

Loads and Brokerages for 1st July 2024- 30th September 2024 - Bank of India

Scheme Name	Exit Load	1st Year Onwards Trail
Equity Funds		
Bank of India Large & Mid Cap Equity Fund	<ul style="list-style-type: none"> For redemption/switch out upto 10% of the initial units allotted within 1 year from the date of allotment: "NIL" Any redemption /switch out - in excess of the above mentioned limit would be subject to an exit load of 1%, if the units are redeemed/switched out within 1 year from the date of allotment of units If the units are redeemed/switched out after 1 year from the date of allotment of units : "Nil" 	0.45%
Bank of India ELSS Tax Saver	NIL	0.45%
Bank of India Manufacturing & Infrastructure Fund	<ul style="list-style-type: none"> For redemption/switch out upto 10% of the initial units allotted - within 1 year from the date of allotment: "NIL" Any redemption/switch out - in excess of the above mentioned limit would be subject to an exit load of 1%, if the units are redeemed/switched out within 1 year from the date of allotment of units If the units are redeemed/switched out after 1 year from the date of allotment of units : "Nil" 	0.45%
Bank of India Small Cap Fund	<ul style="list-style-type: none"> For redemption/switch out Upto 10% of the initial units allotted - within 1 year from the date of allotment: "NIL" Any redemption/switch out in excess of the above mentioned limit would be subject to an exit load of 1%, if the units are redeemed/switched out within 1 year from the date of allotment of units. If the units are redeemed/switched out after 1 year from the date of allotment of units : "Nil" 	0.45%
Bank of India Flexi Cap Fund	<ul style="list-style-type: none"> For redemption/switch out Upto 10% of the initial units allotted - within 1 year from the date of allotment: "NIL" Any redemption/switch out in excess of the above mentioned limit would be subject to an exit load of 1%, if the units are redeemed/switched out within 1 year from the date of allotment of units. If the units are redeemed/switched out after 1 year from the date of allotment of units : "Nil" 	0.45%
Bank of India Blue Chip Fund	<ul style="list-style-type: none"> For redemption/switch out of initial units allotted within 3 months from the date of allotment :1% Exit Load Any redemption/switch out from the date of allotment of units after 3 months: NIL 	0.45%
Bank of India Multicap Fund	<ul style="list-style-type: none"> For redemption/switch out of initial units allotted within 3 months from the date of allotment :1% Exit Load Any redemption/switch out from the date of allotment of units after 3 months: NIL 	0.45%
Hybrid Funds		
Bank of India Mid & Small Cap Equity & Debt Fund	<ul style="list-style-type: none"> For redemption/switch out of initial units allotted within 3 months from the date of allotment :1% Exit Load Any redemption/switch out from the date of allotment of units after 3 months: NIL 	0.45%
Bank of India Balanced Advantage Fund	<ul style="list-style-type: none"> For redemption/switch out of initial units allotted within 3 months from the date of allotment :1% Exit Load Any redemption/switch out from the date of allotment of units after 3 months: NIL 	0.45%
Bank of India Multi Asset Allocation Fund	<ul style="list-style-type: none"> For redemption/switch out upto 10% of the initial units allotted - within 1 year from the date of allotment: "NIL" Any redemption/switch out - in excess of the above mentioned limit would be subject to an exit load of 1%, if the units are redeemed/switched out within 1 year from the date of allotment of units. If the units are redeemed/switched out after 1 year from the date of allotment of units : "Nil" 	0.45%
Bank of India Conservative Hybrid Fund	<ul style="list-style-type: none"> For redemption/switch out Upto 10% of the initial units allotted - within 1 year from the date of allotment: "NIL" Any redemption/switch out in excess of the above mentioned limit would be subject to an exit load of 1%, if the units are redeemed/switched out within 1 year from the date of allotment of units. If the units are redeemed/switched out after 1 year from the date of allotment of units : "Nil" 	0.45%
Bank of India Arbitrage Fund	<ul style="list-style-type: none"> For Redemption/switch out - of up to 10% of the initial units allotted within 30 days from the date of allotment - "NIL" Any Redemption/Switch out - in excess of the above mentioned limit would be subject to an exit load of 0.50%, if the units are switched out within 30 days from the date of allotment of units If the units are redeemed/switched out after 30 days from the date of allotment of units - "NIL" 	0.25%

Debt Funds																		
Bank of India Short Term Income Fund	NIL	0.10%																
Bank of India Ultra Short Duration Fund	NIL	0.10%																
Bank of India Liquid Fund	<table border="1"> <thead> <tr> <th>Investor Exit upon Subscription</th> <th>Exit Load (as a % of redemption proceeds)</th> </tr> </thead> <tbody> <tr> <td>1 day</td> <td>0.0070%</td> </tr> <tr> <td>2 days</td> <td>0.0065%</td> </tr> <tr> <td>3 days</td> <td>0.0060%</td> </tr> <tr> <td>4 days</td> <td>0.0055%</td> </tr> <tr> <td>5 days</td> <td>0.0050%</td> </tr> <tr> <td>6 days</td> <td>0.0045%</td> </tr> <tr> <td>7 days or more</td> <td>Nil</td> </tr> </tbody> </table>	Investor Exit upon Subscription	Exit Load (as a % of redemption proceeds)	1 day	0.0070%	2 days	0.0065%	3 days	0.0060%	4 days	0.0055%	5 days	0.0050%	6 days	0.0045%	7 days or more	Nil	0.03%
Investor Exit upon Subscription	Exit Load (as a % of redemption proceeds)																	
1 day	0.0070%																	
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4 days	0.0055%																	
5 days	0.0050%																	
6 days	0.0045%																	
7 days or more	Nil																	
Bank of India Overnight Fund	NIL	0.02%																
Bank of India Credit Risk Fund	<ul style="list-style-type: none"> • 4% if redeemed within 12 months from the date of allotment • 3% if redeemed after 12 months but within 24 months from the date of allotment • 2% if redeemed after 24 months but within 36 months from the date of allotment • Nil if redeemed after 36 months from the date of allotment 	NIL																

Terms & Conditions:

Please note the above commission rates are subject to revisions in case of changes that maybe required in view of Regulatory guidelines from SEBI / AMFI Best Practices.

1. The commission rates are applicable only to distributors empaneled with Bank of India Mutual Fund.
2. The commission rate are applicable for all Purchases (including switches, SIP and STP etc) .
3. The annualized commission will be on gross basis and is inclusive of statutory levies and taxes, if any. The Annualized commission will be computed on the basis of "Daily Average Asset" on the NAV and paid on monthly basis.
4. The commission payout for SIP/STP will be based on Trade date and not on the basis of Registration date.
5. The commission is based on the current Total Expense Ratio of the respective schemes, Any changes in the Expense ratio may necessitate change in the commission rate.
6. The AMC will pay only Trail commission to the Distributors.
7. The commission rate is applicable subjected to provision of SEBI regulations/AMFI circulars as amended from time to time.
8. Please read the SID, SAI and addendum of the respective schemes for existing Total Expense Ratio (TER), existing exit load or any scheme related information.
9. Change of Address/ Self Declaration/ Renewal/Contact details must be submitted to AMFI Unit of CAMS or CAMS Service Centre and not to individual AMCs /R&TAS
10. Effective September 1, 2010, AMFI has introduced the Know Your Distributor ("KYD") norms applicable to all the Mutual Fund Distributors for fresh ARN registration and ARN renewal. As advised by AMFI, advisors are required to be KYD complied failing to which payment of commission will be suspended in full.
11. The commission rate is subject to EUIN (Employee Unique Identification Number) regulations/ guidelines as specified by SEBI/ AMFI from time to time. Distributor shall adhere to all applicable SEBI regulation/ Circular on Code of Conduct for intermediaries and other guidelines issued by SEBI/ AMFI from time to time for Mutual Fund Distributor and ensure that no rebate is given to the to the investor in any form and there is no splitting of application for any benefit. Bank of India Investment Managers Private Limited reserves the right to withhold the payment on account of non-adherence to regulatory guidelines, misselling and non-adherence to code of conduct or any reason that Bank of India Investment Managers Private Limited may deem fit.
12. Claw back / Recovery: In case the Commission payable to Distributor is insufficient to recover any claw back amount or any recovery pending, an intimation will be sent to the Distributor asking him to refund the money to the AMC. In case the Distributor does not pay the money within 1 month from the date of the receipt of the notice, the AMC will approach AMFI for the resolution of the same.
13. The distributors shall adhere to all applicable SEBI Regulations in force from time to time and more particularly to SEBI circular on the code of conduct and other guidelines issued by AMFI from time to time for distributors.
14. The Commission structure is subject to review from time to time and the AMC reserves the right to change the commission structure/period without any prior intimation for various reasons including to meet the regulatory requirements.
15. Distributor will disclose to the Investor that no entry load will be charged for Purchase/ additional purchase / switch-in transactions, registration under systematic Investment Plans/ Systematics Transfer Plan of Bank of India Mutual Fund.
16. Decision of AMC pertaining to commission calculation and other matters pertaining thereto shall be final & binding.
17. As per AMFI Best Practices Circular No.112/2023-24 in respect of change of distributor / ARN code initiated by the investor, the AMCs may consider making payment of trail commission to the transferee distributor after a cooling off period of six months from the date of change of distributor code in the Unitholder database. The payment of commission to the new (transferee) distributor shall be based on the lower of the commission rate (as applicable on the date of change of distributor code) of the transferor and transferee distributor. No commission will accrue during the 6-month cooling off period (i.e. No trail Commission will be paid for six months of cooling period from the date of Broker code changed).
18. Distributors are requested to visit our website www.boimf.in and read the latest Scheme Information Document (SID), Statement of Additional Information (SAI) and Key Information Memorandum (KIM) and various addendum issued from time to time to confirm the scheme details.
19. In accordance with the clause 4(d) of SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, the distributors should disclose all the commissions (in the form of trail commission or any other mode) payable to them for the different competing schemes of various mutual funds from amongst which the scheme is being recommended to the investor. Distributors are advised to ensure compliance of the same.
20. As per SEBI's letter no. SEBI/H0/IMD/SEC-3/P/OW/2023/5823/1 dated February 24, 2023 to AMFI, B-30 incentive structure has been kept in abeyance w.e.f. 1st March, 2023.
21. As per AMFI guidelines 135/BP/ 107 /2023-24 dated May 04, 2023, if any business is mobilized by un-empaneled distributor it will be processed under "Direct Scheme" and no commission will be paid to the distributor on the same.

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.