

The Saraswat Co-Operative Bank Ltd-ARN-13831		Base Commission		(*) Commission including GST -Displayed only for illustration		
Q1 Brokerage Structure for - April to June 2026		Exit Load	1st Yr. Trail	2nd Yr. Onwards Trail	1st Yr.Trail (p.a)	2nd Yr. Onwards Trail (p.a)
<b>Arbitrage / Arbitrage Plus</b>						
Arbitrage	Nippon India Arbitrage Fund	15 Days	0.4237%	0.4237%	0.5000%	0.5000%
FOF	Nippon India Income Plus Arbitrage Active Fund of Fund	NIL	0.1695%	0.1695%	0.2000%	0.2000%
<b>Equity Funds</b>						
Large Cap	Nippon India Large Cap Fund	7 Days	0.5932%	0.5932%	0.7000%	0.7000%
Large & Mid Cap	Nippon India Vision Large & Mid Cap Fund	12 Months	0.7881%	0.7881%	0.9300%	0.9300%
Multi Cap	Nippon India Multi Cap Fund	12 Months	0.6102%	0.6102%	0.7200%	0.7200%
Focused Fund - Multi Cap	Nippon India Focused Fund	12 Months	0.8898%	0.6356%	1.0500%	0.7500%
Mid Cap	Nippon India Growth Mid Cap Fund	1 Month	0.6780%	0.6780%	0.8000%	0.8000%
Small Cap	Nippon India Small Cap Fund	12 Months	0.5085%	0.5085%	0.6000%	0.6000%
Value Fund	Nippon India Value Fund	12 Months	0.7542%	0.7542%	0.8900%	0.8900%
Flexi Cap	Nippon India Flexi Cap Fund	12 Months	0.8898%	0.8898%	1.0500%	1.0500%
ELSS	Nippon India Tax Saver Fund	3 yr lock in	0.8475%	0.6780%	1.0000%	0.8000%
Sectoral	Nippon India Banking & Financial Services Fund	1 Month	0.7881%	0.6356%	0.9300%	0.7500%
Sectoral	Nippon India Pharma Fund	1 Month	0.8051%	0.6356%	0.9500%	0.7500%
Sectoral	Nippon India MNC Fund	12 Months	1.0169%	1.0169%	1.2000%	1.2000%
Thematic	Nippon India Active Momentum Fund	12 Months	0.7203%	0.7203%	0.8500%	0.8500%
Thematic	Nippon India Consumption Fund	1 Month	0.8644%	0.8644%	1.0200%	1.0200%
Thematic	Nippon India Power & Infra Fund	1 Month	0.8729%	0.8729%	1.0300%	1.0300%
Thematic	Nippon India Innovation Fund	12 Months	0.8390%	0.8390%	0.9900%	0.9900%
Quant	Nippon India Quant Fund	1 month	0.4237%	0.4237%	0.5000%	0.5000%
International	Nippon India Japan Equity Fund	12 Months	0.3814%	0.3814%	0.4500%	0.4500%
International	Nippon India US Equity Opportunities Fund	12 Months	0.3814%	0.3814%	0.4500%	0.4500%
International	Nippon India Taiwan Equity Fund	12 Months	1.0593%	1.0593%	1.2500%	1.2500%
Retirement	Nippon India Retirement Fund - Wealth Creation	5 yr lock in	0.8390%	0.6780%	0.9900%	0.8000%
Retirement	Nippon India Retirement Fund - Income Generation	5 yr lock in	0.8475%	0.6780%	1.0000%	0.8000%
FOF	Nippon India Diversified Equity Flexicap Passive FoF	NIL	0.2542%	0.2542%	0.3000%	0.3000%
<b>Hybrid Funds</b>						
Conservative Hybrid	Nippon India Conservative Hybrid Fund	12 Months	0.8390%	0.8390%	0.9900%	0.9900%
Equity Savings	Nippon India Equity Savings Fund	1 Month	0.8305%	0.6780%	0.9800%	0.8000%
Multi Asset	Nippon India Multi Asset Fund	12 Months	0.7627%	0.7627%	0.9000%	0.9000%
Balanced Advantage	Nippon India Balanced Advantage Fund	12 Months	0.8051%	0.8051%	0.9500%	0.9500%
FOF	Nippon India Multi-Asset Omni FoF	12 Months	0.8000%	0.8000%	0.9440%	0.9440%
Aggressive Hybrid	Nippon India Aggressive Hybrid Fund	12 Months	0.7966%	0.6356%	0.9400%	0.7500%
<b>Smart Beta Index Funds</b>						
Alpha Low Volatility	Nippon India Nifty Alpha Low Volatility 30 Index Fund	NIL	0.2542%	0.2542%	0.3000%	0.3000%
Nifty 50 Value 20	Nippon India Nifty 50 Value 20 Index Fund	NIL	0.3390%	0.3390%	0.4000%	0.4000%
Nifty 500 Equal Weight	Nippon India Nifty 500 Equal Weight Index Fund	NIL	0.4237%	0.4237%	0.5000%	0.5000%
Nifty 500 Momentum 50	Nippon India Nifty 500 Momentum 50 Index Fund	NIL	0.5085%	0.5085%	0.6000%	0.6000%
Nifty 500 Low Volatility 50	Nippon India Nifty 500 Low Volatility 50 Index Fund	NIL	0.4237%	0.4237%	0.5000%	0.5000%
Nifty 500 Quality 50	Nippon India Nifty 500 Quality 50 Index Fund	NIL	0.4237%	0.4237%	0.5000%	0.5000%
<b>Equity Index Funds</b>						
Index - Market Cap	Nippon India Index Fund - S&P BSE Sensex Plan	7 days	0.2542%	0.2542%	0.3000%	0.3000%
Index - Market Cap	Nippon India Index Fund - Nifty 50 Plan	7 days	0.1695%	0.1695%	0.2000%	0.2000%
Index - Market Cap	Nippon India Nifty Mid Cap 150 Index Fund	NIL	0.3390%	0.3390%	0.4000%	0.4000%
Index - Market Cap	Nippon India Nifty Small Cap 250 Index Fund	7 days	0.4661%	0.4661%	0.5500%	0.5500%
Index - Market Cap	Nippon India BSE Sensex Next 30 Index Fund	NIL	0.2119%	0.2119%	0.2500%	0.2500%
FOF	Nippon India Nifty Next 50 Junior Bees FoF	NIL	0.1271%	0.1271%	0.1500%	0.1500%
Index - Sectoral	Nippon India Nifty IT Index Fund	NIL	0.5085%	0.5085%	0.6000%	0.6000%
Index - Sectoral	Nippon India Nifty Bank Index Fund	NIL	0.4661%	0.4661%	0.5500%	0.5500%
Index - Sectoral	Nippon India Nifty Auto Index Fund	NIL	0.4237%	0.4237%	0.5000%	0.5000%
Index - Sectoral	Nippon India Nifty Realty Index Fund	NIL	0.4237%	0.4237%	0.5000%	0.5000%
Index - Sectoral	Nippon India Nifty India Manufacturing Index Fund	NIL	0.4237%	0.4237%	0.5000%	0.5000%

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<b>Liquid / Ultra Liquid Category</b>						
Liquid Fund	Nippon India Overnight Fund	NIL	0.0593%	0.0593%	0.0700%	0.0700%
Liquid Fund	Nippon India Liquid Fund	7 Days	0.0424%	0.0424%	0.0500%	0.0500%
Money Market	Nippon India Money Market Fund	NIL	0.0424%	0.0424%	0.0500%	0.0500%
Ultra Short Duration	Nippon India Ultra Short Duration Fund	NIL	0.5932%	0.5932%	0.7000%	0.7000%
Low Duration Fund	Nippon India Low Duration Fund	NIL	0.3814%	0.3814%	0.4500%	0.4500%
<b>Fixed Income Funds</b>						
Corporate Bond	Nippon India Corporate Bond Fund	NIL	0.2966%	0.2966%	0.3500%	0.3500%
Short Duration Fund	Nippon India Short Duration Fund	NIL	0.4661%	0.4661%	0.5500%	0.5500%
Floater	Nippon India Floater Fund	NIL	0.1695%	0.1695%	0.2000%	0.2000%
Banking & PSU	Nippon India Banking and PSU Fund	NIL	0.2119%	0.2119%	0.2500%	0.2500%
Medium Duration	Nippon India Medium Duration Fund	12 Months	0.4237%	0.4237%	0.5000%	0.5000%
Dynamic Bond	Nippon India Dynamic Bond Fund	NIL	0.2966%	0.2966%	0.3500%	0.3500%
Medium & Long Duration	Nippon India Medium to Long Duration Fund	NIL	0.8475%	0.7627%	1.0000%	0.9000%
Gilt	Nippon India Gilt Fund	NIL	0.7203%	0.7203%	0.8500%	0.8500%
Long Duration Fund	Nippon India Nivesh Lakshya Long Duration Fund	1 Month	0.1695%	0.1695%	0.2000%	0.2000%
Credit Risk	Nippon India Credit Risk Fund	12 Months	0.6780%	0.6780%	0.8000%	0.8000%
<b>Debt Index Funds</b>						
Index - 2026	Nippon India Nifty AAA PSU Bond Plus SDL - Sept 2026 Maturity 50-50 Index Fund	NIL	0.1695%	0.1695%	0.2000%	0.2000%
Index - 2026	Nippon India Crsisil – IBX AAA Financial Services - Dec 2026 Index Fund	NIL	0.0847%	0.0847%	0.1000%	0.1000%
Index - 2027	Nippon India Nifty AAA CPSE Bond Plus SDL - Apr 2027 Maturity 60-40 Index Fund	NIL	0.1271%	0.1271%	0.1500%	0.1500%
Index - 2027	Nippon India Nifty G-Sec – Sep 2027 Maturity Index Fund	NIL	0.1271%	0.1271%	0.1500%	0.1500%
Index - 2028	Nippon India Nifty SDL Plus G-Sec – Jun 2028 Maturity 70:30 Index Fund	NIL	0.1271%	0.1271%	0.1500%	0.1500%
Index - 2028	Nippon India Nifty G-Sec – Oct 2028 Maturity Index Fund	NIL	0.0847%	0.0847%	0.1000%	0.1000%
Index - 2028	Nippon India Crsisil – IBX AAA Financial Services - Jan 2028 Index Fund	NIL	0.1695%	0.1695%	0.2000%	0.2000%
Index - 2029	Nippon India Nifty SDL Plus G-Sec – Jun 2029 Maturity 70:30 Index Fund	NIL	0.0847%	0.0847%	0.1000%	0.1000%
Index - 2036	Nippon India Nifty G-Sec – Jun 2036 Maturity Index Fund	NIL	0.1695%	0.1695%	0.2000%	0.2000%
Index - 2026	Nippon India CRISIL-IBX Financial Services 3-6 Months Debt Index Fund	NIL	0.1695%	0.1695%	0.2000%	0.2000%
Index - 2027	Nippon India CRISIL-IBX Financial Services 9-12 Months Debt Index Fund	NIL	0.1695%	0.1695%	0.2000%	0.2000%
<b>Commodities Funds</b>						
FOF - Gold	Nippon India Gold Saving Fund	15 days	0.1400%	0.1400%	0.1652%	0.1652%
FOF - Silver	Nippon India Silver ETF FoF	15 days	0.2500%	0.2500%	0.2950%	0.2950%

Please refer annexure for detailed terms & conditions.

Note : (\*)Commission including GST is displayed only for illustration purpose. Actual GST on Base commission will be calculated separately and payment will be subject to AMFI Circular 135/BP/123/2025-26 dated 12th March 2026.