

| Scheme | Scheme Category | Day 1 to Till 3 Years | | | 4th Year Onwards | B-30 Incentive * | Schemewise Clawback if Redeemed / Switched ** |
|--|-------------------------------|-----------------------|--------------|--------------|------------------|------------------|---|
| | | 0-12 Months | 13-24 Months | 25-36 Months | | | |
| Equity Funds | | | | | | | |
| IDFC Core Equity Fund | Large and Midcap Fund | 1.25% | | | 1.25% | 2.00% | 12 Months |
| IDFC Large Cap Fund | Large Cap Fund | 1.60% | | | 1.60% | 2.00% | 12 Months |
| IDFC Focused Equity Fund | Focussed Fund | 1.35% | | | 1.35% | 2.00% | 12 Months |
| IDFC Infrastructure Fund | Sectoral Fund | 1.40% | | | 1.40% | 2.00% | 12 Months |
| IDFC Sterling Value Fund | Value Fund | 1.25% | | | 1.25% | 2.00% | 12 Months |
| IDFC Multi Cap Fund | Multicap Fund | 1.20% | | | 1.20% | 2.00% | 12 Months |
| IDFC Tax Advantage (ELSS) Fund | ELSS | 1.30% | | | 1.30% | 2.00% | NA |
| IDFC Emerging Businesses Fund | Small Cap Fund | 1.60% | | | 1.60% | 1.75% | 12 Months |
| Fixed Income Funds | | | | | | | |
| IDFC Banking & PSU Debt Fund | Banking and PSU Fund | 0.30% | | | 0.30% | 0.25% | 12 Months |
| IDFC Cash Fund | Liquid Fund | 0.05% | | | 0.05% | Nil | NA |
| IDFC Overnight Fund | Overnight Fund | 0.10% | | | 0.10% | Nil | NA |
| IDFC Money Manager Fund | Money Market Fund | 0.75% | | | 0.75% | Nil | NA |
| IDFC Low Duration Fund | Low Duration Fund | 0.25% | | | 0.25% | 0.25% | 12 Months |
| IDFC Corporate Bond Fund | Corporate Bond Fund | 0.30% | | | 0.30% | Nil | NA |
| IDFC Credit Risk Fund | Credit Risk Fund | 1.00% | | | 1.00% | 1.00% | 12 Months |
| IDFC Bond Fund - Short Term Plan | Short Duration Fund | 0.50% | | | 0.50% | 0.25% | 12 Months |
| IDFC Bond Fund - Medium Term Plan | Medium Duration Fund | 0.75% | | | 0.75% | 0.50% | 12 Months |
| IDFC Dynamic Bond Fund | Dynamic Bond Fund | 1.00% | | | 1.00% | Nil | NA |
| IDFC Bond Fund - Income Plan | Medium to Long Duration | 1.00% | | | 1.00% | Nil | NA |
| IDFC Government Securities Fund - Investment Plan | Gilt Fund | 0.60% | | | 0.60% | Nil | NA |
| IDFC Government Securities Fund - Constant Maturity Plan | Gilt - Constant Maturity Fund | 0.25% | | | 0.25% | Nil | NA |
| IDFC Ultra Short Term Fund | Ultra Short-Term Fund | 0.15% | | | 0.15% | Nil | NA |
| Hybrid funds | | | | | | | |
| IDFC Hybrid Equity Fund | Aggressive Hybrid Fund | 1.40% | | | 1.40% | 1.00% | 12 Months |
| IDFC Dynamic Equity Fund | Dynamic Asset Allocation Fund | 1.40% | | | 1.40% | 2.00% | 12 Months |
| IDFC Regular Savings Fund | Conservative Hybrid Plan | 1.30% | | | 1.30% | 1.00% | 12 Months |
| IDFC Arbitrage Fund | Arbitrage Fund | 0.75% | | | 0.75% | Nil | NA |
| IDFC Equity Savings Fund | Equity Savings Fund | 1.35% | | | 1.35% | 1.00% | 12 Months |
| Other Funds | | | | | | | |
| IDFC Asset Allocation Fund - FOF - Moderate Plan | Fund of Fund Scheme | 0.70% | | | 0.70% | Nil | NA |
| IDFC Asset Allocation Fund - FOF - Aggressive Plan | Fund of Fund Scheme | 0.80% | | | 0.80% | Nil | NA |
| IDFC Asset Allocation Fund - FOF - Conservative Plan | Fund of Fund Scheme | 0.60% | | | 0.60% | Nil | NA |
| IDFC Nifty Fund | Index Fund | 0.05% | | | 0.05% | Nil | NA |
| IDFC All Seasons Bond Fund | Fund of Fund Scheme | 0.35% | | | 0.35% | Nil | NA |

* B30 incentive is applicable w.e.f 15th April 2019.

** Applicable on B30 Incentive

Terms & Conditions:

- i) All distribution commission shall be payable only in form of Trail commission. No upfront commission or Trail paid in advance / Upfronted Trail shall be payable.
- ii) T-30 refers to Top 30 Cities provided by AMFI as per the SEBI Guidelines & B-30 refers to all the cities beyond the Top 30 cities.

Scheme-wise Claw Back provision if redeemed/switched within Claw back period:

*B-30 incentive (Trail):

- This is applicable only for 1st year & only for inflows from Retail investors of B30 cities.
- Full recovery for the incentive paid will be done in case the Investor redeems/switches out to any other Scheme or Direct Plan before the completion of one year from the date of investment, irrespective of the Exit Load period applicable to the Fund.
- From 22nd Oct’18 onwards, B-30 incentive will be applicable only for inflows from retail investors as defined by SEBI from time to time.
- As per the SEBI circular, definition for Retail investor is stated as inflows upto 2 lacs per Investor after aggregating all transactions received on the same day from an individual investor in a particular scheme.
- Total Inflows <= INR. 2,00,000/- at PAN level from retail investors (Individuals, Sole-proprietorship, Minors) in a particular scheme from B30 Cities will be considered for B30 tagging.
- Total Inflows >= INR. 2,00,001/- at PAN level from retail investors (Individuals, Sole-proprietorship, Minors) in a particular scheme from B30 Cities will be considered for T30 tagging as default in line with tagging for NRIs and Corporates.

• B30 incentive is applicable w. e. f. 15th Apr 2019

- iii) In Asset Allocation Funds, there is no exit load on switches within the asset allocation funds and there is no limit to the number of switches between Asset Allocation Funds.
- iv) In case EUIN or the investor declaration is not provided within the timelines as prescribed by AMFI from time to time, brokerage on the concerned transaction shall be forfeited permanently.
- v) The brokerage/incentives would be inclusive of Goods and Service Tax/ Cess and any other applicable tax, if any as per the current regulations.
- vi) Any brokerage payout related discrepancies have to be intimated to us within **45 days** from the date of release of brokerage.
- vii) With effect from 1st July 2017, Goods and Service Tax (GST) is applicable on distributor brokerage.
- viii) All distributors who have correctly updated the GST number with AMFI would be treated as registered distributors under GST and no deduction would be done from their pay-outs, whereas in case of Unregistered distributor or a distributor having registration number but failing to update the details with AMFI would also be treated as unregistered distributor and appropriate procedure as per the Goods and Services Tax Act, would be followed.
- ix) For **normal brokerage**, the distributors will have to raise the invoices favouring IDFC Mutual Fund and do the GST return filing accordingly.

Below is the GST number of IDFC Mutual Fund.

| Name of Entity | Billing address | PAN | Provisional GST no |
|------------------|--|------------|--------------------|
| IDFC Mutual Fund | 6th Floor, One Indiabulls centre, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai, Maharashtra 400013 | AAETS9556K | 27AAETS9556K1ZP |

- x) IDFC Asset Management Company Limited (IDFC AMC) reserves absolute right and authority to change the brokerage structure applicable to existing as well as future assets contributed by the Distributor, at its sole discretion. Any such change in the brokerage structure shall be intimated to the Distributors by telephone/post/email/courier/text message or such other medium of communication as may be preferred by IDFC AMC and the same shall be effective from the date of dispatch of such communication.

The below table details the Exit Loads applicable and Effective Date:

| Scheme | Exit Load |
|--|---|
| IDFC Core Equity Fund | Upto 10% of investment -Nil, For balance investment -1% if redeemed / switched out within 12 months |
| IDFC Large Cap Fund | Nil (w.e.f. 04th Feb. 2019) |
| IDFC Focused Equity Fund | Upto 10% of investment -Nil, For balance investment -1% if redeemed / switched out within 12 months |
| IDFC Infrastructure Fund | Upto 10% of investment -Nil, For balance investment -1% if redeemed / switched out within 12 months |
| IDFC Sterling Value Fund | Upto 10% of investment -Nil, For balance investment -1% if redeemed / switched out within 12 months |
| IDFC Multi Cap Fund | Upto 10% of investment -Nil, For balance investment -1% if redeemed / switched out within 12 months |
| IDFC Tax Advantage (ELSS) Fund | Nil |
| IDFC Emerging Businesses Fund | 1% if redeemed /switched out within 365 days |
| IDFC Banking & PSU Debt Fund | Nil |
| IDFC Cash Fund | Day 1 - 0.0070%; Day 2 - 0.0065%; Day 3 - 0.0060%; Day 4 - 0.0055%; Day 5 - 0.0050%; Day 6 - 0.0045%; Day 7 onwards - Nil |
| IDFC Money Manager Fund | Nil |
| IDFC Low Duration Fund | Nil |
| IDFC Corporate Bond Fund | Nil |
| IDFC Credit Risk Fund | 1% if redeemed /switched out within 365 days. |
| IDFC Bond Fund - Short Term Plan | Nil |
| IDFC Bond Fund - Medium Term Plan | Nil (w.e.f. 15th Jan. 2019) |
| IDFC Dynamic Bond Fund | Nil |
| IDFC Bond Fund - Income Plan | W.e.f. 04-08-2015 for 10% of investment 0%, Balance at 1% upto 365 Days |
| IDFC Government Securities Fund - Investment Plan | Nil |
| IDFC Government Securities Fund - Constant Maturity Plan | Nil |
| IDFC Ultra Short Term Fund | Nil |
| IDFC Overnight Fund | Nil |
| IDFC Hybrid Equity Fund | For 10% of investment -Nil, For balance investment -1% if redeemed / switched out in 12 months |
| IDFC Dynamic Equity Fund | For 10% of investment -Nil, For balance investment -1% if redeemed / switched out in 12 months |
| IDFC Regular Savings Fund | For 10% of investment -Nil, For balance investment -1% if redeemed / switched out in 12 months |
| IDFC Equity Savings Fund | For 10% of investment -Nil, For balance investment -1% if redeemed / switched out in 12 months |
| IDFC Arbitrage Fund | 0.25% if redeemed/switch out in 1 Month |
| IDFC Asset Allocation Fund - FOF -Moderate Plan | Upto 10% of investment -Nil, For balance investment -1% if redeemed / switched out within 12 months |
| IDFC Asset Allocation Fund - FOF - Aggressive Plan | Upto 10% of investment -Nil, For balance investment -1% if redeemed / switched out within 12 months |
| IDFC Asset Allocation Fund - FOF -Conservative Plan | Upto 10% of investment -Nil, For balance investment -1% if redeemed / switched out within 12 months |
| IDFC Nifty Fund | Nil (w.e.f. 04th Feb. 2019) |
| IDFC All Seasons Bond Fund | 0.50% for 3 months |