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**BM Fiscal Point Advisors Pvt Ltd**

**Disclosure of Fees and Commissions**

BM Fiscal Point Advisors Pvt Ltd have two separate divisions – Advisory Division and Distribution Division. Segregation of clients is done on their PAN basis into Advisory Client and Distribution clients and there are no overlaps.

The Advisory Division charges fees to clients at the rates specified in their Agreements with the individual clients. The fees payable are mentioned in the client agreements. The Maximum fees charged is within the mandatory limit prescribed by Sebi of 2.50% p.a. BM Fiscal Point Advisors Pvt Ltd does not receive any commission from the AMC’s or the PMS Houses etc. for such clients.

The Distribution Division receives the commission from the product manufacturer’s such as AMCs, PMS Houses etc. on the client’s investments. The commission id within the mandatory limit prescribed by Sebi. The commission for different investment products varies for each product and scheme and generally are between 02.25% to 1.25% p.a. No fees are charged to such clients who have opted to be ‘Distribution Clients”.