

Loads and Brokerages for 1st July 2023- 30th September 2023

| Scheme Name | Exit Load | Trail- Year 1 |
|---|--|---------------|
| Equity Funds | | |
| Bank of India Large & Mid Cap Equity Fund | Net Sales Criteria <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" | 1.25% |
| Bank of India Tax Advantage Fund | NIL | 1.20% |
| 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: "NI" • 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" | 1.25% |
| 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" | 1.25% |
| 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" | 1.25% |
| Bank of India Blue Chip 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" | 1.25% |
| Bank of India Multicap 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" | 1.25% |
| Hybrid Funds | | |
| Bank of India Mid & Small Cap Equity & Debt 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" | 1.25% |
| Bank of India Balanced Advantage 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" | 1.25% |
| 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" | 1.00% |
| 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" | 0.50% |

| 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) | 0.03% |
| | 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"> • 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: | | | |
| <p>Please note the above brokerage rates are subjected to SEBI change.</p> <ol style="list-style-type: none"> The brokerage rates are applicable for all purchases made from July 1, 2023 to September 30 2023. The above brokerage structure will be applicable for Normal Purchases, switches, systematic transactions and liquidity wherever applicable. The above brokerage is applicable on TER, If any change in TER the above brokerage will change accordingly. The brokerage/commissions indicated above are on gross basis. No GST (Goods and Services Tax) would be deducted for GST registered/unregistered distributors. The Distributors registered under GST has to pay the required tax directly to the Government. Decision of AMC pertaining to brokerage calculation and other matters pertaining thereto shall be final & binding. Bank of India AMC may change the rate/periodicity etc. of commission / trail commission in case of change in regulations/ expense ratio and any other factors which have an impact on such payments. For distributors who have not registered for GST, there may be future tax deduction on brokerage payment based on reverse charge mechanism, if introduced by the Government. Bank of India Investment Managers Private Limited reserves the right for claw back brokerages based on AMFI Code of Ethics insertion of Clause 9 - OBSERVANCE OF STATUTES, RULES AND REGULATIONS. The rules/ regulations of SEBI/ AMFI pertaining to brokerage payment to distributors shall also apply. Distributors shall comply with SEBI circular no. SEBI / IMD / CIR No. 8 / 174648 / 2009 dated August 27, 2009 on Code of Conduct and SEBI (Mutual Funds) Regulations, 1996 as amended from time to time. Please refer to SEBI Circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 regarding transparency in commissions. You are requested to take note of Para numbered 4 (d) of that circular which states as follows: "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". Distributor is required to act accordingly. Please read the latest Scheme Information Document / Statement of Additional Information carefully to confirm scheme details. EUIIN(Employee Unique Identification Number) is mandatory for all investments through ARN Code. T 30 refers to Top 30 cities / pin code as classified by AMFI and B30 refers to those cities/pin codes other than the one classified under T - 30. Claw back / Recovery : Commission for all the schemes paid to Distributor will be recovers/clawed back in full from the Distributor , if the investments are redeemed or switched to any other schemes or the investments are switched from regular to direct plans before 1 year from the date of allotment of units. NRI Investment will be considered under T30 business. T-30/B-30 cities might be changed depending on AMFI/SEBI notifications issued from time to time. | | | |