

ANNEXURE 25: COMMISSION DISCLOSURE INVESTMENTS

In accordance with the extant regulations (SEBI circular: SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009 and RBI guidelines on marketing and, or distribution of mutual funds and other investment products). The table hereunder provides details of the commission earned by the Bank from various Asset Management Companies (AMC), Third Party Issuers, whose products are being referred and or distributed.

INVESTMENT PRODUCT CATEGORY	TRAIL COMMISSION (%)
Equity Schemes	
Equity Funds	0.50% - 2.00%
ELSS Funds	0.50% - 1.00%
Hybrid Schemes	
Hybrid Funds	0.30% - 1.70%
Arbitrage Funds	0.35% - 1.00%
Asset Allocation Funds	0.25% - 1.45%
Debt Schemes	
Gilt Funds	0.10% - 1.00%
Income and Bond Funds	0.05% - 0.80%
Short Term Funds	0.05% - 0.85%
Other Schemes	
Index Funds	0.05% - 0.75%
Government and other Bonds	
	0.05% - 1.00%
Portfolio Management Services (PMS) Schemes	
	0.50% - 2.50%
Third Party Equity Share Trading Platform	
	Share of 50% of Revenue
Referral Services for Investment Product	
	Share of 50% of Revenue

Disclaimer:

- The above mentioned commission percentage are subject to change without any prior intimation and at the discretion and agreement between DCB Bank Limited and the respective AMC or Third Party Issuer and also based on any regulatory authority or Government of India notification from time to time.
- Mutual Fund investments are subject to market risk. Please read the offer document carefully before investing. Please also take note of risks highlighted about the product in the offer document and due caution should be exercised (including if necessary, obtaining of advice of tax/ legal/ accounting/ financial/ other professionals) prior to taking any decision, acting or omitting, to act on the basis of the information contained therein.
- The purchase of any mutual fund and, or investment product is at customer's risk and Bank doesn't guarantee any assured return. Bank is performing "execution-only" transactions with non-risk participation basis.

- The purchase of any mutual fund/ investment product by any customer is always on voluntary basis and not linked to any specific facility from the Bank.
- The purchase of any mutual fund/ investment product will be based solely in accordance with, and on the terms of, a separate agreement entered into between the customer and AMC or Third Party Issuer.
- Apart from introducing the customer to AMC or Third Party Issuer, the Bank will be in no manner concerned with, or liable for, any actions taken by the customer pursuant to any agreement that the customer may enter into with AMC or Third Party Issuer in this regard.
- The Bank has merely provided the customer with an opportunity to engage with AMC or Third Party Issuer on such terms as may be agreed to between the customer and AMC or Third Party Issuer.
