

Loads and Brokerages for 1st October 2022- 31st December 2022

Scheme Name	Exit Load	Trail- Year 1	B30- City
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" 	0.75%	1.50%
Bank of India Tax Advantage Fund	NIL	0.75%	1.50%
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" 	0.75%	1.50%
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" 	0.75%	1.50%
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" 	0.75%	1.50%
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" 	0.75%	1.50%
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" 	0.75%	1.50%
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" 	0.75%	1.50%
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" 	0.75%	NIL
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%	NIL

Debt Funds			
Bank of India Short Term Income Fund	NIL	0.50%	NIL
Bank of India Ultra Short Duration Fund	NIL	0.20%	NIL
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%	NIL
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	NIL

Terms & Conditions:

Please note the above brokerage rates are subjected to SEBI change.

1. The brokerage rates are applicable for all purchases made from October 1, 2022 to December 31 2022.
2. The above brokerage structure will be applicable for Normal Purchases, switches, systematic transactions (at the time of registration) and liquidity wherever applicable.
3. The above brokerage is applicable on TER, If any change in TER the above brokerage will change accordingly.
4. 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.
5. 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.
6. 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.
7. 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.
8. 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.
9. 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.
10. Please read the latest Scheme Information Document / Statement of Additional Information carefully to confirm scheme details.
11. EUIN(Employee Unique Identification Number) is mandatory for all investments through ARN Code.
12. 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.
13. The Trail is defined as additional B30 incentives and is applicable only for 1st year and for cities that qualify under B 30 category. Application for investment from SEBI specified investor type (currently defined as individual investors) under B30 category are eligible.
14. Claw back / recovery of B30 commission : B30 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.
15. Pursuant to the SEBI circular SEBI/HO/IMD/DF2/CIR/P?2018/137, dated 22nd Oct 2018 , B30 incentives shall be paid on trail basis for " Retail investor" from B30 locations for 1st year only. Till such time the definition of the term ' retail investor 'is defined by the regulator , as an interim measure , ' individual investor' inflows from B30 cities shall be considered. As per SEBI circular SEBI/HO/IMD/DF2/CIR/P/2019/42 the inflows of amount upto Rs.200,000/- per investor, per day , per scheme by individual investors shall be considered as inflows from " Retail investor" This circular is effective from 15th April 2019. The B30 incentives shall be completely clawed back in case the investment is redeemed/systematically transferred / switched out to another scheme / Switched out to the Direct plan within 1 year of investment. B30 Incentive will be completely recovered / clawed back from the future brokerage payments. This applies even for the exit load free period (within the applicable clawback period of 1 year) mandated due to changes in fundamental attributes of the scheme.
16. NRI Investment will be considered under T30 business.
17. T-30/B-30 cities might be changed depending on AMFI/SEBI notifications issued from time to time.
18. B-30 Additional incentive will be paid by way of trail on the net daily assets and paid monthly.