

Brokerage Structure for Dec-21 THE SARASWAT CO-OPERATIVE BANK LTD (ARN-13831)

(Lumpsum & SIP Investments)										
Proposed Category	Scheme_name	Exit_Load	Claw Back Period	1st Yr. Trail (p.a)	2nd Yr. Onwards Trail (p.a)	Annual Retention Incentive for B-30 Locations- in Trail (p.a)	T-30		B-30	
							Total 1st yr Payout	3 yr Payout	Total 1st yr Payout	3 yr Payout
Equity										
Focussed Fund -Multi Cap	NIPPON INDIA FOCUSED EQUITY FUND	12 Months	12 Months	1.10%	0.80%	1.00%	1.10%	2.70%	1.90%	3.70%
Large & MID Cap	NIPPON INDIA VISION FUND	12 Months	12 Months	1.10%	0.80%	1.00%	1.10%	2.70%	1.90%	3.70%
Large Cap	NIPPON INDIA LARGE CAP FUND	7 Days	12 Months	1.10%	0.80%	1.00%	1.10%	2.70%	1.90%	3.70%
Mid Cap	NIPPON INDIA GROWTH FUND	12 Months	12 Months	1.00%	0.80%	1.00%	1.00%	2.60%	1.80%	3.60%
Multi Cap	NIPPON INDIA MULTI CAP FUND	12 Months	12 Months	1.00%	0.80%	1.00%	1.00%	2.60%	1.80%	3.60%
Sectoral	NIPPON INDIA PHARMA FUND	1 Month	12 Months	1.00%	0.80%	1.00%	1.00%	2.60%	1.80%	3.60%
	NIPPON INDIA BANKING & FINANCIAL SERVICES FUND	1 Month	12 Months	1.00%	0.80%	1.00%	1.00%	2.60%	1.80%	3.60%
Small Cap	NIPPON INDIA SMALL CAP FUND	12 Months	12 Months	1.00%	0.80%	1.00%	1.00%	2.60%	1.80%	3.60%
Thematic	NIPPON INDIA CONSUMPTION FUND	1 Month	12 Months	0.50%	0.50%	1.50%	0.50%	1.50%	1.00%	3.00%
	NIPPON INDIA QUANT FUND	1 Month	12 Months	0.50%	0.50%	1.50%	0.50%	1.50%	1.00%	3.00%
	NIPPON INDIA POWER & INFRA FUND	1 Month	12 Months	0.50%	0.50%	1.50%	0.50%	1.50%	1.00%	3.00%
	NIPPON INDIA - US EQUITY OPPORTUNITESFUND	12 Months	12 Months	0.50%	0.50%	1.50%	0.50%	1.50%	1.00%	3.00%
NIPPON INDIA - JAPAN EQUITY FUND	12 Months	12 Months	0.50%	0.50%	1.50%	0.50%	1.50%	1.00%	3.00%	
Value Fund	NIPPON INDIA VALUE FUND	12 Months	12 Months	1.00%	0.80%	1.00%	1.00%	2.60%	1.80%	3.60%
Flexi Cap	NIPPON INDIA FLEXI CAP FUND	12 Months	12 Months	1.20%	1.20%	0.50%	1.20%	3.60%	2.40%	4.10%
Hybrid, Bond & Equity Savings										
Aggressive Hybrid	NIPPON INDIA EQUITY HYBRID FUND	12 Months	12 Months	1.00%	0.80%	1.00%	1.00%	2.60%	1.80%	3.60%
Balanced Advantage	NIPPON INDIA BALANCED ADVANTAGE FUND	12 Months	12 Months	1.10%	0.80%	1.00%	1.10%	2.70%	1.90%	3.70%
Conservative Hybrid	NIPPON INDIA HYBRID BOND FUND	12 Months	12 Months	1.00%	0.80%	1.00%	1.00%	2.60%	1.80%	3.60%
Equity Savings	NIPPON INDIA EQUITY SAVINGS FUND	12 Months	12 Months	1.00%	0.80%	1.00%	1.00%	2.60%	1.80%	3.60%
Multi Asset	NIPPON INDIA MULTI ASSET FUND	12 Months	12 Months	1.10%	1.10%	1.00%	1.10%	3.30%	2.20%	4.30%
Goal Based										
ELSS	NIPPON INDIA TAX SAVER (ELSS) FUND	3 yr lock in	3 Years LockIn	1.00%	0.80%	1.00%	1.00%	2.60%	1.80%	3.60%
Retirement	NIPPON INDIA RETIREMENT FUND - INCOME GENERATION	5 yr lock in	5 Years LockIn	1.00%	0.80%	1.00%	1.00%	2.60%	1.80%	3.60%
	NIPPON INDIA RETIREMENT FUND - WEALTH CREATION	5 yr lock in	5 Years LockIn	1.00%	0.80%	1.00%	1.00%	2.60%	1.80%	3.60%
Index & FoF										
FOF	NIPPON INDIA JUNIOR BEES FOF	NIL	No Clawback	0.25%	0.25%	0.00%	0.25%	0.75%	0.50%	0.75%
	NIPPON INDIA GOLD SAVINGS FUND	15 days	12 Months	0.25%	0.25%	0.50%	0.25%	0.75%	0.50%	1.25%
	NIPPON INDIA ASSET ALLOCATOR FOF	12 Months	No Clawback	0.80%	0.80%	0.00%	0.80%	2.40%	1.60%	2.40%
	NIPPON INDIA PASSIVE FLEXICAP FOF	NIL	12 Months	0.40%	0.40%	0.25%	0.40%	1.20%	0.80%	1.45%
Index	NIPPON INDIA INDEX FUND - NIFTY PLAN	7 days	No Clawback	0.65%	0.65%	0.00%	0.65%	1.95%	1.30%	1.95%
	NIPPON INDIA INDEX FUND - SENSEX PLAN	7 days	No Clawback	0.50%	0.50%	0.00%	0.50%	1.50%	1.00%	1.50%
	NIPPON INDIA NIFTY SMALL CAP 250 INDEX FUND	7 days	No Clawback	0.55%	0.55%	0.00%	0.55%	1.65%	1.10%	1.65%
	NIPPON INDIA NIFTY 50 Value 20 INDEX FUND	NIL	No Clawback	0.50%	0.50%	0.00%	0.50%	1.50%	1.00%	1.50%
NIPPON INDIA NIFTY MIDCAP 150 INDEX FUND	NIL	No Clawback	0.50%	0.50%	0.00%	0.50%	1.50%	1.00%	1.50%	
Debt										
Banking & PSU	NIPPON INDIA BANKING & PSU DEBT FUND	NIL	No Clawback	0.15%	0.15%	0.00%	0.15%	0.45%	0.30%	0.45%
Corporate Bond	NIPPON INDIA CORPORATE BOND FUND	NIL	No Clawback	0.35%	0.35%	0.00%	0.35%	1.05%	0.70%	1.05%
Credit Risk	NIPPON INDIA CREDIT RISK FUND	12 Months	12 Months	0.80%	0.80%	0.00%	0.80%	2.40%	1.60%	2.90%
Dynamic Bond	NIPPON INDIA DYNAMIC BOND FUND	NIL	12 Months	0.35%	0.35%	0.00%	0.35%	1.05%	0.70%	1.05%
Floater	NIPPON INDIA FLOATING RATE FUND	1 Month	No Clawback	0.20%	0.20%	0.00%	0.20%	0.60%	0.40%	0.60%
Gilt	NIPPON INDIA GILT SECURITIES FUND	NIL	No Clawback	0.85%	0.85%	0.00%	0.85%	2.55%	1.70%	2.55%
Long Duration	NIPPON INDIA NIVESH LAKSHYA FUND	36 Months	No Clawback	0.20%	0.20%	0.00%	0.20%	0.60%	0.40%	0.60%
Low Duration Fund	NIPPON INDIA LOW DURATION FUND	NIL	No Clawback	0.20%	0.20%	0.00%	0.20%	0.60%	0.40%	0.60%
Medium & LongDuration	NIPPON INDIA INCOME FUND	NIL	No Clawback	1.05%	0.85%	0.00%	1.05%	2.75%	1.90%	2.75%
Medium Duration	NIPPON INDIA STRATEGIC DEBT FUND	12 Months	12 Months	0.75%	0.75%	0.00%	0.75%	2.25%	1.50%	2.25%
Short Term	NIPPON INDIA SHORT TERM FUND	NIL	No Clawback	0.70%	0.45%	0.00%	0.70%	1.60%	1.15%	1.60%
Arbitrage										
Arbitrage	NIPPON INDIA ARBITRAGE FUND	1 Month	No Clawback	0.50%	0.50%	0.00%	0.50%	1.50%	1.00%	1.50%
Liquid and Money Market										
Liquid Fund	NIPPON INDIA OVERNIGHT FUND	NIL	No Clawback	0.07%	0.07%	0.00%	0.07%	0.21%	0.14%	0.21%
Liquid Fund	NIPPON INDIA LIQUID FUND	7 days	No Clawback	0.05%	0.05%	0.00%	0.05%	0.15%	0.10%	0.15%
Money Market	NIPPON INDIA MONEY MARKET FUND	NIL	No Clawback	0.05%	0.05%	0.00%	0.05%	0.15%	0.10%	0.15%
Ultra Shor Duration	NIPPON INDIA ULTRA SHORT DURATION FUND	NIL	No Clawback	0.70%	0.70%	0.00%	0.70%	2.10%	1.40%	2.10%