Bank of India Mutual Fund

Loads and Commission for 1st October 2026- 31st December 2026 - DFDA

Scheme Name	Exit Load	1st Year Onwards Trail (p.a%) excluding GST
Equity Funds		
Bank of India Large & Mid Cap Fund	Please refer to our website / factsheet for Exit Load	1.65%
Bank of India ELSS Tax Saver Fund	NIL	1.35%
Bank of India Manufacturing & Infrastructure Fund	Please refer to our website / factsheet for Exit Load	1.60%
Bank of India Small Cap Fund	Please refer to our website / factsheet for Exit Load	1.25%
Bank of India Flexi Cap Fund	Please refer to our website / factsheet for Exit Load	1.20%
Bank of India Large Cap Fund	Please refer to our website / factsheet for Exit Load	1.65%
Bank of India Multicap Fund	Please refer to our website / factsheet for Exit Load	1.40%
Bank of India Business Cycle Fund	Please refer to our website / factsheet for Exit Load	1.65%
Bank of India Consumption Fund	Please refer to our website / factsheet for Exit Load	1.65%
Bank of India Mid Cap Fund	Please refer to our website / factsheet for Exit Load	1.65%
Bank of India Banking & Financial Services Fund	Please refer to our website / factsheet for Exit Load	1.65%
Bank of India Value Fund	Please refer to our website / factsheet for Exit Load	1.65%
Scheme Name	**Exit Load**	**1st Year Onwards Trail (p.a%) excluding GST**
Hybrid Funds		
Bank of India Aggressive Hybrid Fund	Please refer to our website / factsheet for Exit Load	1.35%
Bank of India Balanced Advantage Fund	Please refer to our website / factsheet for Exit Load	1.65%
Bank of India Multi Asset Allocation Fund	Please refer to our website / factsheet for Exit Load	1.35%
Bank of India Conservative Hybrid Fund	Please refer to our website / factsheet for Exit Load	1.40%
Bank of India Arbitrage Fund	Please refer to our website / factsheet for Exit Load	0.65%
Scheme Name	**Exit Load**	**1st Year Onwards Trail (p.a%) excluding GST**
Debt Funds		
Bank of India Short Term Fund	NIL	0.75%
Bank of India Ultra Short Term Fund	NIL	0.65%
Bank of India Money Market Fund	NIL	0.30%
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	0.04%
Bank of India Overnight Fund	NIL	0.03%
Bank of India Credit Risk Fund	Please refer to our website / factsheet for Exit Load	0.85%

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 /

1. The commission rates are applicable only to MFD (distributors) empaneled with Bank of India Mutual Fund.

2. The Commission structure communicated above is exclusive of any GST on expenses, STT/CTT, stamp duty, SEBI fees, exchange fees and other execution related charges etc. that may be applicable to the distributor. The distributor will comply with the provisions of Goods and Services Tax Laws (hereinafter referred to as "GST Laws" which includes but is not limited to Goods and Services tax Act, which shall mean The Central Goods and Services tax Act, 2017 ('CGST'); The Union Territory Goods and Services tax Act, 2017 ('UTGST');The Respective State Goods and Services tax Act 2017 ('SGST') and The Integrated Goods and Services tax Act, 2017 ('IGST')). Any change in details such as address, GSTN and contact details shall be intimated within 10 (ten) days of change.

a.Commission payments shall henceforth be made as below;

I.Base commission (Exclusive of GST): Will be paid to both Registered and Un-registered distributors on a monthly basis.

II.GST Component: GST will be paid only to Registered distributors, subject to submission of a valid tax invoice. Since unregistered distributors are not liable to charge GST, no GST shall be payable to them.GST on the brokerage commission shall be paid out only when the MFD uploads/submits a valid GST invoice.Distributors who have registered under the GST act are required to upload the invoices by 15th of every month via RTA KFIN website https://dss.kfintech.com/dssweb/Dashboard. III.On receipt of the invoices and subsequent validations, the GST component shall be released to the MFDs.

IV.For distributors Not Registered under GST, only the base commission exclusive of GST will be paid. No GST invoice or summary submission will be required. b.The distributor shall be responsible for complying with the requirements of GST Laws such as, including but not limited to, issuing invoice as per GST Laws requirement, uploading the details of the same on GSTN portal, filing of GST returns etc.

c.AMC/Mutual Fund shall not be held liable in case of any mismatch in the report generated by GSTN due to any omission by Distributors in providing such information to AMC/Mutual Fund.

d.AMC/Mutual Fund reserves the right to claw back or withhold any future Commission payments for non/incorrect submission of GSTN details to AMC/Mutual Fund or for any liability, tax, interest, penalty, charges etc. arising because of non-compliance of GST Laws or for any excess GST paid.

e.Bills raised by Registered Distributors should carry tax rate as applicable under GST Laws. Invoices shall be raised in the name of Bank of India India Mutual Fund with following mandatory details of Mutual Fund: -

Name – Bank of India Mutual Fund

B/204, Tower 1, Peninsula Corporate Park,

Ganpatrao Kadam Marg, Lower Parel, Mumbai 400013

Place of Supply – Mumbai

GST No – 27AABTB2402B1Z2

3."The distributor shall be eligible for additional incentive commission only in accordance with SEBI Circular dated 27th November 2025 and AMFI implementation standards, subject to fulfillmentfulfilment of all prescribed conditions, including identification of new PANs and retention of investment for a minimum period of one year with effect from the date as maybe notified by SEBI."

4. The commission rate are applicable for all Purchases (including switches, SIP and STP etc) .

5. The Annualized commission will be computed on the basis of "Daily Average Asset" on the NAV and paid on monthly basis.

6. The commission payout for SIP/STP will be based on Trade date and not on the basis of Registration date.

7.The AMC will pay only Trail commission to the Distributors.

8. Please read the Scheme Information Document (SID), Statement of Additional Information (SAI) Key Information Memorandum (KIM) and Notice cum addendum as issued from time to time of the respective schemes for existing Total Expense Ratio (TER), existing exit load or any scheme related

9. Change of Address/Contact Details / Self Declaration/ Renewal/ must be submitted to AMFI Unit of CAMS or CAMS Service Centre and not to individual

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, distribution/advisors are required to be KYD complied failing to which payment of commission will

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 SEBI & AMFI guidelines on misselling other guidelines issued by AMFI from time to time for distributors.

14. The Commission structure is subject to provision of SEBI Regulation / AMFI Circular amended & 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. Decision of AMC pertaining to commission calculation and other matters pertaining thereto shall be final & binding.

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 in the schemes of Bank of India Mutual Fund.

16.As per AMFI Best Practices Circular No.112/2023-24 read with AMFI Circular no.135/BP/112-1/2025-26 dated July 30, 2025 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 twelve months from the date of change of distributor code in the Unitholder database. If the distributor code is changed back to the original ARN code within the cooling off period of twelve months, then the cooling off period of further twelve months shall restart from such date of change of distributor code. 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 12-month cooling off period (i.e. No trail Commission will be paid for twelve months of cooling period from the date of Broker code changed).

17. 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.

18. 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 Plan" 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