Additional Incentives for onboarding new individual investors from B-30 cities and women investors

In accordance with the SEBI Circular no. HO/(83)2025-IMD-POD-1/I/152/2025 dated November 27,2025, the distributors shall be eligible for additional incentive commission for onboarding new investors from B-30 cities and women investors. The incentive structure will be applicable w.e.f. 1st March 2026.

Incentive structure

Investment mode	Commission Structure
Lump Sum Investment	1% of the amount of the first application subject to a maximum of ₹2,000, provided the investor remains invested for a minimum period of one year
Systematic Investment Plan (SIP)	1% of the total investment made during the first Year, subject to a maximum of ₹2,000

Terms and conditions

Determination of B-30 (Beyond 30) will be based on list of T-30 pin codes periodically provided by AMFI. The list of T-30 locations is available on AMFI website **https://www.amfiindia.com/otherdata/list-of-top30**. RTA will follow the same process as was followed for determining B-30 in the past.

- The incentives shall be applicable to the new inflow / investments from new PANs, excluding update of PAN on an existing folio/investment, received under Regular Plan from resident individual investors at the mutual fund industry level:
  - Investors from B-30 cities
  - Women investor (based on PAN of the first / primary applicant).

- RTAs will identify 'New' PANs at industry level using the existing PAN exchange mechanism

  Where multiple transactions exist on the same day:
  - Highest amount transactions will be considered.
  - If amounts are identical, the first transaction based on time of receipt will be considered.

- The above incentive will be an addition to the trail commission, subject to fulfillment of terms and conditions as stated in SEBI and AMFI circulars, on the cited subject, as amended from time to time.
- The additional incentive shall be paid after the period of completion of 1 year from the date of allotment of units.
- In case of SIP, the investment amount during the year will be considered for calculation of incentive amount to be paid at the end of the year.

- In case of new purchases along with SIP, only new purchase amount will be considered for calculation of additional incentive.
- In case the SIP paused/discontinued/failed instalments or partial redemption in case of lumpsum/SIP investment, within 1 year, the incentive will be paid based on the investment amount available at the end of 1 year of such SIP.

Incentive will not be eligible if the original transaction is altered due to the scenarios like:

- During the one-year period, if there is a Change in Distributor Code processed in the folio, commission accrued till date of change of distributor will be paid to the source distributor and no commission will be accrued post the change either to source or target.
- If there is an AUM Transfer with in the one year - incentive will be paid only till date of transfer of AUM and no incentive post-transfer of AUM.
- If the investment gets redeemed / switched out in full within 1 year
- Investment in the name of minor child is excluded from the applicability of incentive payment.

Following schemes will not be eligible for additional commission:

- Exchange Traded Funds (ETFs);
- Fund of Funds (domestic) with more than 80% of Assets Under Management (AUM) invested in domestic funds;
- Schemes have duration requirements of less than one year:
    a) Overnight Fund;
    b) Liquid Fund;
    c) Ultra Short Duration Fund; and
    d) Low Duration Fund.