

**Loads and Brokerages for 1st January 2024- 31st March 2024**

Scheme Name	Exit Load	Trail- Year 1
<b>Equity Funds</b>		
<b>Bank of India Large &amp; Mid Cap Equity Fund</b>	<ul style="list-style-type: none"> <li>For redemption/switch out upto 10% of the initial units allotted within 1 year from the date of allotment: "NIL"</li> <li>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</li> <li>If the units are redeemed/switched out after 1 year from the date of allotment of units : "Nil"</li> </ul>	<b>1.25%</b>
<b>Bank of India ELSS Tax Saver</b>	<b>NIL</b>	<b>1.20%</b>
<b>Bank of India Manufacturing &amp; Infrastructure Fund</b>	<ul style="list-style-type: none"> <li>For redemption/switch out upto 10% of the initial units allotted - within 1 year from the date of allotment: "NI"</li> <li>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</li> <li>If the units are redeemed/switched out after 1 year from the date of allotment of units : "Nil"</li> </ul>	<b>1.25%</b>
<b>Bank of India Small Cap Fund</b>	<ul style="list-style-type: none"> <li>For redemption/switch out Upto 10% of the initial units allotted - within 1 year from the date of allotment: "NIL"</li> <li>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.</li> <li>If the units are redeemed/switched out after 1 year from the date of allotment of units : "Nil"</li> </ul>	<b>1.25%</b>
<b>Bank of India Flexi Cap Fund</b>	<ul style="list-style-type: none"> <li>For redemption/switch out of initial units allotted within 3 months from the date of allotment :1% Exit Load</li> <li>Any redemption/switch out from the date of allotment of units after 3 months: NIL</li> </ul>	<b>1.25%</b>
<b>Bank of India Blue Chip Fund</b>	<ul style="list-style-type: none"> <li>For redemption/switch out of initial units allotted within 3 months from the date of allotment :1% Exit Load</li> <li>Any redemption/switch out from the date of allotment of units after 3 months: NIL</li> </ul>	<b>1.25%</b>
<b>Bank of India Multicap Fund</b>	<ul style="list-style-type: none"> <li>For redemption/switch out upto 10% of the initial units allotted - within 1 year from the date of allotment: "NIL"</li> <li>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.</li> <li>If the units are redeemed/switched out after 1 year from the date of allotment of units : "Nil"</li> </ul>	<b>1.25%</b>
<b>Hybrid Funds</b>		
<b>Bank of India Mid &amp; Small Cap Equity &amp; Debt Fund</b>	<ul style="list-style-type: none"> <li>For redemption/switch out of initial units allotted within 3 months from the date of allotment :1% Exit Load</li> <li>Any redemption/switch out from the date of allotment of units after 3 months: NIL</li> </ul>	<b>1.25%</b>
<b>Bank of India Balanced Advantage Fund</b>	<ul style="list-style-type: none"> <li>For redemption/switch out of initial units allotted within 3 months from the date of allotment :1% Exit Load</li> <li>Any redemption/switch out from the date of allotment of units after 3 months: NIL</li> </ul>	<b>1.25%</b>
<b>Bank of India Conservative Hybrid Fund</b>	<ul style="list-style-type: none"> <li>For redemption/switch out Upto 10% of the initial units allotted - within 1 year from the date of allotment: "NIL"</li> <li>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.</li> <li>If the units are redeemed/switched out after 1 year from the date of allotment of units : "Nil"</li> </ul>	<b>1.00%</b>
<b>Bank of India Arbitrage Fund</b>	<ul style="list-style-type: none"> <li>For Redemption/switch out - of up to 10% of the initial units allotted within 30 days from the date of allotment - "NIL"</li> <li>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</li> <li>If the units are redeemed/switched out after 30 days from the date of allotment of units - "NIL"</li> </ul>	<b>0.50%</b>

Debt Funds		
Bank of India Short Term Income Fund	NIL	0.50%
Bank of India Ultra Short Duration Fund	NIL	0.50%
Bank of India Liquid Fund	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
Bank of India Overnight Fund	NIL	0.02%
Bank of India Credit Risk Fund	<ul style="list-style-type: none"> <li>• 4% if redeemed within 12 months from the date of allotment</li> <li>• 3% if redeemed after 12 months but within 24 months from the date of allotment</li> <li>• 2% if redeemed after 24 months but within 36 months from the date of allotment</li> <li>• Nil if redeemed after 36 months from the date of allotment</li> </ul>	NIL

**Terms & Conditions:**

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

1. The above commission structure is applicable only to the empaneled distributor of Bank of India Mutual Fund.
2. The commission rate are applicable for all Fresh Purchases, additional purchases, switches, systematic transactions and liquidity wherever applicable.
3. The commission will be computed on the outstanding Net asset AUM 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. This is effective for Investment received from 1st June 2023.
5. The above 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 commission structure communicated from time to time is all inclusive of any cess, charges, taxes levy's etc. that may be applicable to the distributor.
7. The above mentioned commission structure 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. EUIN(Employee Unique Identification Number) is mandatory for all investments through ARN Code.
11. Claw back / Recovery : In case the Commission payable o 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.
12. The distributors shall adhere to all applicable SEBI Regulations in force from time to time and more particularly to SEBI circular dated June 26, 2002 and August 27 2009 on the code of conduct and other guidelines issued by AMFI from time to time for distributors.
13. The commission/remuneration/incentive structure is subjected to the terms & conditions mentioned in the Distributor's Agreement and/ or the Empanelment Form, as may be amended from time to time including any regulatory modification thereof.
14. 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.
15. Decision of AMC pertaining to commission calculation and other matters pertaining thereto shall be final & binding.
16. On change of distributor ( ARN Code) both the ARN's will not be liable for the commission. However in case of Transfer of AUM from one Distributor ( ARN Code) to another distributor ( ARN Code) the trail commission in respect of transfer assets will not be paid to the Old distributor ( ARN Holder) , however the rates will be applicable of the old ARN to New ARN.