

Brokerage Structure from July 01, 2023 to July 31, 2023

Scheme Name	T30 & B30 Cities		EXIT LOAD DETAILS*
	1 st Year Trail(p.a.)	2 nd Year Onwards Trail (p.a.)	
<u>EQUITY and HYBRID SCHEMES</u>			
IDBI Flexi Cap Fund, IDBI India Top 100 Equity Fund, IDBI Equity Advantage Fund (ELSS) (IT Benefit U/S 80 C)	1.40%	1.20%	1% for exit within 12 months from date of allotment For ELSS: NIL, Statutory lock in for 3 years
IDBI Banking & Financial Services Fund IDBI Focused 30 Equity Fund IDBI Hybrid Equity Fund IDBI Healthcare Fund IDBI Midcap Fund, IDBI Small Cap Fund	1.40%	1.20%	1% for exit within 12 months from the date of allotment
IDBI Long Term Value Fund IDBI Dividend Yield Fund	1.40%	1.20%	1. If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of Allotment - Nil. 2. If units of the scheme are Redeemed or switched out in excess of the limit within 12 months from the date of allotment - 1% of the applicable NAV. 3. If units of scheme are redeemed or switched out after 12 months from the date of allotment - Nil.
IDBI Equity Savings Fund	1.40%	1.20%	1% for exit within 12 months from the date of allotment.
IDBI Nifty 50 Index Fund, IDBI Nifty Next 50 Index Fund	0.25%	0.25%	NIL
<u>DEBT SCHEMES</u>			
IDBI Credit Risk Fund ^	0.45%	0.45%	<ul style="list-style-type: none"> i. If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment - Nil. ii. If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment - 1% of the applicable NAV. iii. If units of scheme are redeemed or switched out after 12 months from the date of allotment - Nil.
IDBI Short Term Bond Fund	0.40%	0.40%	NIL
IDBI Ultra Short Term Fund	0.10%	0.10%	NIL

MONEY MARKET SCHEME				
IDBI Liquid Fund	0.04%	0.04%	Exit Load Provision	
			Units redeemed/switched out within "X" days from the date of allotment	Exit load as a % of redemption proceeds/ switched-out amount
			Day 1 (\$ Refer Note below)	0.0070%
			Day 2	0.0065%
			Day 3	0.0060%
			Day 4	0.0055%
			Day 5	0.0050%
			Day 6	0.0045%
			Day 7	Nil
\$ Note - For the purpose of levying exit load, if subscription (application & funds) is received within cut-off time on a day, Day 1 shall be considered to be the same day, else the day after the date of allotment of units shall be considered as Day 1.				
GOLD SCHEMES				
IDBI Gold Fund	0.15%	0.15%	1% for exit within 12 months from the date of allotment.	

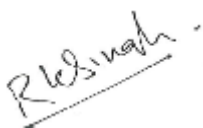
*For redemption/switch/STP/SWP within mentioned period from the date of allotment.

^IDBI Mutual Fund has started accepting the subscriptions under the said schemes w.e.f November 4, 2019 subject to the condition – Cap the maximum investment per PAN per year in the mentioned schemes to 10% of the previous day of respective schemes AUM.

The Commission Structure may be modified /Changed during this period based on compliance with Distributable TER and / or SEBI/AMFI requirements.

Thanking you,

Yours faithfully,



(Raj K Singh)
MD & CEO

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TERMS & CONDITIONS

- The above commission structure is applicable for Lump sum, SIP and STP investments.
- For SIPs/STPs, registered prior to 31st March 2019 the commission structure is applicable as per the SIP/STP registration date. The SIP/STP registered on or after April 1, 2019 the rate will be applied as per transaction processed date.
- IDBI Asset Management Ltd. reserves the rights to change /modify/discontinue/ withhold the rates and slabs mentioned at its sole discretion without any prior intimation or notification or in case of Regulatory Changes / TER Changes/ Change in Industry practices in respect to payment of Brokerages. The AMC, its employees or Trustees shall not be responsible for any losses incurred by anyone due to change or errors in the brokerage structure.
- The brokerage structure mentioned herein is solely payable to AMFI certified & KYD complied distributors empanelled with us.
- Trail rate mentioned may change in case of any change in SEBI/AMFI regulations or IDBI AMC cost structure.
- All distributors should abide by the code of conduct and rules/regulations laid down by SEBI & AMFI from time to time, the rules and regulations of SEBI /AMFI pertaining to brokerage payment to distributors will also be applicable for payment of the contest incentive, if any. The distributor shall adhere to SEBI circular dated 26th June, 2002 on code of conduct and ensure that no rebate is given to investors in any form.

- Mutual Fund's investments are subject to market risks. Please read the Statement of Additional Information (SAI) and Scheme Information Document (SID) to confirm the scheme details and refer to our website www.idbimutual.co.in, for any further details.
- The brokerage/commission/remuneration structure is subject to the terms and conditions mentioned in the distributor agreement and or/Empanelment Form, as may be amended from time to time.
- Please note that commission will be withheld if the total commission payable is less than Rs.100/-. Such commission will be paid in the subsequent payment cycle provided if the commission amount exceeds Rs.100/-.
- Kindly ensure to mention the **EUIN** along with **ARN code** in the Application Forms/ Transaction slips in the designated space. If the transaction is execution only, please arrange for the investor's signature in the designated space for EUIN declaration.
- As per AMFI circular ref. CIR/ ARN-13/11-12 dated October 14, 2011, the payment of commission (upfront/trail) accrued after the expiry of ARN is to be suspended till renewal of ARN. No commission shall be paid for new business procured during the suspended period of ARN. In case ARN is not renewed within 6 months of expiry, the entire commission accrued will be written off.
- Also commissions will be suspended if distributors do not furnish self-declaration certificate within 3 months of the end of the financial year. Kindly refer the circular for more details.
- All Brokerage rates are gross & inclusive of all statutory levies including Goods & Service Tax (GST), if any. With Effect from July 1, 2017 Distribution commission payable by IDBIMF to the distributor is inclusive of GST and distributor is required to pay GST in order to comply with GST laws and provide invoice respectively.
- Distributor incentive in any form should be as per the limit prescribed by AMFI Best practice guidelines circular No 54/2014-15 "Distribution Cost -
 - Commission Pay-out". In case any distributor incentive paid is beyond the prescribed limit of AMFI guidelines, IDBIMF reserve the right to recover the same.
- As per SEBI letter Ref: SEBI/HO/IMD/DF2/OW/2019/4263/1 dated February 21, 2019 & SEBI/HO/IMD2/DoF4/OW/P/19402/2019 dated July, 30, 2019 stated that withhold the distribution commission for all investors of KYC non-complied. The commission may be released to the respective distributors only after ensuring such investors are KYC Compiled.

Terms & Conditions for B30

- In view of recent communication from SEBI and AMFI to the AMC IDBI MF has also stopped payment of B-30 incentives on all of its scheme on the fresh business brought in by the distributors w.e.f March 01,2023 till further instructions received from SEBI/AMFI.