

Annexure

Date: 1st February 2010

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

AMC Names	Equity		Hybrid	
	Upfront	Trail (upto)	Upfront	Trail (upto)
Birla AMC	0.5 -0.75%	0.50%	0.5 -0.75%	0.50%
DBS Chola AMC	0.5 -1%	0.50%	-	-
DSP Blackrock AMC	0.6 -1%	0.50%	0.75%	0.50%
Franklin Templeton AMC	0.5 -0.85%	0.50%	0.5 -1%	0.50%
HDFC AMC	0.5 -0.75%	0.50%	0.5 -0.75%	0.40%
ICICI Prudential AMC	0.5 -0.85%	0.50%	0.5 -0.85%	0.40%
IDFC AMC	0.5 -0.85%	0.50%	0.5 -0.75%	0.25-0.5%
ING Optimix AMC	0.5 -0.75%	0.75%	0.5 -0.75%	0.75%
Kotak AMC	0.5 -0.75%	0.50%	0.5 -0.75%	NIL
Principal AMC	0.5 -0.85%	0.50%	-	-
Reliance AMC	0.5 -0.85%	0.50%	0.5 -0.75%	0.50%
SBI AMC	0.5 -0.75%	0.50%	0.25 -0.5%	0.50%
Sundaram AMC	0.6 -0.8%	0.50%	-	-
UTI AMC	0.5 -1%	0.50%	0.5 -1%	0.50%
TATA AMC	0.5 -0.75%	0.50%	0.75%	0.50%

Types of Schemes

- **Equity Open Ended Funds** includes Diversified, Large Cap, Small Cap, Sector, Thematic, International fund categories and any other open ended schemes
- **Equity Close Ended Funds** includes Diversified, Large Cap, Small Cap, Sector, Thematic, International & ELSS fund categories & any other close ended schemes
- **Hybrid Funds** includes Thematic/Balanced, Fund of Funds, Arbitrage and Asset Allocation Funds

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

AMC Names	Debt - Long Term		Debt - Short Term		Debt - Liquid/Ultra Short Term	
	Upfront	Trail (upto)	Upfront	Trail	Upfront	Trail
Benchmark AMC	NIL	NIL	-	-	-	-
Birla AMC	0.75-1%	0.75%	NIL	0.40%	NIL	0.1-0.30%
DBS Chola AMC	0.6-0.9%	0.40%	NIL	0.10-0.25%	NIL	0.1-0.30%
DSP Blackrock AMC	NIL	0.5-0.75%	NIL	0.25-0.40%	NIL	0.1-0.25%
Franklin Templeton AMC	0.5 -1%	0.5-0.75%	NIL	0.15-0.40%	NIL	0.1-0.40%
HDFC AMC	0.5 -8%	NIL	0.10%	0.15-0.4%	NIL	0.1-0.40%
ICICI Prudential AMC	0.5 -1%	1%	NIL	0.20-0.50%	NIL	0.1-0.40%
IDFC AMC	0.6-0.9%	0.75-1%	NIL	0.1-0.50%	NIL	0.1-0.50%
Kotak AMC	NIL	0.75-1%	NIL	0.15-0.35%	NIL	0.1-0.30%
Principal AMC	0.5 -1%	0.75%	NIL	0.15-0.35%	NIL	0.1-0.30%
Reliance AMC	NIL	0.5-0.85%	NIL	0.15-0.35%	NIL	0.1-0.40%
SBI AMC	0.5 -0.75%	0.25-0.5%	NIL	0.15-0.4%	NIL	0.1-0.30%
Sundaram AMC	NIL	1.00%	NIL	0.15-0.4%	NIL	0.1-0.30%
UTI AMC	0.5 -1%	NIL	NIL	0.10-0.25%	NIL	0.1-0.25%
TATA AMC	0.5 -0.75%	NIL	NIL	0.10-0.25%	NIL	0.1-0.30%

Types of Schemes

- **Debt Long Term Funds** includes Equity Index, Arbitrage, FMP, Income, Gilt and M.I.P fund categories
- **Debt Short Term Funds** includes Short Term, Medium Term, Flexible and Dynamic fund category.
- **Debt Liquid/Ultra Short Term Funds** includes Liquid and Ultra Short Term fund categories.

Date: 1st February 2010**Commission Structure for fees received by DBS Bank for specified Equity and Hybrid Schemes from AMC's**

Scheme Names	Equity		Hybrid	
	Upfront	Trail	Upfront	Trail
Birla Tax Plan	1.75%	-	-	-
Birla Tax Relief 96	1.75%	-	-	-
DBS Chola Tax Saver	2.25%	-	-	-
Franklin India Pension Plan	-	-	2.75%	-
Franklin India Tax Shield	3.00%	-	-	-
HDFC Long Term Advantage Fund	3.00%	-	-	-
HDFC Tax Saver	3.00%	-	-	-
ICICI Prudential Child are Plan - Gift	-	-	0.85%	0.40%
ICICI Prudential Tax Plan	2.50%	-	-	-
Kotak Tax Saver	3.50%	-	-	-
Mirae Asset Global Commodity	0.75%	0.50%	-	-
Principal Tax Savings Fund	2.00%	-	-	-
Reliance Regular Savings Balanced	-	-	1.20%	-
Reliance Tax Saver (ELSS) Fund	3.00%	-	-	-
Sundram Tax Saver	1.75%	-	-	-
SBI Comma	1.25%	-	-	-
UTI ELSS	1.75%	0.40%	-	-
UTI Retirement Benefit Pension	1.50%	0.50%	-	-
UTI CCP (Balanced & Advantage)	1.50%	0.50%	-	-
UTI Dividend Yield	1.00%	0.50%	-	-
UTI Equity	1.00%	0.50%	-	-
UTI Opportunities Fund	1.50%	0.50%	-	-

Commission Structure for fees received by DBS Bank for specified Debt Schemes from AMC's

Scheme Names	Debt - Long Term		Debt - Short Term		Debt - Liquid/Ultra Short Term	
	Upfront	Trail	Upfront	Trail	Upfront	Trail
Birla Dynamic Bond	-	-	0.40%	-	-	-
Birla MIP II - Wealth 25 Plan	1.10%	-	-	-	-	-
Birla MIP II- Savings 5 Plan	1.00%	-	-	-	-	-
Birla SunLife Monthly Income	1.10%	-	-	-	-	-
Birla Capital Protection Oriented Fund	1.50%	-	-	-	-	-
DBS Chola MIP	1.00%	0.15%	-	-	-	-
DSPBR Savings Manager Fund - Conservative/Moderate/Aggressive	1.25%	-	-	-	-	-
Franklin Fixed Tenure Fund Series XIII	4.00%	-	-	-	-	-
Franklin M.I.P	1.00%	-	-	-	-	-
Franklin Templeton India Short Term Plan	-	-	0.40%	-	-	-
HDFC MIP LTP	1.15%	-	-	-	-	-
HDFC Short Term Plan	-	-	0.10%	-	-	-
ICICI Prudential Income Multiplier Plan	1.00%	-	-	-	-	-
ICICI Prudential Income Opportunities Fund	-	-	0.10%	-	-	-
ICICI Prudential MIP	1.00%	0.40%	-	-	-	-
IDFC All Season Bond Fund	0.75%	-	-	-	-	-
IDFC Money Manager Fund - Investment Plan	-	-	-	-	0.05%	-
Kotak Bond Fund	1.00%	-	-	-	-	-
Kotak Bond Short Term	-	-	0.40%	-	-	-
Kotak Income Plus	1.25%	-	-	-	-	-
Principal MIP	1.20%	-	-	-	-	-
Principal MIP Plus	1.20%	-	-	-	-	-
Reliance Monthly Income Plan	1.20%	-	-	-	-	-
Reliance Regular Savings - Debt	1.10%	-	-	-	-	-
UTI Gift Advantage Fund - LTP = PF Plan	1.00%	0.20%	-	-	-	-
UTI MIS Advantage	1.00%	-	-	-	-	-

- The list includes all the AMC's that have been approved and distributed by DBS Bank after a rigorous due diligence process
- The commission structure includes upfront, trail and any other commissions received by DBS Bank from AMC for different fund categories.
- The above commission structures has been provided by the Asset Management Company (AMC) and can be changed by the AMC at its sole discretion without any prior intimation or notification

Annexure

Date: 1st February 2010

Commission Structure for fees received by DBS Bank for Life Insurance

1st Year Commission

SL No	Product	Commission Rate
1	Freedom Life Plan	1.5%*PPT ¹ (max 20%)
2	Save Guard	3.3%*PT ² (max 40%)
3	Aviva LifeLine	10%(for PPT ¹ <10) 15% (for PPT ¹ >=10)
4	Aviva Pension Elite	20.00%
5	Aviva Young Scholar	If PPT ¹ =PT ² : 20%
		If PPT ¹ =3: 3%
		If PPT ¹ =5: 5%
6	Dhan Vriddhi	2%*PPT ¹ (max 40%)
7	Aviva HealthPlus	20%
8	Aviva LifeShield Plus	1.50% * PT ² (Max 30%)
9	Aviva Pension Plus	7.5% for Regular Premium 2% for Single Premium

PPT¹ – Premium Paying Term

PT² – Policy Term

Renewal Commission

Sl. No.	Product	On 2nd year premium	On 3rd year premium	On 4th year premium	On 5th year premium	On premium for 6th year and onwards
1	Aviva Freedom Life Plan	2% (for 3 & 5 PPT) 4% for other terms	2% (for 3 & 5 PPT) 4% for other terms	2% (for 5 PPT) 4% for other terms	2% (for 5 PPT) 4% for other terms	Nil
2	Aviva Save Guard	7.5%	7.5%	5%	5%	5%
3	Aviva Young Scholar	1%	1%	1%	1%	1%
4	Aviva Life Line	2%	2%	2%	2%	2%
5	Aviva Dhan Vriddhi	7.5%	5%	5%	5%	5%
6	Aviva LifeShield Plus	5%	5%	5%	5%	5%
7	Aviva HealthPlus	5%	5%	5%	5%	Nil
8	Aviva Pension Elite	Nil	Nil	Nil	Nil	Nil
9	Aviva Pension Plus	Nil	Nil	Nil	Nil	Nil

Note

1. DBS Bank is a **Corporate Agent for Aviva Life Insurance Company Ltd.**
2. All commissions are payable on Premium Paid by the customer for issued policies net of applicable Service Tax
3. DBS Bank does not participate in the risk of under-writing and is only a distributor of Insurance Products in its capacity as a Corporate Agent
4. The above commission structure has been provided by the Aviva Life Insurance Company Ltd. and can be changed by it at its sole discretion without any prior intimation or notification

Source – Aviva Life Insurance Company Ltd. communication



Annexure

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Commission Structure for fees received by DBS Bank for General Insurance

Commission

SL No	Product	Commission Rate
1	Auto Secure	10%
2	Home Secure – Structure	10%
3	Home Secure – Contents	15%
3	Group Accident & Sickness Hospital Cash	10%
4	Travel Guard	15%

Note

1. DBS Bank is a Corporate Agent for Tata AIG General Insurance Company Ltd.
2. All commissions are payable on Premium Paid by the customer for issued policies, net of applicable Service Tax
3. DBS Bank does not participate in the risk of under-writing and is only a distributor of Insurance Products in its capacity as a Corporate Agent
4. The above commission structure has been provided by the Tata AIG General Insurance Company Ltd. and can be changed by it at its sole discretion without any prior intimation or notification

Source – Tata AIG General Insurance Company Ltd. communication



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Referral for PMS Products

We refer clients to the following PMS providers

ICICI Prudential PMS
Reliance PMS
Alchemy Capital Management
Karma Capital PMS
Benchmark PMS

We receive between 2-3.5% upfront commissions and/or 50% of the performance linked fee earned by the PMS partner, for referring clients to our PMS Partners.