Loads and Commission for August 01, 2026 to September 30, 2026			
Scheme Name	**Exit Load**	**Trail 1st - 3rd Year (p.a%) excluding GST**	**Trail 4th year onwards (p.a%) excluding GST**
EQUITY			
Bank of India Banking and Financial Services Fund	Click Here	1.55%	1.45%
Bank of India Business Cycle Fund	Click Here	1.55%	1.45%
Bank of India Consumption Fund	Click Here	1.55%	1.45%
Bank of India Flexi Cap Fund	Click Here	1.20%	1.10%
Bank of India Large and Mid Cap Fund	Click Here	1.55%	1.45%
Bank of India Large Cap Fund	Click Here	1.55%	1.45%
Bank of India Manufacturing and Infrastructure Fund	Click Here	1.55%	1.45%
Bank of India Mid Cap Fund	Click Here	1.55%	1.45%
Bank of India Multicap Fund	Click Here	1.35%	1.25%
Bank of India Small Cap Fund	Click Here	1.20%	1.10%
HYBRID			
Bank of India Arbitrage Fund	Click Here	0.60%	0.50%
Bank of India Balanced Advantage Fund	Click Here	1.60%	1.50%
Bank of India Conservative Hybrid Fund	Click Here	1.40%	1.30%
Bank of India Multi Asset Allocation Fund	Click Here	1.25%	1.15%
DEBT			
Bank of India Credit Risk Fund	Click Here	0.80%	0.70%
Bank of India Liquid Fund	Click Here	0.04%	0.04%
Bank of India Money Market Fund	Click Here	0.25%	0.15%
Bank of India Overnight Fund	Click Here	0.03%	0.03%

Terms &Condition:

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 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 execut i o n 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.

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 tocharge 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 GSTinvoice.Distributors who have registered under the GST act are required to upload the invoices by 15th of every month via RTA KFIN websitehttps://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 toAMC / 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 orfor 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 MutualFund 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. - 27AABTB3493R1Z33.

3."The distributor shall be eligible for additional incentive commission only in accordance with SEBI Circular dated 27th November 2025 and AMFIimplementation standards, subject to fulfillmentfulfilment of all prescribed conditions, including identification of new PANs and retention of investment for aminimum 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 MFD(Distributors).

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

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

10.Effective September 1, 2010, AMFI has introduced the Know Your Distributor("KYD") norms applicable to all the Mutual Fund Distributors for fresh ARNregistration and ARN renewal.As advised by AMFI, distribution / advisors are required to be KYD complied failing to which payment of commission will besuspended 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 timeto 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, anintimation 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 thedate 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 conductand 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 theright to change the commission structure / period without any prior intimation for various reasons including to meet the regulatory requirements.Decision ofAMC 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 underSystematic Investment Plans/ Systematic 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 ofdistributor/ ARN code initiated by the investor, the AMCs may consider making payment of trail commission to the transferee distributor after a coolingoff 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 originalARN 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 ofdistributor code.The payment of commission to the new(transferee) distributor shall be based on the lower of the commission rate(as applicable on thedate of change of distributor code) of the transferor and transferee distributor. No commission will accrue during the 12 - month cooling off period(i.e.Notrail 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 thecommissions(in the form of trail commission or any other mode) payable to them for the different competing schemes of various mutual funds fromamongst 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 processedunder "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