3)	N.A.	N.A.	Nil	3.00%	Nil	Nil	Nil	0.50% (L-4)
Templeton India Pension Plan (TIPP) (L-5)	N.A.	N.A.	Nil, 3.00% (L-6)	2.75%	Nil	Nil	Nil	0.50% (L-4)
Balanced / Hybrid Funds								
FT India Balanced Fund (FTIBF)	N.A.	N.A.	1.00 % (L-1)	0.25%	0.50%	0.50%	0.50%	0.50%
Templeton India Children's Asset Plan (TICAP)	Education Plan & Gift Plan	N.A.	Nil	0.25%	0.25%	0.50%	0.50%	0.50%
Income / Gilt Funds (Long Term)								
Templeton India Income Builder Account (TIIBA)	Plan A	> Rs. 50 Lakh	0.50% (L-7)	Nil	Nil	0.75%	0.40%	0.40%
	Plan B (L-8)	<= Rs. 50 Lakh		0.25%	0.25%	0.40% (L-9)	0.40%	0.40%
Templeton India Income Fund (TIIF)	N.A.	> Rs. 50 Lakh <= Rs. 50 Lakh	0.50% (L-7)	Nil 0.25%	Nil Nil	0.75% 0.75% (L-9)	0.75% 0.75%	0.75% 0.75%
FT India Monthly Income Plan (FTIMIP)	Plan A & Plan B	N.A.	1.00 % (L-1)	0.25%	1.00%	Nil	0.50%	0.50%
Templeton India Income Opportunities Fund (TIIOF)	N.A.	N.A.	3.00%, 2.00%, 1.00% (L-11)	0.25% (L-12)	0.45% (L-12)	0.30% (L-12a) 0.50% (L-12b)	0.30% (L-12c) 0.50% (L-12d)	0.50%
Templeton India Corporate Bond Opportunities Fund (TICBOF)	N.A.	N.A.	3.00%, 2.00%, 1.00% (L-16)	1.00%	Nil	Nil	Nil	0.50% (L-17)
Templeton India Government Securities Fund (TGSF)	Composite Plan PF Plan Long-term Plan	N.A.	0.50% (L-10) Nil	0.25% 0.25% Nil	0.15% 0.10% Nil	0.40% (L-9) 0.60% (L-9) 0.65%	0.40% 0.40% 0.40%	0.40% 0.40% 0.40%
Short Term Funds								
Templeton India Govt. Securities Fund (TGSF)	Treasury Plan	N.A.	Nil	Nil	Nil	0.35%	0.30%	0.30%
Templeton India Short Term Income Plan (TISTIP)	Retail Plan	N.A.	0.50%	0.25%	0.25%	0.40% (L-14)	0.40%	0.40%
	Institutional Plan	=> Rs. 5 Crore	(L-13)	Nil	Nil	0.30%	0.30%	0.30%
Templeton Floating Rate Income Fund (TFIF)	Retail Plan	N.A.		Nil	Nil	0.40%	0.30%	0.30%
	Institutional Plan	=> Rs. 1 Crore	0.25% (L-15)	Nil	Nil	0.20%	0.20%	0.20%
	Super Institutional Plan	=> Rs. 5 Crore		Nil	Nil	0.05%	0.05%	0.05%
Templeton India Low Duration Fund (TILDF)	N.A.	N.A.	0.50% (L-10)	Nil	Nil	0.20%	0.20%	0.20%
Templeton India Ultra-short Bond Fund (TIUBF)	Retail Plan	=> Rs. 10,000	Nil	Nil	Nil	0.30%	0.30%	0.30%
	Institutional Plan	=> Rs. 1 Crore	Nil	Nil	Nil	0.15%	0.15%	0.15%
	Super Institutional Plan	=> Rs. 5 Crore	Nil	Nil	Nil	0.05%	0.05%	0.05%
Liquid Funds								
Templeton India Treasury Management Account (TITMA)	Regular Plan	=> Rs. 10,000		Nil	Nil	0.25%	0.20%	0.20%
	Institutional Plan	=> Rs. 1 Crore	Nil	Nil	Nil	0.15%	0.15%	0.15%
	Super Institutional Plan	=> Rs. 5 Crore		Nil	Nil	0.05%	0.05%	0.05%
Fund of Funds (Refer Notes 3 & 4 below)								
FT Life Stage Fund of Funds (FTLF)	20s Plan		1.00% (L-1)	0.25%	0.25%	0.375%	0.375%	0.375%
	30s Plan		0.75% (L-1)	0.25%	0.15%	0.375%	0.375%	0.375%
	40s Plan		0.75% (L-1)	0.25%	0.05%	0.25%	0.25%	0.250%
	50s Plan		1.00% (L-1)	0.25%	1.00%	Nil	0.50%	0.50%
	50s Plus Floating Rate Plan		1.00% (L-1)	0.25%	1.00%	Nil	0.50%	0.50%
FT Dynamic PE Ratio Fund of Funds (FTDPEF)	N.A.	N.A.	1.00% (L-1)	0.25%	0.50%	0.50%	0.50%	0.50%

Legends:

L - 1	If redeemed / switched out within 1 year from date of allotment	L - 12	Upfront payable on all fresh purchases & switch-ins except from TISTIP
L - 2	If redeemed within 30 days from date of allotment	L - 12a	Trail Applicable from Day 1 for all fresh purchases & switch-ins except from TISTIP
L - 3	Lock-in period of three years from date of allotment	L - 12b	Trail Applicable from Day 1 for all switch-ins from TISTIP
L - 4	Trail commission applicable from beginning of the 4 th year from Date of Initial Investment	L - 12c	Trail Applicable from beginning of the 13 th month to the end of the 18 th month from the date of allotment for all fresh purchases & switch-ins
L - 5	Lock-in period of three financial years	L - 12d	Trail Applicable from beginning of the 19 th month from the date of allotment for all fresh purchases & switch-ins
L - 6	Exit Load of 3 % if redeemed before attaining 58 years of age (subject to a 3 full financial year lock-in period)	L - 13	If redeemed within 9 months from the date of allotment
L - 7	If redeemed / switched out within 6 months from date of allotment	L - 14	Trail Applicable from beginning of the 10 th month from the Date of Initial Investment
L - 8	Fresh / additional purchase (including switch-in) on a single day in TIIBA-Plan B will be allowed / accepted only for amount less than or equal to Rs. 50 Lakh per application	L - 15	If redeemed within 7 days from date of allotment
L - 9	Trail Applicable from beginning of the 7 th month from Date of Initial Investment	L - 16	3% if redeemed within 12 months from the date of allotment, 2% if redeemed after 12 months but within 24 months from the date of allotment, 1% if redeemed after 24 months but within 30 months from the date of allotment, Nil thereafter
L - 10	If redeemed within 3 months from date of allotment	L - 17	Trail Applicable from beginning of the 31 st month from Date of Initial Investment
L - 11	3% if redeemed within 6 months from the date of allotment, 2% if redeemed after 6 months but within 12 months from the date of allotment, 1% if redeemed after 12 months but within 18 months from the date of allotment, Nil thereafter		

Name of Mutual Fund:
Validity Period:

HDFC Mutual Fund
January - March '12

Serial Number	Name of Scheme	Plan/Option	Type of Scheme (Equity/Debt/Liquid/Balanced/MIP,etc)	Investment Amount (Rs)	Upfront Commission (%)	Trail Commission for Year 1 (%) (APM)	Trail Commission for Year 2 onwards (%) (APM) \$	Any other mode of Commission, Incentives, Lump Sum Payments, etc. payable to Distributor
1	HDFC Growth Fund, HDFC Equity Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Core & Satellite Fund, HDFC Premier Multi-Cap Fund, HDFC Long Term Equity Fund, HDFC Infrastructure Fund, HDFC Mid-Cap Opportunities Fund	Growth and Dividend	Equity	Any Amount	0.50	0.75	0.50	NIL
2	HDFC Balanced Fund, HDFC Prudence Fund	Growth and Dividend	Balanced	Any Amount	0.50	0.75	0.50	NIL
3	HDFC Long Term Advantage Fund	Growth and Dividend	ELSS - Equity	Any Amount	2.50	NIL	NIL	Trail: 0.40% Year 4 Onwards
4	HDFC TaxSaver	Growth and Dividend	ELSS - Equity	Any Amount	2.50	NIL	NIL	Trail: 0.40% Year 4 Onwards
5	HDFC Index Fund - Nifty Plan	Growth	Equity	Any Amount	NIL	0.75	0.20	NIL
6	HDFC Index Fund - Sensex Plan	Growth	Equity	Any Amount	NIL	0.75	0.20	NIL
7	HDFC Index Fund - Sensex Plus Plan	Growth	Equity	Any Amount	NIL	0.75	0.20	NIL
8	HDFC Arbitrage Fund	Wholesale- Growth & Dividend	Equity	> = 1 crore	NIL	0.20	0.20	NIL
		Retail - Growth & Dividend	Equity	Any Amount	0.10	0.35	0.35	NIL
9	HDFC Children's Gift Fund - Savings Plan		Balanced	Any Amount	0.75	0.50	Please refer Note 1	NIL
10	HDFC Children's Gift Fund - Investment Plan		Balanced	Any Amount	0.75	0.50		
11	HDFC MF Monthly Income Plan - Short Term Plan	Growth and Dividend	MIP	Any Amount	0.50	0.65	0.50	NIL
12	HDFC MF Monthly Income Plan - Long Term Plan	Growth and Dividend	MIP	Any Amount	0.50	0.65	0.50	NIL
13	HDFC Multiple Yield Fund	Growth and Dividend	Debt	Any Amount	0.25	0.75	0.75	Trail: 0.50% Year 4 Onwards
14	HDFC Multiple Yield Fund - Plan 2005	Growth and Dividend	Debt	Any Amount	0.25	0.75	0.75	Trail: 0.50% Year 4 Onwards
15	HDFC Income Fund	Growth and Dividend	Debt	Any Amount	0.50	0.50	0.40	NIL
16	HDFC High Interest Fund	Growth and Dividend	Debt	Any Amount	NIL	0.75	0.40	NIL
17	HDFC High Interest Fund - Short Term Plan	Growth and Dividend	Debt	Any Amount	NIL	0.30	0.20	NIL
18	HDFC Short Term Plan	Growth and Dividend	Debt	Any Amount	0.40	0.40 #	0.30	NIL
19	HDFC Short Term Opportunities Fund	Growth and Dividend	Debt	Any Amount	NIL	0.10	0.10	NIL
20	HDFC Medium Term Opportunities Fund	Growth and Dividend	Debt	Any Amount	NIL	0.15	0.15	NIL
21	HDFC Gilt Fund - Short Term Plan	Growth and Dividend	Debt	Any Amount	NIL	0.40	0.25	NIL
22	HDFC Gilt Fund - Long Term Plan	Growth and Dividend	Debt	Any Amount	0.20	0.40 ##	0.30	NIL
23	HDFC Liquid Fund	Growth and Dividend	Liquid	Any Amount	NIL	0.20	0.20	NIL
24	HDFC Liquid Fund - Premium Plan	Growth and Dividend	Liquid	> = 5 crore	NIL	0.10	0.10	NIL
25	HDFC Liquid Fund - Premium Plus Plan	Growth and Dividend	Liquid	> = 20 crore	NIL	0.10	0.10	NIL
26	HDFC Cash Management Fund - Call Plan	Growth and Dividend	Liquid	Any Amount	NIL	0.05	0.05	NIL
27	HDFC Cash Management Fund - Savings Plan	Growth and Dividend	Liquid	Any Amount	NIL	0.05	0.05	NIL
28	HDFC Cash Management Fund - Treasury Advantage Plan	Wholesale- Growth & Dividend	Debt	> = 1 crore	NIL	0.05	0.05	NIL
		Retail - Growth & Dividend	Debt	Any Amount	NIL	Note 2	0.30	NIL
29	HDFC Floating Rate Income Fund - Short Term Plan	Wholesale- Growth & Dividend	Debt	> = 10 lacs	NIL	0.05	0.05	NIL
		Retail - Growth & Dividend	Debt	Any Amount	NIL	0.40	0.40	NIL
30	HDFC Floating Rate Income Fund - Long Term Plan	Growth and Dividend	Debt	Any Amount	NIL	0.05	0.05	NIL
31	HDFC Gold Fund	Growth	FOF	Any Amount	0.75	Nil	0.40	Nil

Load & Brokerage Structure for Schemes of HSBC Mutual Fund (Applicable from 01 January 2012)

Details	Scheme name	Exit load	Sales charge	Annualised Trail Brokerage		
				Year 1	Year 2	Year 3
Equity Funds	HSBC Equity Fund	1% for all applications, if redeemed/switched out within 1 year from date of investment, otherwise Nil.	1.00%	0.40%	0.60%	0.60%
	HSBC Midcap Equity Fund, HSBC India Opportunities Fund, HSBC Progressive Themes Fund, HSBC Dynamic Fund, HSBC Unique Opportunities Fund, HSBC Small Cap Fund		1.00%	0.50%	0.60%	0.60%
	HSBC Emerging Markets Fund		1.00%	0.25%	0.60%	0.60%
	HSBC Brazil Fund		1.00%	0.25%	0.60%	0.60%
	HSBC Tax Saver Equity Fund	NIL	2.00%	Nil	1.00%	1.00%
Monthly Income Plan	HSBC Monthly Income Plan (Regular and Savings)	1% - if redeemed/ switched out within 1 year from date of investment, otherwise Nil.	1.00%	0.40%	0.60%	0.60%
Debt & Liquid Funds	HSBC Income Fund - STP (Regular Plan)	0.50%, if redeemed/ switched out within 6 months from date of investment, otherwise Nil.	0.40%	0.40% from 7th month onwards	0.30%	0.30%
	HSBC Income Fund - STP (Institutional Plan)		0.20%	0.25% from 7th month onwards	0.25%	0.25%
	HSBC Income Fund - STP (Institutional Plus Plan)		Nil	0.20%	0.20%	0.20%
	HSBC Income Fund - IP (Regular Plan)	0.50%, if redeemed/ switched out within 6 months from date of investment, otherwise Nil.	0.50%	1.00% from 7th month onwards	0.75%	0.75%
	HSBC Income Fund - IP (Institutional Plan)		0.35%	0.75% from 7th month onwards	0.65%	0.65%
	HSBC Gilt Fund	0.50%, if redeemed/switched out within 6 months from date of investment, otherwise Nil.	Nil	0.30%	0.35%	0.35%
	HSBC Cash Fund (Regular Option)	Nil	Nil	0.25%	0.25%	0.25%
	HSBC Cash Fund (Institutional Option)		Nil	0.15%	0.15%	0.15%
	HSBC Cash Fund (Inst. Plus Option)		Nil	0.10%	0.10%	0.10%
	HSBC Floating Rate Fund - (Long Term Plan) - Regular Option	Nil	Nil	0.30%	0.40%	0.40%
	HSBC Floating Rate Fund - (Long Term Plan) - Institutional Option		Nil	0.05%	0.05%	0.05%
	HSBC Ultra Short Term Bond Fund (Regular Option)	0.25%, if redeemed/ switched out within 15 days from date of investment, otherwise Nil.	Nil	0.20%	0.30%	0.30%
	HSBC Ultra Short Term Bond Fund (Institutional Option)		Nil	0.10%	0.25%	0.25%
	HSBC Ultra Short Term Bond Fund (Insti. Plus Option)		Nil	0.10%	0.10%	0.10%
	HSBC Flexi Debt Fund (Regular Option)	0.50%, if redeemed/ switched out within 6 months from the date of investment, otherwise Nil.	0.50%	1.00% from 7th month onwards	0.75%	0.75%
HSBC Flexi Debt Fund (Institutional Option)	0.35%		0.75% from 7th month onwards	0.65%	0.65%	

****Total payment for any scheme in Year 1, will be the aggregate of basic fee and preferred fee.**

Transaction charges will be applied on the investment amount, if you have Opted-in and is subject to deduction of service tax.

No sales charge is payable for switch transactions between one equity scheme to another

All annualised fees/brokerages and sales charge will be paid on a monthly basis

The brokerage/sales charge indicated above is on a gross basis, and is inclusive of service tax and other statutory levies.

Service tax will be deducted from the rates indicated above @10.30% and paid directly to the relevant authorities

HSBC Asset Management (India) Private Limited reserves the right to change the above structure with adequate notice

ICICI Prudential Mutual Fund - Load and Marketing Incentive Structure - Applicable from January 01, 2012 to March 31, 2012

Category	Plan	Fund Name	Subscription Amt	Exit Load for lumpsum purchase	Marketing Incentive	Trail (1st Year)	Trail (2nd Year onwards)
Equity & ELSS	Retail	ICICI Prudential Tax Plan (Trail 4th year onwards) - 0.50%	All Amount	3 Years Lock In, Nil after 3 years	3.50%	0.00%	0.00%
		ICICI Prudential Index Fund-Retail		<=7 days - 0.25%, >7 days - Nil	0.00%	0.50%	0.50%
		ICICI Prudential Top 100 Fund & Top 200 Fund		<=1 Year - 1%, >1 Year - Nil	1.00%	0.50%	0.50%
		ICICI Prudential Child Care Plan - Gift		<=3 years - 1%, >3 years - Nil	1.00%	0.50%	1.00%
		ICICI Prudential Services Industries & ICICI Prudential Indo Asia Fund			0.00%	0.50%	0.50%
		ICICI Prudential Dynamic Plan, Discovery Fund, Mid Cap Fund (erstwhile Emerging STAR Fund), Infrastructure, Focused Bluechip Equity Fund, Target Return Fund, Banking & Financial Services, Balanced , FMCG, Technology, Equity & Derivatives - Volatility Advantage Plan*		<=1 Year - 1%, >1 Year - Nil	0.75%	0.50%	0.50%
		ICICI Prudential Nifty Junior Index Fund			0.65%	0.00%	0.55%

* Exit Load for SIP/STP Transactions - <= 1 year - 1% , > 1 year - Nil.

Category	Plan	Fund Name	Subscription Amt	Exit Load for lumpsum purchase	Marketing Incentive	Trail (1st Year)	Trail (2nd Year onwards)
Fund of Funds	Advisor Series - Aggressive Plan	Fund of Funds	All Amount	<=1 Year - 1%, >1 Year - Nil	0.75%	0.50%	0.50%
	Advisor Series - Very Aggressive Plan				1.00%	0.00%	0.40%
	Advisor Series - Moderate Plan				0.90%	0.00%	0.40%
	Advisor Series - Cautious Plan				0.00%	0.30%	0.30%
	Advisor Series - Very Cautious Plan				Nil	0.00%	0.30%

Category	Plan	Fund Name	Subscription Amt	Exit Load for lumpsum purchase	Marketing Incentive	Trail (1st Year)	Trail (2nd Year onwards)
Hybrid	Retail	ICICI Prudential Monthly Income Plan	All Amount	<=1 year - 1.00%, >1 year - Nil	0.90%	Nil	0.40%
		ICICI Prudential MIP 25		<=15 months - 1%, >15 months - Nil	1.00%	Nil	0.40%
		ICICI Prudential MIP 5		<=1 year - 1.00%, >1 year - Nil	1.00%	Nil	0.50%
		ICICI Prudential Child Care Plan - Study		<= 3 Yrs - 1%, > 3 yrs but before the beneficiary child attains the age of 18 - Nil	0.75%	0.50%	0.75%

Category	Plan	Fund Name	Subscription Amt	Exit Load for lumpsum purchase	Marketing Incentive	Trail (1st Year)	Trail (2nd Year onwards)
Debt Long Term	Retail	ICICI Prudential Income Plan	All Amount	Upto 1 year - 1.00%, > 1 year - Nil	0.90%	Nil	0.40%
	Institutional	ICICI Prudential Income Plan - Institutional		0.55%	0.25%		
	Retail	ICICI Prudential Regular Savings Fund		<=15 months - 2.00%, >15 Months - Nil	0.75%	Nil	0.45%
	Retail	ICICI Prudential Regular Gold Savings Fund		Upto 1 yr - 2%, > 1 yr - Nil	1.10%	Nil	0.40%
	Retail	ICICI Prudential Gift Fund - Treasury Plan		0.45%	0.40%		
		ICICI Prudential Gift Fund - Investment Plan		0.90%	0.45%		
		ICICI Prudential Gift Fund - Treasury Plan - PF Option		0.70%	0.30%		
		ICICI Prudential Gift Fund - Investment Plan - PF Option		<=1 year - 1.00%, >1 year - Nil	0.90%	0.00%	0.45%
		Long Term Plan -Regular Option		0.90%	0.35%		
		Long Term Plan -Premium Option		Upto 1 year - 0.75%, > 1 year - Nil	Nil	0.70%	0.30%
		Long Term Plan -Premium Plus Option		0.25%	0.25%		
		Long Term Floating Rate Plan A		0.30%*	0.00%	0.00%	
		Long Term Floating Rate Plan B		<=125 Days - 0.50%, > 125 Days - Nil	0.15%*	0.00%	0.00%
		Long Term Floating Rate Plan C		0.00%	0.025%	0.00%	

* Trail paid in Advance

Category	Plan	Fund Name	Subscription Amt	Exit Load for lumpsum purchase	Marketing Incentive	Trail (1st Year)	Trail (2nd Year onwards)	
Debt Short Term	Retail	ICICI Prudential Income Opportunities Fund	All Amount	Nil	0.90%	0.55%	0.45%	
	Institutional	ICICI Prudential Income Opportunities Fund-Institutional		0.60%	0.40%			
	Retail	ICICI Prudential Short Term Plan		Upto 6 months - 0.75%, > 6 months - Nil	Nil	0.40%	0.40%	
	Institutional	ICICI Prudential Short Term Plan - Institutional		0.25%	0.75% (From 4th month onwards)	0.75%		
	Retail	Ultra Short Term Plan-Regular		>= 10,00,000	Upto 30 days - 0.25%, > 30 days - Nil	0.25%	0.75% (From 4th month onwards)	0.75%
		Ultra Short Term Plan-Premium		>= 50,00,000	0.25%	0.75% (From 4th month onwards)	0.75%	
		Ultra Short Term Plan-Premium Plus		>= 1,00,00,000	0.05%	0.05% (From 4th month onwards)	0.05%	

Category	Plan	Fund Name	Subscription Amt	Exit Load for lumpsum purchase	Marketing Incentive	Trail (1st Year)	Trail (2nd Year onwards)
Arbitrage	Retail	ICICI Prudential Equity & Derivatives IOP *	All Amount	<=6 months - 0.50%, >6 months - Nil	0.35%	0.65% (7th month onwards)	0.65%
	Institutional	ICICI Prudential Equity & Derivatives IOP - Institutional		0.25%	0.50% (7th month onwards)	0.50%	
	Retail	ICICI Prudential Blended Plan A		<=1 month - 0.25%, >1 month - Nil	Nil	0.40%	0.40%

* Exit Load for STP Transactions <= 6 months - 0.50% , > 6 months - Nil

Category	Plan	Fund Name	Subscription Amt	Exit Load for lumpsum purchase	Marketing Incentive	Trail (1st Year)	Trail (2nd Year onwards)
Liquid	Growth	ICICI Prudential Liquid Plan - Normal	All Amount	<=3 days - 0.25%, >3 days - Nil	Nil	0.40%	0.20%
	Div Payout (Qtr & Half yrly)	ICICI Prudential Liquid Plan - Institutional				0.15%	0.15%
	Div Reinvest (Daily, Weekly, Mthly, Qtrly & Half Yrly)	ICICI Prudential Liquid Plan - Institutional Plus				0.10%	0.05%
		ICICI Prudential Liquid Plan - Super Institutional				0.05%	Nil
		ICICI Prudential Money Market Fund				0.15%	0.05%
	Growth	ICICI Prudential Floating Rate Plan - Plan A				0.75%	0.30%
		ICICI Prudential Floating Rate Plan - Plan B				0.75%	0.15%
		ICICI Prudential Floating Rate Plan - Plan C				0.40%	0.15%
		ICICI Prudential Floating Rate Plan - Plan D				0.20%	0.05%
	Growth, Div Reinvest (Daily & Weekly), Div Payout (Weekly)	ICICI Prudential Flexible Income Plan- Premium Option				0.05%	0.05%
	Growth, Div Reinvest (Daily & Weekly)	ICICI Prudential Flexible Income Plan- Regular Option #				0.75%	0.20%

SIP-STP Applications of less than Rs. 2000/- in Equity schemes except Index Plan, Tax Plan, Child Care Plan-Gift, Service Industries Fund, Indo Asia Fund and Nifty Junior Index Fund - Marketing Incentive and Trail would be same as normal purchase application as mentioned above.

SIP-STP Applications in Tax Plan, Child Care Plan-Gift, Service Industries Fund, Indo Asia Fund and Nifty Junior Index Fund - Incentive and trail brokerage would be same as normal purchase application

Note
Marketing Incentive structure in case of Switch transactions

Switch out from Equity Schemes, Blended Plan A and E6D-Income Optimiser Plan :
To Equity Schemes - Marketing incentive and trail brokerage would be same as normal purchase application.

To Aggressive Plan and Very Aggressive Plan - Marketing incentive and trail brokerage would be same as normal purchase application for initial purchases made on or after 1st August 2010

To Debt - No Marketing Incentive, only trail brokerage is applicable as normal purchase

To MIP, MIP 5 & MIP 25 - Marketing Incentive would be same as normal purchase application

To Regular Savings Fund - Marketing Incentive would be same as normal purchase application

Switch Out from Hybrid, Debt & FOF Schemes:
Into all schemes - Marketing incentive would be same as normal purchase application

Brokerage structure w.e.f 01st January 2012 till further notice

Schemes Detail	Plan	Brokerage Structure			Minimum Investment	Exit Load
		Upfront Brokerage	1st Year Trail (Annualised)	Trail 2nd Year Onwards		
Equity Funds						
IDFC Sterling Equity Fund (IDFC- SEF) IDFC Strategic Sector 50-50 Equity Fund (IDFC-SSEF) IDFC Imperial Equity Fund (IDFC-IEF) IDFC Equity Fund IDFC India GDP Growth IDFC Classic Equity Fund IDFC Infrastructure Fund	A	0.75%	0.50%	0.50%	Rs.5000	Exit load 1.00% for exit within 1 year
IDFC Premier Equity Fund - (IDFC - PEF)		0.50%	0.50%	0.50%	Rs 25,000	
IDFC Advance Ticket Plan		0.75%	NIL	0.50%	Rs.24,000	1.00%, if exited within 365 days from the date of investment
Equity Linked Saving Scheme						
IDFC Tax Advantage(ELSS) Fund		3.00%	Trail 0.50% from 4th year onwards		RS. 500	NIL
Hybrid						
IDFC Monthly Income Plan		0.75%	0.50%	0.50%	Rs.5000	Exit load 1.00% for exit within 1 Year
IDFC Asset Allocation Fund - Aggressive Plan , Moderate Plan , Conservative Plan		1.00%	0.25%	0.50%	Rs.5000	Exit load 1.50% for exit within 18 months
Index Fund						
IDFC Nifty Index fund		NIL	0.10%	0.10%	Rs.500	Exit load 1.00% for exit within 7 Days
Arbitrage Funds						
IDFC Arbitrage Fund (IDFC-AF)	A	NIL	0.40%	0.30%	Rs.5000	0.25%, if exited within 30 days from the date of investment
	B	NIL	0.30%	0.20%	Rs.25,00,000	
IDFC Arbitrage Plus Fund (IDFC-APF)	A	NIL	0.50%	0.40%	Rs.5000	0.50%, if exited within 1 year from the date of investment
	B	NIL	0.30%	0.20%	Rs.25,00,000	
Money Market Funds						
IDFC Cash Fund	A	NIL	0.25%	0.25%	Rs.5000	NIL
	B	NIL	0.15%	0.15%	Rs.1,00,00,000	
	C	NIL	0.10%	0.10%	Rs.5,00,00,000	
IDFC Money Manager Fund - Treasury Plan	A	NIL	0.75%	1 to 90 days	Rs.5000	NIL
			0.60%	91 to 180 days		
			0.40%	181 days onwards		
	B	NIL	0.15%	0.15%	Rs. 1,00,00,000 wef from 4th January, 2012	
C	NIL	0.10%	0.10%	Rs. 5,00,00,000 wef from 4th January, 2012		
D	NIL	0.50%	0.50%	Rs.25000		
IDFC Money Manager Fund - Investment Plan	A	NIL	0.25%	0.25%	Rs.5000	0.25%, if exited within 1 month from the date of investment
	B	NIL	0.15%	0.15%	Rs.5,00,00,000	
Short Term Debt Funds						
IDFC Super Saver Income Fund - Short Term Plan	A	0.50%	NIL	0.50%	Rs.5000	0.50%, if exited within 6 month from the date of investment
	B	NIL	0.30%	0.30%	Rs.5,00,00,000	
	C	NIL	0.15%	0.15%	Rs. 10,00,00,000	
IDFC Super Saver Income Fund - Medium Term Plan	A	NIL	0.50%	0.50%	Rs.5000	0.25%, if exited within 1 month from the date of investment
	B	NIL	0.25%	0.25%	Rs.5,00,00,000	
Long Term Debt Funds						
IDFC Super Saver Income Fund - Investment Plan	A	0.85%	NIL	0.50%	Rs.5000	1%, if exited within 1 year from the date of investment
	B	NIL	0.25%	0.25%	Rs.5,00,00,000	
	C	NIL	0.10%	0.10%	Rs.10,00,00,000	
IDFC Dynamic Bond Fund	A	NIL	0.75%	0.50%	Rs.5000	NIL
	B	NIL	0.40%	0.25%	Rs.5,00,00,000	
IDFC All Seasons Bond Fund #	A	NIL	0.75%	0.50%	Rs.24000	1.00%, if exited within 365 days from the date of investment
Gilt Funds						
IDFC Government Securities Fund - Short Term	A	NIL	0.30%	0.30%	Rs.5000	0.25%, if exited within 30 days from the date of investment
	B	NIL	0.25%	0.25%	Rs.5,00,00,000	
IDFC Government Securities Fund - Investment Plan	A	NIL	0.75%	0.50%	Rs.5000	NIL
	B	NIL	0.25%	0.25%	Rs.1,00,00,000	
IDFC Government Securities Fund - Provident Fund Plan	A	0.75%	0.00%	0.50%	Rs.5000	1%, if exited within 1 year from the date of investment
	B	0.25%	0.00%	0.25%	Rs.25,00,000	
IDFC Ultra Short Term Fund		NIL	0.05%	0.05%	Rs 10,000	1%, if exited within 100 days from the date of investment
# For All Seasons Bond Fund applicable exit load shall not be charged in case of switches to any of the IDFC Equity Oriented Funds (excluding IDFC Nifty Fund, IDFC Premier Equity Fund, IDFC - Tax Advantage (ELSS) Fund and IDFC Arbitrage category funds).						
* The Upfront Brokerage will be paid at the end of every month.						
* The brokerage / incentive would be inclusive of service tax, education cess and all other levies and taxes.						
* The 2nd year onwards Trail (Annualised) will be paid till the money stays invested in the fund.						
* The Asset Management Company reserves the right to change /alter the brokerage structure without prior notice.						

Wishing you a very Happy & Prosperous New Year 2012

Brokerage Structure (1st January 2012 to 31st March 2012)

Load & Brokerage Structure for all fresh purchases (including SIP^{*(a)}/STP/SWP registered during above period)

Type	Fund Name	Entry Load	Exit Load	Lock-in Period ^{*(b)}	Upfront Brokerage (%)	Annualised Brokerage -- 1st year Trail (%)	Long Term Trail -- 2nd year onwards (%)
Equity Funds	JM Balanced Fund / JM Basic Fund / JM Equity Fund / JM MultiStrategy Fund / JM Core 11 Fund	NIL	1.00%	365 days	0.75%	0.50%	1.00%
	JM Tax Gain Fund	NIL	NIL	*(c)	0.75%	0.50%	1.00%
Debt Funds	JM Income Fund	NIL	1.00%	365 days	1.00%	NIL	0.75%
	JM Floater Fund - Short Term Plan	NIL	NIL	NIL	NIL	0.05%	0.05%
	JM Floater Fund - Long Term - Regular & Premium Plan	NIL	NIL	NIL	NIL	0.35%	0.35%
	JM G-Sec Fund - Regular Plan	NIL	NIL	NIL	NIL	0.75%	0.50%
	JM MIP Fund	NIL	0.50%	182 days	0.50%	0.40%	0.75%
	JM Short Term Fund - Regular Plan	NIL	0.25%	30 days	NIL	0.40%	0.40%
	JM Short Term Fund - Institutional Plan	NIL	0.25%	30 days	NIL	0.10%	0.10%
	JM Money Manager Fund - Regular Plan	NIL	0.25%	45 days	NIL	0.10%	0.05%
	JM Money Manager Fund - Super Plan	NIL	0.10%	30 days	NIL		
	JM Money Manager Fund - Super Plus Plan	NIL	NIL	NIL	NIL		
	JM High Liquidity Fund - Regular Plan	NIL	NIL	NIL	NIL	0.05%	0.05%
	JM High Liquidity Fund - Institutional Plan	NIL	NIL	NIL	NIL		
	JM High Liquidity Fund - Super Institutional Plan	NIL	NIL	NIL	NIL		
Derivative Funds	JM Arbitrage Advantage Fund ^{*(d)}	NIL	0.50%	30 days	NIL	0.50%	0.50%

*(a) - In case of re-registration of SIP also during the above mentioned period, the above brokerage structure including upfront and trail will be applicable for remaining installments from the first SIP due date on/after the re-registration date.

*(b) - The exit load as per column 4 of the above table for respective scheme will be applied if the investments are redeemed/switched-out within the period specified in column 5 out of the transfer/allotment of units for normal transaction/respective installments in SIP/STP/SWP transactions from the cases registered during the above mentioned brokerage structure period.

*(c) - The scheme falls in the ELSS category and is eligible for tax benefits under section 80C of Income Tax Act. There is a lock-in period of 3 years under the Fund.

*(d) - Although JM Arbitrage Advantage Fund is classified in derivative funds above, it has been given tax status as that of equity.

From 1st November, 2011, the AMC will deduct transaction charges as per following rates from fresh/additional purchase of Rs. 10,000/- and above (including SIP) made by existing and new investors in terms of SEBI's circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011. The same will be paid to the distributors net of applicable Govt levies during next month.

Description	First Time Mutual Fund Investor (across Mutual Funds)	Investor other than First Time Mutual Fund Investor
Lump sum subscription of Rs. 10,000 and above	Transaction charges will be Rs. 150/-	Transaction charges will be Rs. 100/-
In case of investments through Systematic Investment Plan (SIP), if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- or more.	Transaction charges will be Rs. 150/- or Rs. 100/- as may be applicable as mentioned above. The Transaction Charges shall be deducted in 4 equal installments, from the 2nd to the 5th installment.	

The distributors have an option to opt in or opt out of charging the transaction charges, which can be exercised during the month of March / September every year.

Mandatory Requirement

Introduction of Know Your Distributor (KYD) certification for Mutual Fund Distributors

On SEBI's advice AMFI has introduced KYD certification for new and existing distributors effective from September 1, 2010. The brokerage for non-KYD compliant brokers will be withheld until they are KYD Compliant.

The detailed process note is available on AMFI Website (amfiindia.com) as well as on the website of CAMS (camsonline.com)

Revised Know Your Customer (KYC) Procedure w.e.f. January 01, 2012, for Mutual Fund Investors

Effective 1st January, 2012, pursuant to SEBI Circular No. MIRSD/ Cir-26/ 2011 dated December 23, 2011, SEBI (KYC Registration Agency) Regulations, 2011 and SEBI Circular No. MIRSD/SE/Cir-21/2011 dated October 5, 2011, regarding uniformity in the Know Your Client (KYC) process in the securities market, development of a mechanism for centralization of the KYC records to avoid duplication of KYC Process, across the intermediaries in the securities market, requirement of In-Person Verification (IPV) of investors and formation of KYC Registration Agency (KRA), the new investors are required to use the revised common KYC Application Form with specified documents and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including Mutual Funds.

However, the existing Mutual Funds KYC compliant investors may continue to invest in Mutual Funds without fresh KYC until they wish to invest with other SEBI registered intermediaries.

The revised KYC Procedure and the revised common KYC Application Forms are also available on our website www.jmfinancialmf.com.

Annexure A

BROKERAGE STRUCTURE ARN-78486 Aventus Capital Pvt. Ltd.

EQUITY SCHEMES			
Brokerage Period : January 1, 2012 – March 31, 2012			
Scheme Name	Application Size	Marketing Fees	Trail *
JPMorgan India Equity Fund	NA	0.75%	0.50%
JPMorgan India Smaller Companies Fund	NA	0.75%	0.50%
JPMorgan India Tax Advantage Fund	NA	2.00%	0.50%
JPMorgan - JF Greater China Equity Off-shore Equity Fund	NA	0.75%	0.50%
JPMorgan Emerging Europe, Middle East and Africa Equity Offshore Fund	NA	0.75%	0.50%
JPMorgan - JF ASEAN Equity Off-shore Equity Fund	NA	0.75%	0.50%
* Trail is APQ (payable monthly)			

FIXED INCOME SCHEMES			
Brokerage Period : January 1, 2012 – March 31, 2012			
Scheme Name	Application Size	Marketing Fees	Trail *
JP Morgan India Liquid Fund Super Institutional Plan	N.A	NIL	0.10%
JP Morgan India Treasury Fund Super Institutional Plan	N.A	NIL	Refer Table Below
JP Morgan India Liquid Fund Retail Plan	N.A	NIL	0.40%
JP Morgan India Treasury Fund Retail Plan	N.A	NIL	0.55%
JP Morgan India Active Bond Fund (Retail plan)	N.A	1.00%	0.70% (Year 2 onwards)
JP Morgan India Active Bond Fund (Institutional Plan)	N.A	0.50%	0.50% (Year 1 onwards) 0.70% (Year 2 onwards)
JP Morgan India Short Term Income Fund	Individual investors / SME Investors with investment below INR 5 crs.	0.40% (#)	0.30% (181days onwards)
	All Investors with investment > = INR 5 crs	0.10%	0.30 % (181 day onwards)
* Trail is APQ (payable monthly)			
# - If Assets are redeemed within 6 months from date of investment, upfront commission paid will be recovered proportionately from future receivables			

Retention Fee on Equity Assets (both domestic equity schemes and International equity schemes)

- If Equity Assets (**client wise**) as on Dec. 31, 2011 is retained till Dec. 31, 2012, retention fee of 0.20% is to be paid on such assets

JPMorgan India Treasury Fund Super Institutional Plan – Special Incentive		
Brokerage Period : January 1 – March 31, 2012		
Scheme Name	Quarterly Average AUM	Trail Applicable
JPMorgan India Treasury Fund Super Institutional Plan	Any amount	0.15%
JPMorgan India Treasury Fund Super Institutional Plan	> = INR 20.00 crs	0.20%
* Trail is Annualized payable monthly on Monthly Incremental AUM		

Note:

Investments not eligible for the special incentive

- No investments from any Bank as an Investor in the retail plan of either Liquid or Treasury
- No investment from any Corporate Investor > INR 5.00 cr

Load and Brokerage Structure For Debt / Income Schemes

Scheme	Plan	Slab Particulars (Rs. In Lacs)	Loads		Brokerage			
			Entry Load (% of Entry NAV)	Exit Load (% of Exit NAV)	Upfront Rate (% of Inv.Amt)	Trail Rate (% p.a.)		
						1st year	2nd year	3rd year
Kotak Liquid	Institutional Premium	-	NIL	NIL	NIL	0.03	0.03	0.03
	Institutional	-	NIL	NIL	NIL	0.10	0.05	0.05
	Regular	-	NIL	NIL	NIL	0.20	0.15	0.15
Kotak Floater Short Term	-	-	NIL	NIL	NIL	0.03	0.03	0.03
Kotak Floater Long Term	-	-	NIL	NIL	NIL	0.20	0.05	0.05
Kotak Bond Short Term	-	<= 300	NIL	<= 90 days : 0.50, > 90 days : NIL	0.25	NIL	0.25	0.25
	-	> 300	NIL		NIL	0.25	0.25	0.25
Kotak Bond	Deposit / Regular	<= 300	NIL	Within 1 year : 1.00 After 1 year : Nil	1.25	NIL	0.50	0.50
		> 300	NIL	Within 1 year : 1.00 After 1 year : Nil	NIL	1.00	0.75	0.40
Kotak Flexi-Debt	Regular	-	NIL	NIL	NIL	0.50	0.15	0.15
	Institutional	-	NIL	NIL	NIL	0.15	0.05	0.05
Kotak Monthly Income Plan	-	<= 300	NIL	Within 1 year : 1.00 After 1 year : Nil	1.00	NIL	0.50	0.50
	-	> 300			NIL	1.25	0.75	0.50
Kotak Gilt Investment	Provident Fund and Trust / Regular	-	NIL	NIL	NIL	0.75	0.50	0.50
Kotak Gilt Savings	All Plans	-	NIL	NIL	NIL	0.20	0.15	0.15
Kotak Credit Opportunities Fund (wef 01-Dec-2011)	-	<= 300	NIL	Within 6 mths : 2% After 6 mths but before 12 mths : 1.5%	1.25	NIL	0.50	0.50
	-	> 300	NIL	After 12 mths but before 15 mths : 1% After 15 mths : NIL	NIL	1.25	0.50	0.50
Kotak Multi Asset Allocation Fund	-	<= 300	NIL	Within 1 year : 1% After 1 year : NIL	1.00	NIL	0.50	0.50
	-	> 300	NIL		NIL	1.25	0.50	0.40



Load and Brokerage Structure For Equity Schemes

Scheme	Slab Particulars (Rs. In Lacs)	Upfront Rate (% of Net Inv.Amt)	Brokerage		
			Trail Rate (% p.a.)		
			1st year	2nd year	3rd year
Kotak Equity FOF (KEFOF) (applicable for non SIP transactions only; including switches)	<= 300	0.25	NIL [Refer Note 2(d)]		
	> 300	NIL			
Kotak Mid-Cap / Kotak 50 / Kotak Opportunities / Kotak Contra / Kotak Select Focus / Kotak Emerging Equity / Kotak Global Emerging Market Fund / Kotak Balance (applicable for non SIP transactions only; including switches)	<= 300	0.75	0.50	0.50	0.50
	> 300	NIL	1.25	0.75	0.85
Kotak Equity Arbitrage Scheme	<= 300	0.25	NIL	0.50	0.50
	> 300	NIL	0.35	0.35	0.35
Kotak Tax Saver (applicable for non SIP transactions only)	-	2.50	0.50	0.50	0.50

Notes :
(1) Load Structure :

- Exit load for all equity schemes including SIP transactions (except Kotak Equity Arbitrage) is 1% if exit before 1 year from date of allotment, Nil if exit after 1 year from date of allotment
- Exit load for Kotak Equity Arbitrage - 0.50% if exit before 3 months from date of allotment. NIL if exit after 3 months from date of allotment

The above load is effective from Jan 01, 2012 (except mentioned otherwise in the structure above) and may change at the discretion of AMC / Trustee. The term "Within / After" in the Exit Load column is with reference to the date of allotment of units/ commencement of SIP/STP Please refer to the latest applicable load structure in the Offer Document(s) / Addenda to the Offer Document(s).

- (2) Distributors are requested to adhere to the terms and conditions set forth by the SEBI Code of conduct for MF intermediaries wrt commission disclosures

(2) Brokerage :

a) This brokerage structure is applicable till Mar 31, 2012 and is subject to changes at the discretion of AMC/ Trustee.

b) All Upfront Brokerages will be calculated for every calendar month and will be paid out in the following month. This amount would be payable on the net value of the units (ie. Investments net of an entry load)

c) The AMC reserves the right not to pay upfront brokerage on assets mobilised through multiple / split applications from the same investor, where such arrangement is made with an intention to avail upfront brokerage otherwise not available on the investment.

d) Subject to your empanelment with the underlying schemes, you will receive the brokerage from them at a rate, contracted between you and the underlying scheme. Kotak Mutual Fund is not liable for the brokerage rate contracted between you and the underlying schemes, nor will the Fund be liable for non or delayed payment of the brokerage from the underlying schemes.

e) In case of any regulatory change w.r.t expense ratio, the brokerage structure may be reviewed in the interim

(3) Taxes & Levies : The brokerage/ trail fees computed and paid to you as per the above structure is inclusive of all taxes and levies, including service tax payable by us under Rule 2(1)(d)(vi) of the Service Tax Rules, 1994.

The fund is not liable to reimburse the service tax payable by you as the provider of services vis-à-vis units of the Fund that are distributed by you.

Brokerage Structure for L&T Mutual Fund Schemes

(from January 1, 2012 to March 31, 2012)

A. L&T Equity Schemes (Except ELSS)

Brokerage Structure					
Scheme Name	Entry Load	Exit Load	Distributor Incentive	Trail for 1 st Year	Trail 2 nd Year Onwards
L&T Equity Schemes (except ELSS)	Nil	1% if redeemed / switch out <= 1 year; Nil if redeemed / switch out > 1 year	0.75%	0.50% apm	0.50% apm

B. L&T Tax Saver Fund

Brokerage Structure					
Scheme Name	Entry Load	Exit Load	Distributor Incentive	Trail for 1 st Year / 2 ND Year / 3 rd Year	Trail from 4 th Year Onwards
L&T Tax Saver Fund	Nil	Lock in for 3 Yrs	3.00%	NIL	0.50% apm

C. L&T Monthly Income Plan and L&T MIP Wealth Builder

Brokerage Structure					
Scheme Name	Entry Load	Exit Load	Distributor Incentive	Trail for 1 st Year	Trail 2 nd Year Onwards
L&T Monthly Income Plan	Nil	1% if redeemed / switch out <= 1 year; Nil if redeemed / switch out > 1 year	1.00%	NIL	0.50% apm

L&T Mutual Fund Distributor Incentive structure - Debt Schemes (Effective January 01, 2012 to March 31, 2012)							
	Debt Schemes	Min. Amount (Rs.)	Entry Load	Exit Load	Distributor Incentive	Trail for 1st year	Trail 2nd Year Onwards
A	L&T Liquid Fund						
	Regular	10,000.00	Nil	Nil	Nil	0.90%	0.05%
	Institutional Plus	1,000,000.00				0.10%	0.05%
	Super Institutional Plan	50,000,000.00				0.05%	0.05%
B	L&T Ultra Short Term Fund						
	Regular	3,000.00	Nil	Nil	Nil	0.25%	0.05%
	Institutional Plan	1,000,000.00				0.10%	0.05%
C	L&T Select Income Flexi Debt Plan						
	Regular Plan	5,000.00	Nil	0.25% exit load if redeemed / switch out <= 30 Days from the date of investment; Nil if redeemed / switch out > 30 Days	0.10%	0.40%**	0.10%
	Institutional Plan	5,000,000.00			Nil	0.15%	0.10%
D	L&T Floating Rate Fund (For All Applications)	5,000.00	Nil	Nil	Nil	0.10%	0.05%
E	L&T Triple Ace Fund						
	(For All Applications)	2,000.00	Nil	1% if redeemed / switch out <= 1 year; Nil if redeemed / switch out > 1 year	0.60%	0.15%	0.40%
F	L&T Gilt Fund Investment Plan						
	(For All Applications)	10,000.00	Nil	0.25% if redeemed / switch out <= 1 month; Nil if redeemed / switch out > 1 Month	Nil	0.40%	0.40%
G	L&T Short Term Debt Fund						
	(For All Applications)	5,000.00	Nil	0.5% if redeemed / switch out <= 6 months; Nil if redeemed / switch out > 6 months	0.40%	0.40% apm	0.40% apm

** Trail from 2nd Month onwards

Terms and Conditions

Incentive Structure:

a. The above structure is effective from January 01, 2012 to March 31, 2012

Distributor Incentive/ Brokerage:

- a. This Distributor Incentive structure is applicable for the above period and is subject to change at the discretion of the AMC.
- b. Distributor Incentive will be calculated for every calendar month and will be paid out in the following month. This amount will be payable on the amount of gross mobilization.
- c. The AMC reserves the right not to pay Distributor Incentive on assets mobilized through multiple / split applications from the same investor where such arrangement is made with an intention to earn Distributor Incentive otherwise not available on the investment.
- d. No distributor incentive will be paid on switches from one equity scheme to another equity scheme.
- e. All Trail Brokerage entitlements will be calculated for every month and will be paid in the following month. However, if the total brokerage payout for a month (including distributor incentive) is less than Rs. 250/-, the same would be accrued and carried forward to subsequent months for payouts, subject to the fulfillment of the conditions.
- f. The above mentioned brokerage will be paid to only those distributors who are empanelled with the AMC.
- g. The above mentioned brokerage is applicable subject to provisions of SEBI regulations and AMFI guidelines issued from time to time.

Terms and Levies:

- a. The Distributor Incentive / trail fees computed and paid to you as per the above structure is inclusive of all taxes and levies, including service tax and any other taxes / levies which are applicable or may become applicable from time to time.
- b. The fund is not liable to reimburse the service tax payable by you as the provider of services vis-à-vis units of the Fund that are distributed by you.
- c. L&T Investment Management Company will be the final authority for payment of incentive in case of dispute arising out of the business canvassed.
- d. L&T Investment Management Ltd reserves the right to withhold/ change the brokerage / incentive without any prior intimation or notification.
- e. The rules/ regulations of SEBI/ AMFI pertaining to brokerage payment to distributors shall also apply. Distributors shall comply with SEBI circular dated June 26, 2002 / and Aug 27, 2009 on Code of Conduct and SEBI Regulations from time to time.
- f. Please refer to SEBI Circular no. SEBI/MD/CIR No.4/168230/09 dated June 30, 2009 regarding transparency in commissions. You are requested to take note of Para numbered 4 (d) of that circular which states as follows: "The distributors should disclose all the commissions (in the form of trail commission or any other mode) payable to them for the different competing schemes of various mutual funds from amongst which the scheme is being recommended to the investor". Distributor is required to act accordingly. Further, you are requested to note that the upfront commission will be paid by the investor directly, based on his assessment of various factors including the service rendered.

Commission & Load Structure
 Period: January 01, 2012 to March 31, 2012

I. Upfront and Trail Commission							
Scheme	Plan	Upfront Commission		Trail Commission (Annualised)		Entry Load	Exit Load
		Lumpsum Applications (A)	SIP Applications	Year 1	Year 2 onwards		
Morgan Stanley Growth Fund	-	0.75%	0.75%	0.50%	0.60%	NA	1% for holding period < 1 year
Morgan Stanley A.C.E. Fund	-	0.75%	0.75%	0.50%	0.60%		
Morgan Stanley Liquid Fund	-	-	-	0.05%	0.05%	NA	Nil
Morgan Stanley Short Term Bond Fund	Regular (Any amount)	-	-	0.40%	0.40%	NA	Nil
	Institutional Plus (= or > Rs. 50lac)	-	-	0.20%	0.20%		
Morgan Stanley Active Bond Fund	Regular (Any amount)	-	-	0.75%	0.75%	NA	Nil
	Institutional Plus (= or > Rs. 50lac)	-	-	0.40%	0.40%		

II. Additional Upfront Commission (Lumpsum Applications)		Total Upfront (A)+(B)
Scheme	Upfront (B)	
Morgan Stanley Growth Fund	1.25%	2.00%
Morgan Stanley A.C.E. Fund	0.25%	1.00%

III. Additional Upfront Commission for New SIP / STP Applications		
Scheme	Upfront Commission Calculation for SIP Applications (Monthly SIPs only)	Upfront Commission Calculation for STP Applications
Morgan Stanley Growth Fund	0.75% x SIP Amount (Max - 10,000) x No. of Instalments (Max - 60)	0.75% x Amount transferred upto 12 months (Max STP - 36 Lacs)
Morgan Stanley A.C.E. Fund	0.50% x SIP Amount (Max - 10,000) x No. of Instalments (Max - 60)	0.50% x Amount transferred upto 12 months (Max STP - 36 Lacs)

* Please go through the Notes, Terms & Conditions and Illustrations carefully.

Equity, Balanced & MIP Schemes - Brokerage Structure (%) for the period 1st January 2012 to 31st March 2012

Fund Names	Distribution Fee*	Trail - Year 1	Trail - Year 2	Trail - Year 3	Trail Year 4 Onwards
Principal Large Cap Fund	0.75%	0.50%	0.65%	0.75%	0.75%
Principal Emerging Blue Chip Fund	0.75%	0.50%	0.65%	0.75%	0.75%
Principal Smart Equity Fund	1.00%	0.50%	0.75%	0.75%	0.75%
Principal Personal Tax Saver	1.00%	0.50%	0.65%	0.75%	0.75%
Principal Retail Equity Savings Fund	0.00%	1.00%	0.65%	0.75%	0.75%
Principal Growth Fund	0.00%	1.00%	0.65%	0.75%	0.75%
Principal Services Industries Fund					
Principal Dividend Yield Fund					
Principal Balanced Fund					
Principal Tax Savings Fund					
Principal Index Fund	0.00%	0.40%	0.40%	0.40%	0.40%
Principal Global Opportunities Fund (GOF)	0.75%	0.50%	0.50%	0.50%	0.50%
Principal Debt Savings Fund -MIP	0.75%	0.50%	0.50%	0.50%	0.50%

Debt & Liquid Schemes - Brokerage Structure (%) for the period 1st January 2012 to 31st March 2012

Fund Name	Distribution Fee*	Trail - Year 1	Trail - Year 2 onwards
Principal Debt Savings Fund -Retail Plan		1.00%	0.75%
Principal Income Fund -Long Term Plan	0.75%	0.25%	0.50%
Principal Near Term Fund Conservative Plan		0.10%	0.05%
Principal Near Term Fund Moderate Plan		0.10%	0.05%
Principal Cash Management Fund		0.05%	0.05%
Principal Gilt Fund	1.00%	0.25%	0.25%
Principal Ultra Short Term Fund		0.20%	0.10%
Principal Retail Money Manager Fund		0.10%	0.05%

Principal Income Fund Short Term Plan - Brokerage Structure (%) for the period 1st January 2012 to 31st March 2012

Fund Name	Distribution Fee*(Upfront)	Trail From- 7th month Onwards till the end of 12th month	Trail - Year 2 onwards
Principal Income Fund - Short Term Plan	0.50%	0.50%(P.A)	0.50%(P.A)

Platinum

Equity & Hybrid(Regular Subscriptions & SIP & SIP Insure)

Category	Plan	Fund Name	Subscription Amount Rs		
			Distribution Incentive	1st year trail(p.a)	2nd Year onwards trail (p.a)
Diversified Large Cap	Retail	Reliance Equity Advantage Fund, NRI Equity Fund, Equity Fund, Index Fund - Nifty & Sensex Plan	0.75%	0.50%	0.50%
Diversified Large Cap		Quant Plus	0.75%	0.50%	0.50%
Diversified Multi Cap		Reliance Equity Opportunities Fund, RRSF - Equity	0.75%	0.50%	0.50%
Diversified Mid Cap		Reliance Growth Fund,	0.75%	0.50%	0.50%
		Reliance Vision Fund	0.75%	0.50%	0.50%
Diversified Mid Cap		Long Term Equity	0.75%	0.50%	0.50%
Diversified Theme Based		Reliance Infrastructure Fund, Natural Resources Fund	0.75%	0.50%	0.50%
Sector		Reliance Banking Fund, Diversified Power, Media & Entertainment, Pharma Fund	0.75%	0.50%	0.50%
Small Cap		Reliance Small Cap Fund	0.75%	0.50%	0.50%
Arbitrage		Arbitrage Fund	0.25%	0.50%	0.50%
Category		Plan	Fund Name	Distribution Incentive	Trail First 3 years
Tax Saver		Reliance Tax Saver (ELSS) Fund	2.75%	NIL	0.50%
Category	Plan	Fund Name	Distribution Incentive	1st year trail(p.a)	2nd Year onwards
EquitySchemes	Institutional	Vision Fund, Growth Fund, Equity Opportunities Fund, Equity Fund, Equity Advantage Fund, Diversified Power Sector Fund,Quant Plus Fund Natural Resources Fund, Banking Fund,Infrastructure Fund, Small Cap Fund , Index Fund - Nifty & Sensex Plan	0.25%	0.30%	0.30%
Category	Plan	Fund Name	Subscription Amount Rs		
Gold FoF		Reliance Gold Savings Fund (Lumpsum & SIP both)	1.15%	NIL	0.35%

Hybrid

Category	Plan	Fund Name	Subscription Amount Rs		
			Distribution Incentive	1st year trail(p.a)	2nd Year onwards
Hybrid		Regular Savings Fund-Balanced Option	0.75%	0.50%	0.50%
		Monthly Income Plan	0.75%	0.50%	0.50%
Debt - Income Funds	Retail	Regular Savings Fund - Debt	1.10%	Nil	0.40%
	Institutional	Regular Savings Fund - Debt	0.50%	Nil	0.40%

Debt & Liquid

Category	Plan	Fund Name	Distribution Incentive	1st year trail(p.a)	2nd Year onwards trail (p.a)
		Short Term Fund	NIL	0.45%	0.50%
Gilt Funds	Retail	Gilt Securities Fund	Nil	0.80%	0.50%
	Institutional		NIL	0.50%	0.50%
Ultra Short Term Funds	Retail	Floating Rate Fund (wef 10th Oct 2011)	0.10%	0.2% (from 4th	0.20%
		Money Manager Fund	NIL	0.75%	0.75%
		Medium Term	NIL	0.10%	0.10%
Liquid Funds	Institutional	Money Manager Fund	NIL	0.10%	0.10%
		Liquidity Fund	NIL	0.05%	0.05%
	Retail	Liquid Fund - Treasury Plan	NIL	0.75%	0.75%
		Liquid Fund - Cash Plan	NIL	0.10%	0.10%
	Institutional	Liquid Fund - Treasury Plan	NIL	0.05%	0.05%

Category	Plan	Fund Name	Distribution Incentive	Trail 7th Month Onwards(p.a.)	2nd Year onwards trail (p.a)
Dynamic Bond Fund		Reliance Dynamic Bond Fund	0.50%	0.40%	0.50%

1. Please read the latest SID and addendums thereto carefully confirm the scheme-details
2. AMC reserves the right to change the structure without any prior intimation.
3. Brokerage For Close-ended schemes will be as communicated by the AMC seperately
4. The above structure is valid only for the period Jan 2012
5. For SIP and SIP+Insure applications respective scheme commission structure will be applicable.
6. AMC reserves the right to recover brokerage incase of redemption in any of close ended schemes or incase of SIP cancellation done before tenure.
7. For other benefits please refer to Partnership Recognition Programme

Religare Credit Opportunities

Religare MIP Plus

WINTER HEAT

Religare Ultra Short Term

Religare Tax Plan

Name			ARN			
Category	Name of the fund	Plan	Incentive (%)	Trail (% p.a.) 1st year	Trail (% p.a.) 2nd year	Remarks
Equity	Religare Mid N Small Cap Fund Religare Mid Cap und Religare Growth Fund Religare Business Leaders Fund Religare AGILE Fund Religare Banking Fund Religare Contra Fund Religare Equity Fund Religare Infrastructure Fund Religare PSU Equity Fund	for applications <= ₹ 2crs	1.00	0.50	0.50	
		for applications > ₹ 2crs	NIL	1.00	0.50	
ELSS	Religare Tax Plan	for applications <= ₹ 2crs	3.75	NIL	NIL	Trail from 4th yr @ 0.50% p.a.
		for applications > ₹ 2crs	NIL	1.00	0.50	
Hybrid	Religare MIP Plus Religare Monthly Income Plan	for applications <= ₹ 2crs	1.25	NIL	0.50	
		for applications > ₹ 2crs	NIL	0.75	0.50	
Gold	Religare Gold Fund	for applications < ₹ 25,000	1.00 + ₹ 75 per application #	NIL	0.50	# for apps >= ₹ 10,000 to < ₹ 25,000
		for applications >= ₹ 25000 to <= ₹ 2 crs	1.25			
		for applications > ₹ 2crs	NIL	0.50		
Equity oriented	Religare Arbitrage Fund		NIL	0.75	0.50	
Liquid	Religare Overnight Fund		NIL	0.03	0.03	
	Religare Liquid Fund	Regular	NIL	0.90	0.90	
		Institutional	NIL	0.05	0.05	
		Super Institutional	NIL	0.05	0.05	
Debt	Religare Ultra Short Term Fund	Regular	NIL	0.90	0.90	# Trail from 2nd month in Credit Opportunities Fund - Regular
		Institutional	NIL	0.05	0.05	
	Religare Short Term Plan	Plan A	NIL	0.15	0.15	
		Plan B	NIL	0.75	0.75	
	Religare Credit Opportunities Fund	Regular	0.10	0.75 #	0.75	
		Institutional	NIL	0.05	0.05	
	Religare Medium Term Bond Fund	for applications <= ₹ 2crs	0.50	0.50 #	0.50	
for applications > ₹ 2crs		0.30	0.50 #	0.50		
Religare Active Income Fund	Plan A	NIL	0.10	0.10		
	Plan B	NIL	1.00	1.00		
Gilt	Religare Gilt Fund - Long Duration	Regular	NIL	0.60	0.60	
		Institutional	NIL	0.50	0.50	
	Religare Gilt Fund - Short Duration	Regular	NIL	0.50	0.50	
		Institutional	NIL	0.25	0.25	

Religare PMS: Refer attached sheet for special brokerage structure for focus Religare PMS Schemes

Terms & Conditions

- # No incentive shall be payable for switches between equity schemes.
- # Trail for Equity schemes shall be payable quarterly and for Liquid, Debt and Gilt schemes on a monthly basis.
- # First year trail in Credit Opprotunities Fund - Regular is from the 2nd month and in Medium Term Bond Fund from the 7th month.
- # Brokerage rates are inclusive of all taxes, cost charges & expenses incurred by you. However Service tax including Education cess will be deducted at source.
- # Brokerage will be payable only to distributors empanelled with us and for applications logged under their respective ARN.
- # The above mentioned brokerage is applicable subject to provisions of SEBI Circulars as ammended from time to time.
- # Above data / information / brokerage structure is as on this date and is subject to amendments pursuant to any regulatory changes.
- # The AMC reserves the right to ammend/ withdraw the above brokerage structure on a prospective basis without assigning any reasons.
- # This structure will supersede any existing brokerage structure for the quarter ending 31st March 2012.
- # The AMC reserves the right to recover brokerage/ incentive paid over 1% against investments redeemed/ switched out within 3 months of purchase.

SP
Date : 31st December 2011