Bank of India Mutual Fund

NFO Commision Structure - Bank of India Banking & Financial Services Fund - NFO Opens 8th January,2026 - Closes 22nd January, 2026

Scheme Name	Minimum Application	Trail 1st Year Onwards (Per Annum)
Bank of India Banking & Financial Services Fund	(>= Rs 5000)	1.25%

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 / AMFI Best Practices.

1. The NFO commission is applicable for inflow during 8th January, 2026 to 22nd January, 2026.
2. The commission rate are applicable for all Purchases.
3. In case of Switches the rates shall be applicable as per SEBI defined regulations.
4. The annualized commission will be on gross basis and is inclusive of statutory levies and taxes, if any. The Annualized commission will be computed on the basis of "Daily Average Asset" on the NAV and paid on monthly basis.
5. The 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 AMC will pay only Trail commission to the Distributors/MFD.
7. The commission rate 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. 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, advisors are required to be KYD complied failing to which payment of commission will be suspended 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 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 and other guidelines issued by AMFI from time to time for distributors.
14. The Commission structure is subject to 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.
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 of Bank of India Mutual Fund.
16. Decision of AMC pertaining to commission calculation and other matters pertaining thereto shall be final & binding.
17. 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)
18. Distributors are requested to visit our website www.boimf.in and read the latest Scheme Information Document (SID), Statement of Additional Information (SAI) and Key Information Memorandum (KIM) and various addendum issued from time to time to confirm the scheme details.
19. 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.
20. As per SEBI's letter no. SEBI/H0/IMD/IMD-SEC-3/P/OW/2023/5823/1 dated February 24, 2023 to AMFI, B-30 incentive structure has been kept in abeyance w.e.f. 1st March, 2023.
21. 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 Scheme" 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