KEY INFORMATION MEMORANDUM

Bank of India Business Cycle Fund

(An open ended equity scheme investing in sector based on its business cycle)

This product is suitable for investors who are seeking*:	Scheme Risk-o-meter	Benchmark Risk-o-meter (as applicable)
 Long term capital appreciation. Investment in equity and equity related instruments with a focus on navigating business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy. 	RISKOMETER Investors understand that their principal will be at very high risk	RISCOMETER Benchmark riskometer is at very high risk As per AMFI, Tier I Benchmark is NIFTY 500 TRI.

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Continuous offer for Units at NAV based prices

Name of Mutual Fund	:	Bank of India Mutual Fund
Name of Asset Management Company	:	Bank of India Investment Managers Private Limited
Name of Trustee Company	:	Bank of India Trustee Services Private Limited
Addresses, Website of the entities	:	B/204, Tower 1, Peninsula Corporate Park, Ganpatrao
		Kadam Marg, Lower Parel, Mumbai 400013
		Website: <u>www.boimf.in</u>

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website <u>www. boimf.in</u>.

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This Key Information Memorandum is dated May 30, 2025.

Investment Objective Asset	The Investment objective of the Scheme is to g investing predominantly in equity and equity rel between various sectors and stocks at different However, there is no assurance that the investmen This includes asset allocation table giving the bro	lated securities stages of bus nt objective of	s through dyn iness cycles ii the Scheme w	amic allocation n the economy. rill be achieved.
Allocation Pattern of the scheme	exposure level in percentage terms. The asset allocation should be consistent with the investment objective of the scheme and SEBI circulars on Categorization and Rationalization of Mutual Fund Schemes.			
	Instruments Indicative allocations Risk Profit (% of total assets) (% of total assets) (% of total assets)		Risk Profile	
		Minimum	Maximum	
	Equity and Equity Related Instruments selected on the basis of business cycle	80%	100%	Very High
	Debt and Money Market instruments#*	0%	20%	Low to Medium
	ReITS and InVITS	0%	10%	Very High
	 money, certificate of deposit, usance bills, and any other like instruments as specified Reserve Bank of India from time to time. *The debt and money market instruments may include cash and cash equivalents. All the above limits shall be in line with the investment objective of the Scheme. The cumulative gross exposure through equity, debt, derivative positions (in commodity and fixed income derivatives), repo transactions and credit default sw corporate debt securities, Real Estate Investment Trusts (REITs), Infrastructure Investrusts (InvITs), other permitted securities/assets and such other securities/assets as permitted by the Board from time to time should not exceed 100% of the net asset scheme. References: para 12.18, 12.25, 12.26 and 12.28 of SEBI master circular dated J 2024. Securities in which investment is made for the purpose of ensuring liquidity (debt and 			ents. ne. ons (including efault swaps in ure Investment ssets as may be net assets of the r dated June 27,
	market instruments) are those that fall within the SEBI has vide letter no. SEBI/HO/ IMD-II/DOF3 3, 2021 advised that for the purpose of the SEBI circ	ents) are those that fall within the definition of liquid assets. etter no. SEBI/HO/ IMD-II/DOF3/ OW/P/ 2021/31487/ 1 dated November that for the purpose of the SEBI circular dated August 18, 2010, cash equivalent		
	shall consist of the following securities having resa) Government Securities;b) T-Bills; andc) Repo on Government Securities	idual maturit <u>y</u>	y of less than 9	91 days:
	The Scheme will invest in Tri Party Repos (TREPS	5)		
	Indicative Table (Actual instrument/percentag	ges may vary	v subject to a	pplicable SEBI



1. 2. 3. 4. 5. 6. 7.	Securities LendingEquity Derivatives for non hedging purposeSecuritized DebtOverseas SecuritiesReITS and InVITSAT1 and AT2 Bonds (Investment in Instruments having	exposure upto 25% upto 50% 0% 0% Upto 10%	Para-no. 12.25 of SEBI Master Circular dated June 27, 2024 Para-no. 12.15 of SEBI Master Circular dated June 27, 2024 Para-no. 12.19 of SEBI Master Circular dated June 27, 2024 Para no. 12.21 of SEBI Master Circular dated June 27, 2024 Para no. 12.2 of SEBI Master
3. 4. 5. 6.	Equity Derivatives for non hedging purpose Securitized Debt Overseas Securities ReITS and InVITS AT1 and AT2 Bonds (Investment in	upto 50% 0% 0% Upto 10%	Para-no. 12.15 of SEBI Master Circular dated June 27, 2024 Para-no. 12.19 of SEBI Master Circular dated June 27, 2024 Para no. 12.21 of SEBI Master Circular dated June 27, 2024
3. 4. 5. 6.	non hedging purposeSecuritized DebtOverseas SecuritiesReITS and InVITSAT1 and AT2 Bonds (Investment in	0% 0% Upto 10%	Circular dated June 27, 2024 Para-no. 12.19 of SEBI Master Circular dated June 27, 2024 Para no. 12.21 of SEBI Master Circular dated June 27, 2024
4. 5. 6.	non hedging purposeSecuritized DebtOverseas SecuritiesReITS and InVITSAT1 and AT2 Bonds (Investment in	0% Upto 10%	Para-no. 12.19 of SEBI Master Circular dated June 27, 2024 Para no. 12.21 of SEBI Master Circular dated June 27, 2024
4. 5. 6.	Overseas Securities ReITS and InVITS AT1 and AT2 Bonds (Investment in	0% Upto 10%	Circular dated June 27, 2024 Para no. 12.21 of SEBI Master Circular dated June 27, 2024
5.	ReITS and InVITS AT1 and AT2 Bonds (Investment in	Upto 10%	Para no. 12.21 of SEBI Master Circular dated June 27, 2024
5.	ReITS and InVITS AT1 and AT2 Bonds (Investment in	Upto 10%	Para no. 12.21 of SEBI Master Circular dated June 27, 2024
6.	AT1 and AT2 Bonds (Investment in	-	
6.	AT1 and AT2 Bonds (Investment in	-	
6.	AT1 and AT2 Bonds (Investment in	-	
	(Investment in	0.0/	Circular dated June 27, 2024
	(Investment in	0%	Para-no. 12.25 of SEBI Master
7.		• /-	Circular dated June 27, 2024
7.			
7.	Special Features)		
	Mutual Fund Units	The Scheme may	Clause 4 of Seventh Schedule
		invest upto 5% of	of SEBI (MF) Regulations,
		the net assets of the	1996
		Scheme in units of	
		mutual fund	
		schemes of Bank of	
		India Investment	
		Managers Private	
		Limited ("AMC) or	
		in the Scheme of	
		other Mutual Funds	
		in conformity with	
		the investment	
		,	
		- 0	
		()	
8.	Any Other Instruments	-	-
other mut investmen manageme	Any Other Instruments may invest in another scher tual fund without chargir t made by all schemes un ent of any other asset mana	ng any fees, provided der the same manager gement company shall	l that aggregate inter-sch nent or in schemes under not exceed 5% of the net a
value of the	ne mutual fund. Provided	that this clause shall n	ot apply to any fund of fund
scheme.			
There will	not be any investment by th	ne Scheme in the follow	ing instruments:
	eme will not invest in Stru	ũ,	
	ed in para 12.2 of SEBI mast		
	eme does not intend to inv		-
The Sch	to in nome no 100 af CEDI -	ircular dated June 27, 2	001
The Schore	to in para no. 12.2 of SEBI c		
The School	eme will not invest in Credit eme will not invest in Credit	t Default Swap transact	ions.

securities

	Portfolio Rebalancing in case of passive deviation from asset allocation:
	Pursuant to para 2.9 of SEBI Master circular dated June 27, 2024, In case of such deviation from mandated asset allocation mentioned in the Scheme Information Document (SID) due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs), the portfolio would be rebalanced within a period of thirty (30) business days from the date of said deviation for all the schemes other than Overnight, Index and ETF Funds. In case the same is not aligned to the above asset allocation pattern within thirty (30) business days, justification in writing including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC.
	The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. In case the portfolio of the scheme is not rebalanced within the aforementioned mandated plus extended timelines, AMC shall not be permitted to launch any new scheme till the time the portfolio is rebalanced. The AMC shall not levy exit load, if any, on the investors exiting such scheme. The AMC will comply with the reporting and disclosure requirements as stated in para 2.9 of SEBI Master circular dated June 27, 2024 and other applicable guidelines and circulars issued from time to time.
	Portfolio rebalancing in case of deviation from asset allocation under Defensive consideration:
	It may be noted that the asset allocation percentages stated above are only indicative and not absolute. Subject to Regulations, and keeping in view market conditions, market opportunities and political and economic factors, the asset allocation pattern may change from time to time. The Fund Manager may alter the asset allocation for a short term period on defensive considerations as per para 1.14.1.2 of SEBI master circular dated June 27, 2024. The deviations, if any, will be rebalanced within 30 calendar days from the deviation. In case the same is not aligned within 30 calendar days, justification shall be provided to the Investment Committee of the AMC and reasons for the same shall be recorded in writing.
Investment Strategy	The Scheme aims to generate capital appreciation by investing predominantly in equity and equity related securities with a focus on navigating business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy. The fund management would involve active allocation between sectors, stocks and Styles based on the stages of business cycles in the economy. The fund manager will consider macro and micro economic parameters and overlay it with an internal, proprietary model using fundamental and technical analysis of stocks to arrive at the portfolio which will comprehend the sectors, stocks and style which will suit investment objective of the scheme. The stock selection of the scheme would emphasize on identifying companies with sound corporate managements and prospects of good future growth. The fund managers will favour companies that offer the best value relative to their respective long-term growth prospects, returns on capital and management quality. For detailed investment strategy, please refer SID of the Scheme.
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

(i) Standard Risk Factors
 (a) Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal. (b) As the price / value / interest rate of the securities in which the Scheme invests fluctuates, the value of the investment in the scheme may go up or down. As with any investment in securities, the NAV of the Units under the Scheme can go up or down, depending on the factors and forces affecting the markets. The various factors which impact the value of the scheme's investments include, but are not limited to, fluctuations in the bond markets, fluctuations in interest rates, prevailing political and economic environment, changes in government policy, factors specific to the issuer of the securities, tax laws, liquidity of the underlying instruments, settlement periods, trading volumes etc. (c) Past performance of the Sponsor/AMC/Mutual Fund does not guarantee future performance of the Scheme.
 (d) Bank of India Business Cycle Fund is only the name of the Scheme and does not in any manner indicate either the quality of the Scheme or its future prospects and returns. (e) While the Schemes will endeavour to declare IDCW under IDCW option, however, there is no guarantee or assurance that such IDCW will be declared/paid and such
 declaration / payment is entirely subject to availability of distributable surplus. (f) The Sponsor is not responsible or liable for any loss or shortfall in Scheme's corpus arising or resulting from the operation of the Scheme, beyond the initial contribution of Rs. 1,00,000/- (Rupees One Lakh only) made by it to the Fund at the time of setting up the Mutual Fund. The Associates of the Sponsor are not responsible or liable for any loss or shortfall resulting from the operation of the Scheme. However, the asset management company and the sponsor of the mutual fund shall be liable to compensate the affected investors and/or the scheme for any unfair treatment to any investor as a result of inappropriate valuation. (g) The present Scheme is not a guaranteed or assured return scheme and investors in the Scheme are not being offered any guaranteed / assured return. (h) Statements/Observations made in this Scheme Information Document are subject to the laws of the land as they exist at any relevant point of time. (i) Mutual Funds and securities investments are subject to market risks and the NAVs of the units issued under the scheme may go up or down depending on the factors and forces affecting the capital markets. (j) Growth, appreciation, IDCW and income, if any, referred to in this Scheme Information Document are subject to the tax laws and other fiscal enactments as they exist from time to time
(ii)Scheme Specific Risk Factors
A. Risk associated with investments in Equity and Equity related instruments:
1. Equity and equity related securities are volatile and carry risk of price fluctuations on an on-going basis. The liquidity of investments made in the Scheme may be restricted by trading volumes and settlement periods. Settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio may result, at times, in potential losses to the Scheme, should there be a subsequent decline in the value of securities held in the Scheme's portfolio.

2.	Investments in equity and equity related securities involve a degree of risk and
	investors should not invest in the Scheme unless they can afford to take the risk of
	losing their investment.

- 3. The liquidity and valuation of the Scheme's investments due to its holdings of unlisted securities may be affected if they have to be sold prior to the target date of disinvestment.
- 4. Within the regulatory limits, the Fund Manager may choose to invest in listed or to be listed securities that offer attractive yields. Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to securities that are listed on the exchanges or offer other exit options to the investor, including a put option. This may however increase the risk of the portfolio. The liquidity and valuation of the scheme investments due to their holdings of listed or to be listed securities may be affected if they have to be sold prior to their target date of disinvestments.
- 5. Though the constituent stocks of most indexes are typically liquid, liquidity differs across stocks. Due to the heterogeneity in liquidity in the capital market segment, trades on this segment may not get implemented instantly.
- 6. Scheme's performance may differ from the benchmark index to the extent of the investments held in the debt segment, as per the investment pattern indicated under normal circumstances.

B. Risk Factors associated with Sectoral/Thematic Schemes:

1. The Scheme will invest at least 80% of its net assets in equity and equity related securities with focus on stocks that represent the business cycle theme. The Scheme is thematic in nature, hence will be affected by the risks associated with the business cycle theme. Investing in thematic schemes is based on the premise that the scheme will seek to invest in companies belonging to a specific theme. This will limit the capability of the scheme to invest in other companies/themes. The Scheme will invest in equity and equity related securities of companies engaged in the particular theme and hence concentration risk is expected to be high. Also, as with all equity investing, there is a risk that companies in that theme will not achieve expected earnings results, or that an unexpected change in the market or within the company will occur, both of which may adversely affect investment results. Owing to higher concentration risk for thematic scheme, risk of capital loss is high. There is an element of unpredictable market cycles that could run for extended periods. Loss of value due to obsolescence, or regulatory changes or theme not panning out as envisaged can lead to permanent loss of capital. Thus, investing in a thematic fund could involve potentially greater volatility and risk.

C. Risk associated with investments in Bonds / Debt Instruments:

- 1. Investments in money market instruments involve a moderate credit risk i.e. risk of an issuer's ability to meet the principal payments. Additionally, money market securities, while are fairly liquid, lack a transparent secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the security is finally sold.
- 2. Fixed Income and Money market instruments may also be subject to price volatility due to factors such as changes in interest rates, general level of market liquidity and market perception of credit worthiness of the issuer of such instruments.
- 3. The liquidity of investments may be restricted by trading volumes and settlement periods. Different segments of the Indian financial markets have different settlement

 periods and such periods may be extended significantly by unforeseen circumstances. Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are uninvested and no return is earned thereon. The inability of the Scheme to make intended securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. By the same token, the inability to sell securities held in the Scheme's portfolio, due to the absence of a well-developed and liquid secondary market for debt securities, could result, at times, in potential losses to the Scheme's portfolio. The NAV of the Scheme's Units, to the extent the Scheme is invested in coupon bearing debt instruments, will be affected by changes in the general level of interest rates. When interest rates diche, the value of a portfolio of debt instruments can be expected to decline. In case of floating rate securities it depends upon the frequency of the coupon reset. The liquidity of the scheme is inherently restricted by trading volumes in securities in which it invest. Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger liquidity risk in comparison with securities that are listed on the exchanges or offer other exit options to the investors, including put options. Debt instruments can either be listed on any exchange or deemed to be listed which includes securities redited in thrasparent. Moreover, securities siment sitel on the stock exchanges. Now-a-days money market securities is are fairly liquid, but lack a well-developed transparent secondary market securities are fairly liquid, but lack a well-developed ransparent secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme is looking to purchase securities as well. Corporate debt market transactions in the primary and secondary market is an over the telephone market, which leads to poo
Scheme's Net Asset Value as the prices of securities generally increase as interest

In the case of floating rate instruments, an additional risk could rise because of the changes in the spreads of floating rate instruments. With the increase in the spread of floating rate instruments the prices can fall and with the contraction in the spreads of the floating rate instruments the prices can rise, other parameters being unchanged. Moreover, floating rate instruments which have periodical interest rate reset carry lower interest rate risk compared to a fixed rate debt instrument. However, in a falling interest rate scenario the returns on floating rate debt instruments may not be better than those on fixed rate debt instruments

11. Liquidity or Marketability Risk: This refers to the ease at which a security can be sold at or near its true value. The primary measure of liquidity risk is the spread between the quoted bid price and the offer price quoted by a dealer. Liquidity risk is characteristic of the Indian fixed income market. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of some of these investments. Different segments of the Indian financial markets have different settlement periods, and such periods may be extended significantly by unforeseen circumstances. The length of time for settlement may affect the Scheme in the event (a) it has to meet an inordinately large number of redemption or (b) of restructuring of the Scheme's investment portfolio. Securities that are unlisted also carry a higher liquidity risk compared to listed securities.

12. Credit Risk: Credit risk or default risk refers to the risk that an issuer of a debt instruments may default (i.e., will be unable to make timely principal and interest payments on the security). However, even if no default occurs, the price of a security may go down because the credit rating of an issuer goes down. It must, however, be noted that where the Scheme has invested in Government Securities, there is no credit risk to that extent. However, corporate debt carries a higher risk and trade at a level higher than corresponding G-secs.

Normally, the value of a debt instruments will fluctuate depending upon the actual changes in the perceived level of credit risk as well as the actual event of default. Different types of securities in which the Scheme is invested carry different levels and types of risk. The credit risk in respect of Scheme assets portfolio thus may go up or down basis its investment pattern.

13. **Re-investment Risk:** This refers to the interest rate risk at which the intermediate cash flows received from the securities in the Scheme including maturity proceeds are reinvested. Investments in debt instruments may carry re-investment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the debt security. Consequently, the proceeds may get invested at a lower rate.

Type of Risk	Risk Mitigation Measures
Volatility	By controlling class/ sector/ issuer exposures in
-	debt & money market instruments to control
	overall portfolio volatility.
Concentration	By investing in various debt instruments such as
	corporate and PSU bonds, TREPS/ Repo and
	money market instruments of various issuers
	which will be from different industries/sectors.

14. Risk Factor associated with investing in Securities Segment and Tri-party Repo
trade settlement:

Clearing Corporation of India Ltd. ('CCIL') is providing clearing and settlement services, for Triparty Repo trades in Government Securities, under its Securities Segment. CCIL would act as a Central Counterparty to all the borrow and lend Triparty Repo trades received by it for settlement. CCIL would also be performing the role responsibilities of Triparty Repo Agent, in terms of Repurchase transactions (Repo) (Reserve Bank) Directions, 2018 as amended from time to time. CCIL would settle the Triparty Repo trades, in terms of its Securities Segment Regulations.

The funds settlement of members is achieved by multilateral netting of the funds position in Triparty Repo with the funds position in Outright and Market Repo and settling in the books of RBI for members who maintain an RBI Current Account. In respect of other members, funds settlement is achieved in the books of Settlement Bank. Securities settlement for Triparty Repo trades shall be achieved in the Gilt Account of the Member maintained with CCIL. Securities obligation for outright and market repo trades shall be settled in the SGL / CSGL account of the Member with RBI.

Bank of India Mutual Fund is a member of securities segment and Tri-party Repo trade settlement of the CCIL. Since all transactions of the Fund in government securities and in Tri-party Repo trades are settled centrally through the infrastructure and settlement systems provided by CCIL, it reduces the settlement and counterparty risks considerably for transactions in the said segments.

To mitigate the potential losses arising in case any member defaults in settling the transactions routed through CCIL, CCIL maintains a Default Fund. CCIL shall maintain two separate Default Funds in respect of its securities segment, one to meet the losses airing out of any default by its members from outright and repo trades and other for meeting losses arising out of any default by its members from Triparty Repo trades.

In case any clearing member fails to honor his settlement obligations, the Default Fund is utilized to complete the settlement applying the Default Waterfall Sequence. As per the said waterfall mechanism, after the defaulter's margins and defaulter's contribution to default fund have been appropriated, CCIL's contribution is used to meet the losses. Post utilization of CCIL's contribution, if there is still a loss to be met, then contribution of non-defaulting members to Default Fund is utilized to meet the said loss.

The Scheme is subject to the risk of losing initial margin and contribution to Default Fund in the event of failure of any settlement obligation. Further the Scheme's contribution is allowed to be used to meet the residual loss in case of default by the other clearing member (the defaulting member).

Further, CCIL periodically prescribes a list of securities eligible for contribution as collaterals by members. Presently, all Central Government Securities and Treasury Bills are accepted as collaterals by CCIL. The above risk factor may undergo a change in case the CCIL notifies securities other than Government of India Securities as eligible for contributions as collateral.

15. Repurchase Risk: The Scheme is open-ended. To provide liquidity to the investors,
the Fund proposes to provide repurchase facility in the Scheme on every Business
Day.

- 16.**Performance Risk:** Performance of the Scheme may be impacted with changes in factors which affect the equity market and debt market.
- 17. **Legislative Risk:** This is the risk that a change in the tax code could affect the value of taxable or tax exempt interest income.
- 18. **Duration Risk:** Debt instruments of any issuer that has higher duration could be more risky in terms of price movements relative to those with lower duration. Thus any impact of interest rate changes would be higher on securities with higher duration irrespective of the status of the issuer of the security.
- 19.**Counterparty Risk:** This is the risk of failure of counterparty to the transaction to deliver securities against consideration received or to pay consideration against securities delivered, in full or in part or as per the agreed specification. There could be losses to the Scheme in case of counterparty default.
- 20. **Inflation Risk**: Inflation causes tomorrow's currency to be worth less than today's; in other words, it reduces the purchasing power of a bond investor's future interest payments and principal, collectively known as "cash flows." Inflation also leads to higher interest rates, which in turn leads to lower bond prices. Inflation indexed securities such as Treasury Inflation Protection Securities (TIPS) are structured to remove inflation risk.
- 21. **Basis Risk:** The underlying benchmark of a floating rate security or a swap might become less active or may cease to exist and thus may not be able to capture the exact interest rate movements, leading to loss of value of the portfolio.
- **22. Spread Risk:** In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. In the life of the security this spread may move adversely leading to loss in value of the portfolio. The yield of the underlying benchmark might not change, but the spread of the security over the underlying benchmark might increase leading to loss in value of the security.
- 23. **Settlement Risk:** Debt instruments run the risk of settlement which can adversely affect the ability of the fund house to swiftly execute trading strategies which can lead to adverse movements in NAV.
- 24. **Pre-payment Risk:** Certain debt instruments give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the fund.

D. Risk associated with investments in Derivatives:

- Counter Party Risk: This is the risk of default of obligations by the counter party.
- Market risk: Derivatives carry the risk of adverse changes in the market price.

 Illiquidity risk: The risk that a derivative cannot be sold or purchased quickly enough at a fair price, due to lack of liquidity in the market. Basis Risk: the risk that the movements in swap rates does not actually reflect the expected movement in benchmark rates, thus, creating a mismatch with what was intended.
The Fund may use permitted derivative instruments like exchange traded options and futures or other derivative instruments as may be permitted from time to time.
Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability to identify such opportunities as well as to manage risks arising thereby. Identification and execution of the strategies to be pursued involve uncertainty and investment decisions may not always be profitable. No assurance can be given that the Fund Manager will be able to identify or execute such strategies.
Derivative investments carry certain risks and issues arising out of such dealings. The risks associated with the use of derivatives - either for hedging or for portfolio balancing - are different from, and possibly greater than, the risks associated with investing directly securities and other traditional investments.
Certain other risks, one or more, that may arise consequent to use of derivatives are: risk of mispricing or improper valuation of derivatives, credit risk arising out of counterparty failing to honour its commitment, liquidity risk where the derivatives cannot be sold at prices that reflect the underlying assets, rates and indices, and price risk where the market price may move in adverse fashion.
Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative adds to the portfolio and the ability to manage the risks as a result of the possible failure of the counterparty to comply with the terms of the derivative contract.
Risk Associated with Covered Call Strategy:
• The underlying security may fall by more than the option premium earned, thereby exposing the strategy to downside risks.
 The risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices. Execution Risk: The prices which are seen on the screen need not be the same at which execution will take place.
E. Risk associated with Securities Lending:
The securities forming assets of the Scheme may be lent in accordance with the prevailing securities lending Regulations. The leading to arising of certain risks associated with the securities lending activity including counter party risk, possible loss of rights to the collateral put up by the borrower of the securities, inability of the approved intermediary to return the securities, timely or otherwise, deposited by the lender and likely loss of corporate benefits accruing to the lender in respect of the securities lent. The Fund may not be able to sell such lent securities and this can lead to temporary illiquidity.

F. Risks associated with transactions in units through Stock Exchange Mechanism:
In respect of transactions in Units of the Scheme through NSE and/ or BSE or any other recognised stock exchange allotment and redemption of Units on any Business Day will depend upon the order processing/settlement by NSE, BSE or such other exchange and their respective clearing corporations on which the Fund has no control. Further, transactions conducted through the stock exchange mechanism shall be governed by the operating guidelines and directives issued by NSE, BSE or such other recognized exchange in this regard.
G. Risk Factors Associated with Investments in REITs and InvITs:
1. Market Risk: REITs and InvITs are volatile and prone to price fluctuations on a daily basis owing to market movements. Investors may note that AMC/ Fund Manager's investment decisions may not always be profitable, as actual market movements may be at variance with the anticipated trends. The NAV of the Scheme is vulnerable to movements in the prices of securities invested by the scheme, due to various market related factors like changes in the general market conditions, factors and forces affecting capital market, level of interest rates, trading volumes, settlement periods and transfer procedures.
2. Liquidity Risk: As the liquidity of the investments made by the Scheme(s) could, at times, be restricted by trading volumes and settlement periods, the time taken by the Mutual Fund for liquidating the investments in the scheme may be high in the event of immediate redemption requirement. Investment in such securities may lead to increase in the scheme portfolio risk.
3. Reinvestment Risk: Investments in REITs & InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or IDCW pay-outs, etc. Consequently, the proceeds may get invested in assets providing lower returns. The above are some of the common risks associated with investments in REITs & InvITs. There can be no assurance that a Scheme's investment objectives will be achieved, or that there will be no loss of capital. Investment results may vary substantially on a monthly, quarterly or annual basis.
H. Risks associated with Segregated Portfolio:
 Investor holding units of segregated portfolio may not able to liquidate their holding till the time recovery of money from the issuer. Security(ies) held in segregated portfolio may not realize any value. Listing of units of segregated portfolio in recognized stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.
I. Redemption Risk:
As the liquidity of the investments made by the Scheme could, at times, be restricted by trading volumes and settlement periods, the time taken by the Fund for redemption of Units may be significant in the event of an inordinately large number of redemption requests or a restructuring of the Scheme.



	For details	on risk factors and risk r	nitigation measures, please ref	er SID.
Plans/		ect Plan and Regular Pla	<u> </u>	
Options				
	Options u	nder each Plan(s):		
	• Grow	z th		
			tal Withdrawal (IDCW) (Reinv	vestment of IDCW &
		ut of IDCW option)		countern of the cover of
	1 5	1 /		
		-	thdrawal ("IDCW") is at the di	scretion of the Trustees and
	subject to	available distributable su	rpius.	
	irect Plan			
	Direct Plan	n is only for investors wh	o purchase / subscribe Units in	a Scheme directly with the
	Fund and	is not <u>available for invest</u>	ors who route their investmen	ts through a Distributor.
	Dogular D	lan		
	Regular P Regular Pl		e of investors investing throug	h a Distributor
	regular r	air is available for all typ		
	All the pla	ns will have common por	rtfolio.	
		ц. т. , , , , , , , , , , , , , , , , , ,	1	
			ed to note the following scena ed through distributor) or 1	
		· · · ·	valid applications received unc	0
	iouteu in	lough albuibator) for	valie applications received and	ter the benefite
	Scenario	Broker Code mentione	d by the Plan mentioned by	y theDefault Plan to be
		investor	investor	captured
	1	Not mentioned	Not mentioned	Direct Plan
	2	Not mentioned	Direct	Direct Plan
	3	Not mentioned	Regular	Direct Plan
	4	Mentioned	Direct	Direct Plan
	5	Direct	Not Mentioned	Direct Plan
	6	Direct	Regular	Direct Plan
	7	Mentioned	Regular	Regular Plan
	8	Mentioned	Not Mentioned	Regular Plan
	Default (Intion: If the investor do	es not clearly specify the choi	ce of Option at the time of
		-	th Option. In case the Growth	-
			t of IDCW Facility. Further, if t	
			e-investment facility within th	
	treated as	a Re-investment of IDCW	/ Option.	
	Tanatana	the state of the termination of the second	- (
			of wrong/ invalid/ incomplete on shall be processed under Re	
			correct ARN code within 30 c	
			vestor/ distributor. In case, the	<i>v</i> 1
			will reprocess the transaction	
	date of ap	plication without any exit	t load.	
	T. 1	1 1, 1 1 1 4 -	1 1 1. 1. 1.	CAL
	For detaile	ed disclosure on default p	lans and options, kindly refer	SAI.



Applicable NAV (after the scheme	The Cut-off time for subscriptions/ redemptions/ switches is 3 pm and the Applicable NAV will be as under:
opens for subscriptions	Subscriptions/Purchases including Switch - ins:
and redemptions)	The following cut-off timings shall be observed by the Mutual Fund in respect of purchase of units of the Scheme and the following NAVs shall be applied for such purchase:
	1. Where the application is received upto 3.00 pm on a Business day and funds are available for utilization before the cut-off time – the closing NAV of the Business day shall be applicable;
	2. Where the application is received after 3.00 pm on a Business day and funds are available for utilization on the same day or before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable;
	Irrespective of the time of receipt of application, where the funds are not available for utilization before the cutoff time without availing any credit facility, the closing NAV of the day on which the funds are available for utilization shall be applicable.
	Allotment of Units under the Scheme for Purchase/Switch-in/Systematic Transactions:
	 For allotment of units in respect of purchase in the Scheme, it shall be ensured that Funds for the entire amount of subscription/purchase as per the application are credited to the Bank account of the Scheme before the cut-off time For allotment of units in respect of switch-in to the Scheme from other Schemes, it shall
	 For another of units in respect of switchen to the ochemic non-other ochemics, it shall be ensured that Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the Bank account of the Scheme before the cut-off time. In case of systematic transactions, NAV will be applied basis realization of funds in the scheme account. This shall be applicable for all systematic transactions (Systematic Investment Plans as well as for Systematic Transfer Plans) irrespective of amount and registration date of the systematic transactions.
	Please note that where funds are transferred/received first and application is submitted thereafter, date and time of receipt of the application shall be considered for NAV applicability.
	Transactions through online facilities / electronic modes:
	The time of transaction done through various online facilities / electronic modes offered by the Online Channel Partners of the AMC, for the purpose of determining the applicability of NAV, would be the time when the request for purchase / sale / switch of units is received in the servers of AMC/RTA.
	In case of transactions through Online facilities / electronic modes, there may be a time lag of few days between the amount of subscription being debited to investor's bank account and the subsequent credit into the respective Scheme's bank account.
	This lag may impact the applicability of NAV for transactions where NAV is to be applied, based on actual realization/receipt of funds by the Scheme. Under no circumstances will BOI

MF/ AMC or its bankers or its service providers be liable for any lag / delay in realization of funds and consequent pricing of units. The AMC has the right to amend cut off timings of transactions received through online channels within the cut off time stipulated by SEBI (MF) Regulations for the smooth and efficient functioning of the Scheme. **Exchange Platforms & MFU:** The cut - off timing and applicability of Net Asset Value (NAV) shall be subject to the guidelines issued by SEBI in this regard from time to time. With respect to investors who transact through Stock Exchange Platforms (i.e. BSE/NSE or MFU), the applicable NAV shall be reckoned on the basis of the time stamping as evidenced by confirmation slip given by Stock Exchange/MFU mechanism, and subject to receipt of funds by the AMC/ Fund before the cut - off time of the Scheme for purchase transactions. These platforms are authorized Point of Acceptance for the limited purpose of time-stamping the transactions. Minimum Additional Purchase Redemption Application Purchase Amount/ **During NFO:** Rs. 1000 and in There is no minimum and maximum limit Number of Rs. 5,000 and in multiples of on the amount/units which can be multiples of Rs. Units Rs. 1/- thereafter. 1/- thereafter redeemed/switched-out. The investor is free to redeem any or all units outstanding On continuous basis: in his/her/their folio. Rs. 5,000 and in multiples of Rs 1/- thereafter. **Despatch of** Redemption: Within 3 working days of the receipt of the redemption request at the authorised Redemption centre of the Bank of India Mutual Fund. Request First Tier Benchmark: NIFTY 500 Total Return Index **Benchmark** Index Second Tier Benchmark: Not applicable Dividend The Income Distribution Cum Capital Withdrawal warrants shall be dispatched to the Policy unitholders within 7 Working days of the Record Date. The IDCW will be paid to only those Unitholders whose names appear on the register of Unitholders of the Scheme / Option at the close of the business hours on the record date. Pursuant to 11.4 of SEBI Master Circular dated June 17, 2024, the Fund is required to dispatch IDCW payments within seven working days from the record date. In case the AMC fails to dispatch the IDCW payments within the stipulated time of seven working days, it shall be liable to pay interest to the unit holders at 15% p.a. or such other rate as may be prescribed by SEBI from time to time. On payment of Income Distribution Cum Capital Withdrawal, the NAV will stand reduced by the amount of Income Distribution Cum Capital Withdrawal and statutory levies paid if any. Investors may like to note that the amounts can be distributed as Income Distribution Cum Capital Withdrawal out of investors capital (Equalization Reserve), which is part of the sale price that represents realized gains. Name of the Mr. Alok Singh Fund Manager

f the scheme As on March 1, 2025):	Absolute Returns	Scheme Returns (%)	Benchmark Returns (Nifty 500 TRI	Additional Benchmark (Nifty 50 TRI)											
		Regular Plan-Gr	owth Option	· · ·											
	Returns for the last 1 Year	NA	NA	NA											
	Returns for the last 3 Years	NA	NA	NA											
	Returns for the last 5 Years	NA	NA	NA											
	Returns since Allotment*	-15.90%	-9.78%	-6.43%											
		Direct Plan-Gro	wth Option												
	Direct Plan - Returns for the last 1 year	NA	NA	NA											
	the last 1 year Direct Plan - Returns for	NA	NA	NA											
	the last 3 years														
	Direct Plan - Returns for the last 5 mere	NA	NA	NA											
	the last 5 years Returns for Direct Plan	-15.30%	-9.78%	-6.43%											
	since allotment*														
	*Date of allotment- 30.08.2024 . Absolute returns for last 5 years														
	Absolute returns for last 5 years														
	0.0%			1											
	-5.0%														
	-15.0%		-9.8%												
	-20.0%														
		Since inceptio	n to Mar 31, 2025												
		Bank of India Business Cy													
		Bank of India Business Cy	cle Fund - Direct Plan												
		NIFTY 500 TRI													



	@ In case, the start date or the end date NAV of the previous business day is co	e of the concerned period is a non-business day, the
	1. Mr. Alok Singh has been managing th	his scheme from August 30, 2024. In addition to this,
	he manages 7 other open-ended schem	es and co-manages 1 scheme of Bank
	of India Mutual Fund. 2. Period for which scheme's perform	ance has been provided is computed basis on last
	working day of the Month-end precedi	ng the date of publication.
	3. Different plans shall have a different	expense structure. rk performance is computed as on 28th March, 2025,
	since values for 31st March 2025 are no	
Additional		holdings by issuer and fund allocation towards
Scheme Related		gh a functional website link that contains detailed siddisclosures/additional-scheme-related-
Disclosures	disclosures-2.	sidusciosures, additional science related
		to Top 7 issuers, stocks, groups and sectors as a case of debt and equity ETFs/index funds through a
	functional website link that	contains detailed description-Not applicable-
	https://www.boimf.in/siddisclosures	s/additional-scheme-related-disclosures-2.
	3. Portfolio Turnover Rate particularly The Portfolio Turnover Ratio is 1.62	for equity oriented schemes shall also be disclosed-
Expense of	Continuous Offer	
the Scheme	Exit Load:	
Load Structure	• NIL – There will be no exit load redemption/switch out upto 10% of t	within 3 months from the date of allotment for he units allotted.
		excess of the above mentioned limit would be subject redeemed/ switched out within 3 months from the
	• NIL – There will be no exit load on a date of allotment of units.	any redemption/switch out after 3 months from the
	Asset under Management slab (in crore)	TER limits
Recurring Expense	on the first Rs. 500 crores of the daily net assets.	2.25%
Expense	on the next Rs. 250 crores of the daily net assets	2.00%.
	on the next Rs. 1,250 crores of the daily net assets.	1.75%
	on the next Rs. 3,000 crores of the daily net assets	1.60%
	on the next Rs. 5,000 crores of the daily net assets	1.50%.
	On the next Rs.40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof,



	on balance of the assets	1.05%
	Actual expenses for the previous final	ncial year (FY 20424-25)
	Regular Plan	2.47%
	Direct Plan	1.30%
		uses that can be charged to the Scheme would be as per ation, 1996. Investors are requested to read "Section- n the SID.
Tax treatment for the Investors (Unitholders)	Investor are advised to refer to the deta independently refer to his tax advisor.	ils in the Statement of Additional Information and also
Daily Net Asset Value (NAV) Publication		ne NAVs under a separate head on the website of the ad of the Association of Mutual Funds in India-AMFI very Business Day.
For Investor Grievances please contact	Name and Address of Registrar	KFin Technologies Limited Karvy Selenium Tower B, Plot No 31 & 32, First Floor, Gachibowli, Financial District, Nanakramguda, Serilingampally, Hyderabad – 500032. Telephone-+91 40 7961 5247 Email id: <u>rathanga.pani@kfintech.com</u> Website address: <u>www.kfintech.com</u>
	Name and Address of Investor Relations Officer of Bank of India Investment Managers Pvt. Ltd.	nvestor Relation Officer Ms. Roshni Pawar Address: Bank of India Investment Managers Private Limited B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400013 Phone No: +91-22-61249024 Email: service@boimf.in Contact details for general service requests and Complaint: Investors can lodge any service request or complaints or enquire about NAVs, Unit Holdings, IDCW, etc by calling the Investor line of the AMC at toll free number 1800 - 266 - 2676 & 1800 - 103 - 2263 (chargeable) from 9.00 am to 6.00 pm (Monday to Saturday) or +91-22-61249000 (at local call rate for enquiring at AMC ISC's) or email – service@boimf.in. The service representatives may require personal information of the Investor for verification of his / her

		identity in order to protect confidentiality of information. The AMC will at all times endeavor to handle transactions efficiently and to resolve any investor grievances promptly.								
		For any grievances with respect to transactions through BSE StAR and / or NSE MFSS, the investors / Unit Holders should approach either the stock broker or the investor grievance cell of the respective stock exchange.								
Unitholders' Information	Give the frequency and the policy of th Annual Financial results and Half year	e fund house for the providing the Accounts Statement, rly portfolio to the investors.								
	Account Statements:									
	and/or SMS within 5 working days of	firmation specifying the units allotted by way of email of receipt of valid application/transaction to the Unit / or mobile number (whether units are held in demat								
	A Consolidated Account Statement (CAS) detailing all the transactions across all mutual (including transaction charges paid to the distributor) and holding at the end of the shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place dur, month by mail or email on or before 15th of the succeeding month.									
	before 21st day of succeeding month,	end of every six months (i.e. September/ March) on or to all investors providing the prescribed details across ties held in dematerialized form across demat accounts,								
	For further details, refer SAI.									
	Annual Report:									
	email id is provided unless otherwise if (or such other period as may be specified of the relevant accounting year (i.e. 3) available for inspection at the Head of available to the Unit holders on reque	ged summary thereof shall be mailed (emailed, where required) to all Unit holders not later than four months ied by SEBI from time to time) from the date of closure B1st March each year) and full annual report shall be Office of the Mutual Fund and a copy shall be made est. Scheme wise annual report shall also be displayed nd on the website of Association of Mutual Funds in								
	- • •	r, in the format prescribed by SEBI, will be hosted on AMFI. Annual Report or Abridged Summary will also r's registered e-mail address.								
	e	ir email id, will have an option of receiving a physical Summary thereof. Unitholders whose email addresses								

are not registered with the Mutual Fund may 'optin' to receive a physical copy of the annual report or an abridged summary thereof.

Bank of India Mutual Fund will provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a unitholder. Physical copies of the report will also be available to the unitholders at the registered office at all times.

Bank of India Mutual Fund will publish an advertisement every year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the AMC website and on the website of AMFI.

Heading	AMC website Link
Annual Report	https://www.boimf.in/regulatory-reports/financials

Monthly/Half yearly Portfolio Disclosures:

Bank of India Mutual Fund will disclose portfolio (along with ISIN) in user friendly and downloadable spreadsheet format, as on the last day of the month/half year for all their schemes on its website and on the website of AMFI within 10 days from the close of each month/half year.

In case of unitholders whose email addresses are registered, Bank of India Mutual Fund will send via email both the monthly and half yearly statement of scheme portfolio within 10 days from the close of each month/half year respectively.

Bank of India Mutual Fund will publish an advertisement every half-year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half yearly statement of the schemes portfolio on the AMC's website and on the website of AMFI. Bank of India Mutual Fund will provide physical copy of the statement of scheme portfolio without any cost, on specific request received from a unitholder.

Heading	AMC website Link	AMFI website Link
Monthly	https://www.boimf.in/investor-	https://www.amfiindia.com/investor
Portfolio	<u>corner#t2</u>	corner/online-
Half	https://www.boimf.in/regulatory-	center/portfoliodisclosure
yearly	reports/financials	
Portfolio		

COMMON APPLICATION FORM

Bank of India 🛧 Mutual und

PLEASE FILL ALL FIELDS WITH BLACK BALL POINT, IN BLOCK LETTERS AND ALL FIELDS ARE MANDATORY

	Investors must re	ad the	KIM, I	Instru	uctions	s and	d Prod	luct L	.abeli	ng on	front	page	befor	e coi	mpleting	j thi	is Form						App	olicat	tion N	0:										
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w b s	I/We hereby confi vithout any interactio roker or notwithstan ales person of the dis	rm that n or adv ding the tributor	the EU vice by advice r/sub b	IN bo: / the e e of in roker	x has t employ -appro	peen i /ee/re opriat	intention elation eness	onally ship r , if an <u>y</u>	r left b manag y, pro	lank by ger/sale vided b	v me/i es pe y the	us as t rson o emplo	his tran of the al oyee/re	isact bove latior	ion is ex distribut iship ma	ecu or/s nag	ted sub jer/								2 nd aj				sed		3 rd 3				ised	
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					Pe	rma	nent /	Accou	unt N	umbei	r (PA	N)					K١	C I	dentific	cation	Nun	nber	(KIN)													
	First Applican	t																									[F	Pan/ K	(YC Pro	oof Er	nclose	d			
	Second Applic																										[F	Pan/ K	(YC Pro	oof Er	nclose	d			
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	Guardian (in c	ase M	inor)																										Pan/ K	(YC Pro	oof Er	iclose	;d			
5	APPLICANT'S DE	TAILS																		(R	efer	Instr	uctio	n No	. 2(b)) (i	#Rei	ier In	struct	ion No). 2(b)9)	(*	Man	datory))
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	Name (1 st) (Name	should	d be a	s per	PAN)																															
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	If yes, please qu	ote Re	gistra	tion I	No. of	Dar	Self Certification Form] (Refer Instruction No. 14 & 15) (Mandatory)																													
	For Investments	"On he	half o	f Min	nor"		Rirth	n Cert	tificat	ρΓ	7 50	hool	Certifi	cate		Pas	sport] ∩the	r		I F	Relati	onsh	in witl	n min	or		ather		Moth	her		egal (Guardia	 an
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on Ba	nk and Branch																																			

Please note: All unit allotments are subject to realization of cheques/Demand Drafts and subject to the terms and conditions of relevant Scheme Information Document and Statement of Additional Information.

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Spouse Depender	t Children 🗌 Deper	ndent Siblings	 Dependent ParentsGuardian in	case of n	ninor Others	s								
Spouse Depender	t Children Deper	ndent Siblings	Dependent Parents Guardian in	case of n	ninor 0thers	s								
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			1 st Applicant											
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roviding any of the ment	oned services		Foreign Exchange / Money Changer Servic Money Lending / Pawning	ces			asino S	Service						
1 st Applicant 2 nd Applica	ant 3 rd Applicant	Guardian	Gross Annual Income Range (in ₹)	1 st Appl	icant 2 nd Applic	cant 3 rd Applicar	nt G	Guardia						
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			25 lac- 1 cr											
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document(s) physically in	i lieu of Email.	Account Stat	tement News Letter [Annua	l Report	Other Statut	ory Inf	ormatio						
all applicant(s)/ guardian	n] Business 🔲 Regi	stered Office		idress ap	pearing in Folio)		tructio	n No. 1						
					T	hird Applicant								
Yes	No		Yes No											
If Yes, please	provide the		If Yes, please provide the		If Yes	, please provide t	he							
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FOR MORE INFORMATION

Bank of India Mutual Fund

Add: B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400013



8	BANK ACCOUN	IT DI	TAIL	.S - I	Mand	lator	y (Pa	iyout	Bank	- If le	eft bla	nk, ap	plica	tion	will b	e rej	ecte	d)															(Re	fer l	nstru	ction	No. 3)
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** If % is not specified, then the assets shall be distributed equally amongst all the nominees. Any odd lot after division / fraction of %, shall be transferred to the first nominee mentioned in the nomination form. (see table in 'Transmission aspects').

*** Provide only number: PAN or Driving Licence or Aadhaar (last 4 digit of Aadhaar). Copy of the document is not required. However, in case of NRI / OCI / PIO, Passport number is acceptable.

1) I / We want the details of my / our nominee to be printed in the statement of holding or statement of account, provided to me/ us by the AMC / DP as follows; (please tick, as appropriate) Name of nominee(s) Nomination: Yes / No

- 2) I hereby authorize ______ (nominee number ____) to operate my account on my behalf, in case of my incapacitation in terms of paragraph 3.5 of the circular. He / She is authorized to encash my assets up to _____% of assets in the account / folio or ₹______. (Optional) (strike off portions that are not relevant)
- 3) This nomination shall supersede any prior nomination made by me / us, if any.
- 4) Signature(s) As per the mode of holding in demat account(s) / MF folio(s)
- 5) * Signature of two witness(es), along with name and address are required, if the account holder affixes thumb impression, instead of wet signature.

Transmission aspects								
Event	Transmission of Account / Folio to							
Demise of one or more joint holder(s)	Surviving holder(s) through name deletion The surviving holder(s) shall inherit the assets as owners.							
Demise of all joint holders simultaneously – having nominee	Nominee							
Demise of all joint holders simultaneously – not having nominee	Legal heir(s) of the youngest holder							

Signature(s) - As per mode of holding in demat accounts / MF Folio(s) for existing investors

Name of the Holder	Signature/ Thumb Impression of holder	Signature of two witness(es) along with name & address are required, if the account holder affixes thumb impression instead of signature							
		Name & Address of Witness	Witness Signature						
Sole / 1st		Witness 1 - Name: Address:	Witness 1						
Holder (Mr./Ms.)		Witness 2 - Name Address:	Witness 2						
2nd		Witness 1 - Name: Address:	Witness 1						
Holder (Mr./Ms.)		Witness 2 - Name Address:	Witness 2						
3rd		Witness 1 - Name: Address:	Witness 1						
Holder (Mr./Ms.)		Witness 2 - Name Address:	Witness 2						

Any odd lot after division shall be assigned / transferred to the first nominee mentioned in the form.

I / We hereby confirm that I / We do not wish to appoint any nominee(s) for my mutual fund units held in my / our mutual fund folio and understand the issues involved in non appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the mutual fund folio.

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13 DECLARATION

I/We have read and understood the contents of the Scheme Information Document and Statement of Additional Information of Bank of India Mutual Fund including the section on Who cannot invest and Prevention of Money Laundering. I/We hereby apply for Allotment/Purchase of Units in the Scheme and agree to abide by the terms and conditions applicable thereto. I/We hereby declare that I/We am /are authorised to make this investment and that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India. I/We hereby authorise Bank of India Mutual Fund its Investment Manager and its agents to disclose details of my investment to my bank(s)/Bank of India Mutual Fund and /or Distributor /Broker / Investment Advisor. I/We have neither received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We declare that the information given in this application form is correct, complete and truly stated.

I/We are aware that the information provided/collected in this application form is necessary in relation to operation of my/our investment account. I/We hereby give consent for sharing my/our data/information with any third party as may be required by Bank of India Mutual Fund for the purpose of providing services to me/us or for opening, continuing and operating my/our investment account/folio.

I/ We confirm that the ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him by the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

I/We request Bank of India Mutual Fund to update my/our following details for the above Folios. I/we authorize Bank of India Investment Managers Pvt. Ltd. Registrars to refer these details to any of the appropriate authorities including Unique Identification Authority of India (UIDAI)/ KYC Registration Agency/Authentication Agencies etc. and also authorize such agencies / service providers including UIDAI to share the data as per their records, for verification purpose. In case of any correction/change in name/address/mobile number/date of birth etc. recorded with UIDAI, please update the change with UIDAI's Aadhaar Self Service Update Portal, currently, https://ssup.uidai.gov.in/web/guest/update and also with Bank of India MF.

I/WE HEREBY CONFIRM THAT I/WE HAVE NOT BEEN OFFERED/ COMMUNICATED ANY INDICATIVE PORTFOLIO AND/ OR ANY INDICATIVE YIELD BY THE FUND/ AMC/ ITS DISTRIBUTOR FOR THIS INVESTMENT.

I/We have read and understood the instructions on nomination and I/We hereby undertake to abide by the same. The instructions contained herein supercedes all previous nominations made by me/us in respect of the folio(s) mentioned above. I/ We hereby agree to read the respective SID and SAI of the schemes of Bank of India Mutual Fund before investing in any scheme of Bank of India Mutual Fund.

Applicable to NRI only: I /We confirm that I am/we are Non-Resident Indian/Person of Indian Origin and that I/We have remitted funds from abroad through approved banking channels or from funds in my/our NRE/NRO/FCNR Account. I/We undertake that all additional purchases made under this Folio will also be from funds received from abroad through approved banking channels or from funds in my/our NRE/NRO/FCNR Account.

CERTIFICATION: I / We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me/us on this Form is true, correct, and complete. I / We also confirm that I / We have read and understood the FATCA & CRS Terms and Conditions above and hereby accept the same.

(Please write Application Form No. / Folio No. on the reverse of the Cheque / Demand Draft / Payment Instrument.)							
First/ Sole Applicant/ Guardian/ PoA/ Authorised Signatory							
Second Applicant/ Authorised Signatory							
Third Applicant/ Authorised Signatory							

FOR NON-INDIVIDUALS - SUPPLEMENTARY KNOW YOUR CLIENT (KYC), FATCA, CRS & SELF CERTIFICATION FORM



Type of address given at KRA Residential or Business Residential Business Registered Office "Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes" / / / Folio Number / / / / / / / PAN Date of incorporation D M Y Y Y Y City of incorporation Country of incorporation Country of incorporation AOP/BOI Trust I Entity Constitution Type (Please tick as appropriate) Partnership Firm HUF Private Limited Company Public Limited Company Society AOP/BOI Trust I										
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Entity Constitution Type (Please tick as appropriate)										
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Limited Liability Partnership Artificial Juridical Person Others specify										
Please tick the applicable tax resident declaration:										
1. Is "Entity" a tax resident of any country other than India 🗌 Yes 🗋 No (If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID num										
Country Tax Identification Number [%] Identification Type (TIN or Other, please specify)									
In case Tax Identification Number is not available, kindly provide its functional equivalent\$.]									
In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIN, etc. In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here										
ADDITIONAL KYC INFORMATION										
	1 Crore									
OR Net-worth (Mandatory for Non-Individuals) ₹ as on D D M M Y Y Y Y (Not older than 1 year)										
Politically Exposed Person (PEP) Status* (Also applicable for authorised signatories/ Promoters/ Karta/ Trustee/ Whole time Directors)	nlicable									
Is the entity involved in any of the mentioned services:	plicable									
(Please tick as appropriate) Money lending/ Pawning Not applicable										
*PEP are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/ m	litary									
officers, senior executives of state owned corporations, important political party officials, etc.										
FATCA & CRS Declaration (Please consult your professional tax advisor for further guidance on FATCA & CRS classification)										
PART A (to be filled by Financial Institutions or Direct Reporting NFEs)										
We are a, GIIN GIIN										
Financial institution ⁶ Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name	e below									
OR Name of sponsoring entity										
Direct reporting NFE ' (please tick as appropriate)										
GIIN not available (please tick as applicable)										
If the entity is a financial institution,	ng Fl									
PART B (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")										
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¹Refer 2a of Part C | Refer 2b of Part C | Refer 2c of Part C | Refer 3(ii) of Part C | Refer 1 of Part C | Refer 3(vii) of Part C | Refer 1 A of Part C

FATCA - CRS Terms and Conditions

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with Bank of India Mutual Fund (Formerly BOI AXA Mutual Fund) or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

If you have any questions about your tax residency, please contact your tax advisor. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number.

\$It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

CERTIFICATION

I / We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me / us on this Form is true, correct, and complete. I / We also confirm that I / We have read and understood the FATCA& CRS Terms and Conditions below and hereby accept the same.

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Date) [A N	/	Y	Y	()	(PI	lace																	
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PART C FATCA Instructions & Definitions

- 1 Financial Institution (FI) The term FI means any financial institution that is a Depository Institution Custodial Institution, Investment Entity or Specified Insurance company, as defined.
 - Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
 - Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where it's income attributale to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of
 - (i) The three financial years preceding the year in which determination is made; or
 (ii) The period during which the entity has been in existence, whichever is less.
 - Investment entity is any entity.
 - That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
 - Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
 - (ii) Individual and collective portfolio management; or
 - (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;

or

The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.

An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of :

 The three-year period ending on 31 March of the year preceding the year in which the determination is made;

or

- (ii) The period during which the entity has been in existence.
- The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 refer point 2c.)
- Specified Insurance Company: Entity that is an insurance company (or the holding company of an
 insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance
 Contract or an Annuity Contract.
- FI not required to apply for GIIN:

A. Reasons why FI not required to apply for GIIN:

Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers& Executing Brokers
07	Exempt collective investment vehicle
08	Trustee of an Indian Trust
09	Fl with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI

2. Non-financial entity (NFE) - Foreign entity that is not a financial institution

Types of NFEs that are regarded as excluded NFE are:

a. Publicly traded company (listed company)

A company is publicly traded if its stock are regularly traded on one or more established securities markets

(Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)

b. Related entity of a publicly traded company

The NFE is a related entity of an entity of which is regularly traded on an established securities market;

c. Active NFE : (is any one of the following):

)1)2)3	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income; The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing; Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or investment purposes; The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a
)3	an entity wholly owned by one or more of the foregoing; Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or investment purposes; The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a
	outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes; The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a
	investing capital into assets with the intent to operate a business other than that of a
)4	Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
)5	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
)6	The NFE primarily engages in financing and hedging transactions with, or for Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
	 It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;
	 It is exempt from income tax in India; It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;
	The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and
	The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.
	Explanation For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-
	 (I) an Investor Protection Fund referred to in clause (23EA); (II) a Credit Currentee Fund Truct for Credit Inductrice referred to in clause 22ED.
	 (II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and
	(III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;
er defin	
	l entity
entities	y is a 'related entity' of another entity if either entity controls the other entity, or the tw are under common control For this purpose, control includes direct or indirec hip of more than 50% of the votes and value in an entity.

The term passive NFE means

- (i) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company; or
- (ii) an investment entity defined in clause (b) of these instructions
- (iii) a withholding foreign partnership or withholding foreign trust;
- (Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)

(iii) Passive income

3

- The term passive income includes income by way of :
- (1) Dividends,
- (2) Interest
- (3) Income equivalent to interest,

PART D FATCA Instructions & Definitions (Contd.)

- (4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE
- (5) Annuities
- (6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
- (7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,
- (8) The excess of foreign currency gains over foreign currency losses
- (9) Net income from swaps
- (10) Amounts received under cash value insurance contracts

But passive income will not include,in case of a non-financial entitythat regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

(iv) Controlling persons

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005. In the case of a trust, the controlling person means the settl or, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of alegalar rangement other than a trust, controlling person means persons in equivalent or similar positions.

Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:

- More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- ii. More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership;

or

 More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

Where the client is a trust, the financial institutionshall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settler of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

(A) Controlling Person Type:

Code	Sub-category
01	CP of legal person-ownership
02	CP of legal person-other means
03	CP of legal person-senior managing official
04	CP of legal arrangement-trust-settlor
05	CP of legal arrangement-trust-trustee
06	CP of legal arrangement-trust-protector
07	CP of legal arrangement-trust-beneficiary
08	CP of legal arrangement-trust-other
09	CP of legal arrangement-Other-settlor equivalent
10	CP of legal arrangement-Other-trustee equivalent
11	CP of legal arrangement-Other-protector equivalent
12	CP of legal arrangement-Other-beneficiary equivalent
13	CP of legal arrangement-Other-other equivalent
14	Unknown
12 13 14	CP of legal arrangement-Other-beneficiary equivalent CP of legal arrangement-Other-other equivalent

(v) Specified U.S. person – A U.S person other than the following:

(i) a corporation the stock of which is regularly traded on one or more established securities markets;

 (ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471 (e) (2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);

(iii the United States or any wholly owned agency or instrumentality thereof;

(iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;

- (v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- (xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- (xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- (xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(vi) Owner documented FFI

- An FFI meets the following requirements:
- (a) The FFI is an FFI solely because it is an investment entity;
- (b) The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company;
- (c) The FFI does not maintain a financial account for any non participating FFI;
- (d) The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and
- (e) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

(vii) Direct reporting NFE

A direct reporting NFFE means a NFFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

(viii) Exemption code for U.S. persons

Code	Sub-category
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
В	The United States or any of its agencies or instrumentalities
С	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section $1.1472-1(c)(1)(i)$
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section $1.1472{-}1(c)(1)(i)$
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
Н	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
1	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
К	A broker
L	A trust exempt from tax under section 664 or described in section $4947(a)(1)$
М	A tax exempt trust under a section 403(b) plan or section 457(g) plan

FOR MORE INFORMATION

Bank of India Mutual Fund (Formerly BOI AXA Mutual Fund)

Add: B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400013

Email us at service@boimf.in



DECLARATION FORM OF ULTIMATE BENEFICIAL OWNERSHIP [UBO] / CONTROLLING PERSONS

(Mandatory for Non-individual Investors)



I: Investor details:							
Investor Name							
Folio							
PAN * If PAN is not available, specify Folio No. (s)							
II: Category							
Our company is a Listed Company on a recognized stock exchange in India / Subsidiary of a or Controlled by a Listed Company [If this category is selected, no need to provide UBO details].							
Name of the Stock Exchange where it is listed#							
Security ISIN#							
Name of the Listed Company (applicable if the investor is subsidiary/associate):							
#mandatory in case of Listed company or subsidiary of the Listed Company							
Unlisted Company Partnership Firm / LLP Unincorporated association / body of individuals Public Charitable Trust Private Trust							
Religious Trust Trust created by a Will Others [please specify]							
UBO / Controlling Person(s) details							
Does your company/entity have any individual person(s) who holds direct/indirect controlling ownership above the prescribed threshold limit? Yes No							

If 'YES' - We hereby declare that the following individual person holds directly / indirectly controlling ownership in our entity above the prescribed threshold limit. Details of such individual(s) are given below.

If 'NO' - declare that no individual person (directly / indirectly) holds controlling ownership in our entity above the prescribed threshold limit. Details of the individual who holds the position of Senior Managing Official (SMO) are provided below.

	UBO-1 / Senior Managing Official (SMO)	UBO - 2	UBO - 3
Name of the UBO/SMO#.			
UBO / SMO PAN#. For Foreign National, TIN to be provided]			
% of beneficial interest#.	>10% controlling interest.	> 10% controlling interest.	> 10% controlling interest.
UBO / SMO Country of Tax Residency#.			
UBO / SMO Taxpayer Identification Number / Equivalent ID Number#.			
UBO / SMO Identity Type			
UBO / SMO Place & Country of Birth#	Place of Birth:	Place of Birth:	Place of Birth:
	Country of Birth:	Country of Birth:	Country of Birth:
UBO / SMO Nationality			
UBO / SMO Date of Birth [dd-mmm-yyyy] #	D D M M Y Y Y Y	D D M M Y Y Y Y	D D M M Y Y Y Y
UBO / SMO PEP#	Yes – PEP	Yes – PEP	Yes – PEP
UBO / SMO Address [include City, Pincode, State, Country]	Address:	Address:	Address:
	City:	City:	City:
	Pincode:	Pincode:	Pincode:
	State:	State:	State:
	Country:	Country:	Country:

UBO / SMO Address Type	Residence Business	Residence Business	Residence Business				
	Registered Office	Registered Office	Registered Office				
UBO / SMO Email							
UBO / SMO Mobile							
UBO / SMO Gender	Male Female Others	Male Female Others	Male Female Others				
UBO / SMO Father's Name							
	Public Service Private Service	Public Service Private Service	Public Service Private Service				
UBO / SMO Occupation							
	Business Others	Business Others	Business Others				
SMO Designation#							
UB0 / SM0 KYC Complied?	Yes No.	Yes No.	Yes No.				
	If 'Yes,' please attach the KYC acknowledgement.	If 'Yes,' please attach the KYC acknowledgement.	If 'Yes,' please attach the KYC acknowledgement.				
	If 'No,' complete the KYC and confirm	If 'No,' complete the KYC and confirm	If 'No,' complete the KYC and confirm				
	the status.	the status.	the status.				

Mandatory column. Note: If the given columns are not sufficient, required information in the given format can be enclosed as additional sheet(s) duly signed by Authorized Signatory. * Participating Mutual Fund(s) / RTA may call for additional information/documentation wherever required or if the given information is not clear / incomplete / correct and you may provide the same as and when solicited.

Declaration

I/We acknowledge and confirm that the information provided above is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false, untrue, misleading, or misrepresenting, I/We am/are aware that I/We may be liable for it including any penalty levied by the statutory/legal/regulatory authority. I/We hereby confirm the above beneficial interest after perusing all applicable shareholding pattern and MF/RTA/other registered intermediaries can make reliance on the same. I/We hereby authorize you **[CAMS/Bank of India Mutual Fund/ Bank of India Investment Managers Pvt. Ltd]** to disclose, share, rely, remit in any form, mode or manner, all / any of the information provided by me, including all changes, updates to such information as and when provided by me to any of the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising me/us of the same. Further, I/We authorize to share the given information to other SEBI Registered Intermediaries / any regulated intermediaries registered with SEBI / RBI / IRDA / PFRDA to facilitate single submission / update & for other relevant purposes. I/We also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days of such changes and undertake to provide any other additional information as may be required at your / Fund's end or by domestic or overseas regulators/tax authorities.

Signature with relevant seal:

Authorized Signatory	Authorized Signatory	Authorized Signatory
Name:	Name:	Name:
Designation:	Designation:	Designation:
Place	Date D D	M M Y Y Y Y

Instructions on Controlling Persons / Ultimate Beneficial Owner

As per PMLA guidelines and relevant SEBI circulars issued from time to time, non-individuals and trusts are required to provide details of controlling persons [CP] / ultimate beneficiary owner [UBO] and submit appropriate proof of identity of such CPs/ UBOs. The beneficial owner has been defined in the circular as the natural person or persons, who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted and includes a person who exercises ultimate effective control over a legal person or arrangement.

A. For Investors other than individuals or trusts:

(i) The identity of the natural person, who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest. Controlling ownership interest means ownership of/entitlement to:

- more than 10% of shares or capital or profits of the juridical person, where the juridical person is a company.

- more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership.

- more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

(ii) In cases where there exists doubt under clause (i) above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means like through voting rights, agreement, arrangements or in any other manner.

(iii) Where no natural person is identified under clauses (i) or (ii) above, the identity of the relevant natural person who holds the position of senior managing official.

B. For Investors which is a trust:

The identity of the settler of the trust, the trustee, the protector, the beneficiaries with 10% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

C. Exemption in case of listed companies / foreign investors

The client or the owner of the controlling interest is a company listed on a stock exchange or is a majority-owned subsidiary of such a company, there is no need for identification and verification of the identity of any shareholder or beneficial owner of such companies and hence exempted from UBO declaration provided other requisite information is provided. Intermediaries dealing with foreign investors' viz., Foreign Institutional Investors, Sub Accounts and Qualified Foreign Investors, may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012 and other circulars issued from time to time, for the purpose of identification of beneficial ownership of the client.

D. KYC requirements

Beneficial Owner(s) / Senior Managing Official (SMO) is/are required to comply with the prescribed KYC process as stipulated by SEBI from time to time with any one of the KRA & submit the same to AMC. KYC acknowledgement proof is to be submitted for all the UBO(s) / SMO(s).



SIP Registration Mandate - AUTO DEBIT/ NACH FACILITY/ SIP TOP UP/ OTM



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Certified that the signature of account holder and the details of Bank Account mentioned in Debit Mandate for for NACH/ Direct Debit are correct as per our records.

TERMS AND CONDITIONS

- Existing investors seeking for Systematic Investment only, need to fill up this Systematic Investment Form. New investors who wish to enroll for the Systematic Investment should fill up SIP Form in addition to the Common Application Form, with or without the initial investment amount i.e. the first installment can be without the cheque. However in lines with SEBI and AMFI guidelines the requirement of submission of documents for subscription/transaction is modified from time to time. Therefore, for earlier the submission for the submission of the submission for the submis 1. Therefore, for such additional requirements the investor is required to refer the "Instruction For Completing the Application Form" (as provided in the main application form) and submit such additional documentation for the same.
- The cheque may be drawn in favour of "Full name of the Scheme" followed by the name of the sole or 1st joint holder/ his PAN/folio number. For e.g. "XYZ Scheme A/c Sole / First Investor name" or "XYZ Scheme A/c -Permanent Account Number" or "XYZ Scheme A/c -Folio Number". If the investment is without a first investment cheque then the cancelled cheque copy is mandatory for 2
- 3 submission and, if such cancelled cheque is without any name a bankers attestation is required on the SIP form.
- Please check the Scheme Information Document & the Statement of Additional Information for SIP facility in respective scheme. 4
- Monthly SIP facility is available on any day of the month Between 1-28 (Default date is 10th if not specified). Weekly SIP is available on any day of the week between Monday-Friday (Default day Wednesday if not specified). 5
- During ongoing purchase in monthly SIP your first SIP can be for any day of the month. Your second 6. and subsequent SIPs are available only on the above specified dates of the month with a minimum gap of atleast 30 calendar days between first and second SIP installment. In case the chosen date turns out to be a non working day for the scheme; the SIP will be processed on the immediate following working dav.
- The SIP cheque (where the investment is made by cheque) should be drawn on the same bank account 7. which is to be registered for Auto Debit. The bank account provided for Auto Debit should participate in local MICR clearing.
- The first investment cheque while applying for Monthly SIP can be either equal to or greater than the subsequent Monthly SIP installment amounts. The subsequent Monthly SIP installment amounts however should remain the same as per the scheme specific information document and all the 8 postdated cheques issued.
- The investor has the right to discontinue SIP at any time he/she so desires by sending a written request, at least 15 working days prior to the due date of next SIP for Monthly SIP to any of the offices of Bank of India Mutual Fund or its Investor Service Centres. 9.
- Investor will not hold Bank of India Investment Managers Pvt. Ltd., its registrars and other service providers responsible if the transaction is delayed or not effected, the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of Auto Debit / local holidays / 10.
- incomplete or incorrect instructions from the applicant. Bank of India Investment Managers Pvt. Ltd. reserves the right not to represent any mandate for SIP auto Debit facility if the registration could not be effected in time for reason beyond its control. 11
- Bank of India Investment Managers Pvt. Ltd., its registrars and other service providers shall not be responsible and liable for any transaction failures, due to rejection of the transaction by your bank / branch or its refusal to register the SIP mandate. 12
- 13. In case of renewal of SIP this form should be submitted at least 1 month prior to the due date. 14.
 - SIP TOP UP Facility: 1
 - Top Up facility will be available only for valid new registration(s) under SIP or renewal of SIP The minimum SIP Top-up amount is ₹500 and in multiples of ₹500 2.

 - Top Up can be done on a half yearly / annual basis: 3 4.
 - If the investor does not specify the frequency, the default frequency for Top-up will be considered as Half-yearly.
 - 5. This facility is available only for Monthly SIP.
 - SIP Top-up facility shall be available for SIP Investments through NACH / Direct Debit Facility/ Standing Instruction only. 6.
 - 7. Top Up Facility will not be available for investments under SIP where the auto debit period has not been indicated by the investor at the time of investments.
 - All other terms & conditions applicable for regular SIP will also be applicable to Top-up SIP.
- The responsibility of the information provided in this SIP Registration cum Debit Mandate or any other application form for this facility solely rests with the User(s) and the AMC/ Mutual Fund / Registrar will not be responsible or liable for any loss, claims, liability that may arise on account of any incorrect and/or erroneous data / information supplied by the User(s). 15
- and/or erroneous data/information supplied by the User(s). The User(s) confirm that the information provided in the SIP Registration cum Debit Mandate, KYC/ CKYC Application Form and all other documentation provided / communicated to the AMC is true, accurate and correct. The User(s) acknowledge their responsibility for information provided in the SIP Registration cum Debit Mandate, SMS sessions or otherwise solely rests with the User(s). As such the AMC/ Registrar will not be responsible or liable for any loss, claims, liability which may arise on account of any incorrect and/or erroneous information provided by the User(s) in such form, 16. documents or mediums.
- The User(s) agree and confirm that if at any stage the information provided is found to be incorrect/ false/erroneous, the AMC/ Registrar reserves the right to, at its sole discretion, reject the Registration cum Mandate and refund the Purchase amount or if Units have been allotted, freeze the folio or Redeem the Units at Applicable NAV (at applicable Exit Load, if any) and in such a cases the decision of 17. the AMC / Registrar shall be final and binding on the User(s) and the Mutual Fund / AMC will not be responsible for any consequence there from.
- 18 In case of auto cancellation, the below given uniform timeline for treating an SIP as closed / cancelled as SEBI Guidelines:

S No.	SIP Interval	No. of failed debit attempts prior to cancellation of SIP
1.	Daily	3
2.	Weekly, Fortnightly	3
3.	Monthly	3
4.	Bi-monthly, Quarterly or Longer interval SIPs	2

When an investor submits request for cancellation of SIP, Auto-debit / SIP will get cancelled within 10 calendar days of such request placed by the investor. 19

OTHER TERMS & CONDITIONS

- 1. This facility is available presently only for Systematic Investment Plan
- 2. NACH debit facility is offered at various banks. For a detailed list of banks please refer the website www.npci.org.in
- 3. This facility is offered only to the investors having bank accounts with above mentioned Banks. Above list is subject to modification/updation at any time in future at the sole discretion of Bank of India Investment Managers Pvt. Ltd., without assigning any reason or prior notice. If any bank is removed, SIP instructions of investors for such banks via NACH will be discontinued without any prior notice.
- By signing the NACH mandate form the investor agrees to abide by the terms and conditions of NACH 4. facility through NPCI (www.npci.org.in).
- New/Existing investors who wish to enroll for SIP through NACH should fill the SIP Application Form 5 and the Registration cum Mandate Form for NACH.
- 6. New Investors should mandatorily give a cheque for the first transaction.
 - First SIP Cheque should be dated current day. All subsequent Installments through NACH for a. monthly SIP is between 1-28 & for weekly SIP is any day of the week between Monday- Friday.
 - The Registration cum Mandate Form for NACH should be submitted at least 30 Calendar days b. prior to next sip cycle date through NACH.
 - *Unique Mandate Registration Number (UMRN) is auto generated by NPCI during the mandate C. creation for the first time. Investors, who do not have the UMRN, please leave it blank. UMRN would be linked to the folio and maximum length is 20 characters comprising of Alpha Numeric Character allotted by NPCI.
 - Investors who already have UMRN registered under the folio can fill up the SIP Registration cum d. Mandate Form for NACH and should be submitted at least 30 Calendar days before the date of the first debit through NACH
- 7. Please provide the cancelled cheque leaf of the Bank A/c no. for which NACH facility is registered.
- 8. Investors need to mandatorily fill the SIP Registration Cum Mandate form for NACH for any amendment and cancellation quoting their UMRN by giving 15 working days prior notice to any of the investor service centre
- Investor can choose to discontinue the SIP facility under folio without cancelling the UMRN by giving 9 15 working days prior notice to any of the Investor Service Centre. Investor can choose to register any future SIP by simply filling up the Registration cum mandate form for NACH quoting their UMRN.
- 10. Please enter IFSC Code (maximum length-11 Alpha Numeric Characters) and MICR Code (maximum length - 9 Numeric Characters) of investor bank
- In case of existing investor, if application is received without existing UMRN then the first UMRN 11. registered in the folio would be considered.
- 12. Mandate duration period should be less than or equal to 40 years from the application date. An investor has option to choose the "End Date" of the SIP for maximum of 40 years from the start date

FOR MORE INFORMATION

Bank of India Mutual Fund

Add: B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400013



Email us at service@boimf.in

SPECIAL PRODUCTS APPLICATION FORM (SWP/ STP)



Distributor ARN/ RIA			(Refer Instruction No. 1)		OFFICE USE ONLY
	Sub Agent ARN Code	EUIN No.	Bank Branch Code/ Sub Broker Code	Sales Code	Date/Time of Recei
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Sole/1 st applicant/Guardia	n/Authorised Signatory/POA	2 nd applicant/Auth	orised Signatory	3 rd applicant,	Authorised Signatory
Upfront commission shall be pa	d directly by the investor to the AN	AFI registered Distributors based	on the investors' assessment of va	arious factors including s	ervices rendered by the distribut
INFORMATION OF EXISTIN		Mandatory field*			
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APPLICANT INFORMATION Name of Sole /First Applicant*	I (Please refer Point No. 8)	. ,	Data of Dirth		(Marchier George Streeters)
	Mr. Ms. [Date of Birth D D N		(*Mandatory for all investors)
Documents Enclosed ^				KYC [~] PAN*	
Name of Guardian/Contact Per	son [#] Relationship with MINOR			uardian's Date of Birth	D D M M Y Y
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INSTRUCTIONS - COMMON TO SWP/ STP FACILITIES AVAILABLE UNDER THE SPECIAL PRODUCTS (SWP /STP

- 1. Existing investors seeking for Special Product only, need to fill up this Special Product Form. New investors who wish to enrol for the Special Product should fill up Special Product Form in addition to the Common Application Form. However, in line with SEBI and AMFI guidelines the requirement of documents for submission of documents for subscription/ transaction is modified from time to time. Therefore, for such additional requirements the investor is required to refer the "Instruction for Completing the Application Form" (as provided in the main application form) and submit such additional documentation for the same.
- In case of renewal of SWP/ STP this form should be submitted at least 7 working days prior to the due date
- 3. The investor has the right to discontinue SWP/STP at any time he/she so desires by sending a written request at least 7 working days prior to the due date of next SWP / STP to any of the offices of Bank of India Mutual Fund or its Authorised Collection Centres. On receipt of such request the SWP/STP will be terminated.
- 4. Units will be allotted / redeemed / transferred at the Applicable NAV related prices of the 1st / 7th /10th /15th / 20th/ 25th of every month (or next business day, if 1st / 7th /10th /15th / 20th/ 25th non business day). An account statement will be dispatched to the unit holders once every quarter within 10 working days of the end of each quarter. The first account statement will be issued within 10 working days of the initial investment.
- 5. DIRECT APPLICATIONS : Investors should ensure to write the word 'DIRECT' in the column 'ARN No' or 'Broker Code' in their applications for purchases/ additional purchases/ switches/fresh Systematic Investment Plans (SIP)/ fresh Systematic Transfer Plans (STP) in all such cases where applications are not routed through any distributor/ agent/broker. In cases where unit holder uses a pre-printed transaction slip where details in the 'ARN No' or 'Broker Code' column is already printed, unit holder should cancel the ARN No/ Broker Code, write 'DIRECT' in the said column and it should also be counter signed by the unit holder/ all joint holder(s). Transactions slips/application forms where the column under 'ARN No or 'Broker Code' is provided, has to be filled by the unit holder as

'DIRECT' for processing the same as Direct applications. Investors can submit their applications for purchases / additional purchases/ switches/fresh SIP/ fresh STP at any of the Official Point(s) of Acceptance of Bank of India Mutual Fund. The list of Official Point(s) of Acceptance is available on the website of Bank of India Mutual Fund (www.boimf.in).

- The applicability of SWP/ STP will be as per the terms & conditions of the respective Scheme Information Documents and Statement of Additional Information.
- 7. Options available under SWP:
 - A] Fixed withdrawal: Investors can withdraw fixed amount as indicated in the ready reckoner below & the dates applicable for the same are 1st / 7th /10th / 15th / 20th/ 25th.
 - B] Appreciation SWP: Appreciation of above ₹ 500/- can be withdrawn at monthly, quarterly, half yearly and annually frequency & the dates applicable for the same are 1st/7th/10th/15th/20th/25th of the relevant month. In both Fixed Withdrawal and Appreciation SWP, Units will be redeemed basis Applicable NAV on the date chosen as per above.
- 8. If the STP application has from date and to date, then it refers to calendar days and processing happens only on business days.
- 9. If the STP application has number of installments, the number of installment is
- registered by omitting the non business day and holidays.
- 10. STP is not available for investments under lock-in period.
- 11. Minimum Amount: Daily Monday to Friday: ₹1,000/- in multiple and above
- 12. *First execution date will be OR on or after 3 calendar days from the date of submission of the form (excluding date of submission) subject to availability of funds in the transferor scheme.
- 13. ** If any day is a non-business day, then next immediate business day will be the STP day and units will be allotted with NAV.

Schemes		s	IP				ST	P		SWP							
	Available	Minimum Amount	SIP Frequency	Minimum Duration	Av	ailable	Minimum Amount	STP Frequency	Minimum Duration	А	vailable	Minimum Amount	Withdrawal Frequency	Minimum Duration Installment			
					IN	OUT											
Bank of India Large & Mid Cap Equity Fund	~	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	1	~	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	1	Minimum balance in a scheme for SWP should be ₹ 10,000	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 1			
Bank of India ELSS Tax Saver	~	₹ 500 and in multiples of ₹ 1 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	1	~	₹ 500 and in multiples of ₹ 1 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	~	Minimum balance in a scheme for SWP should be ₹ 10,000	₹ 500 and in multiples of ₹ 1 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 1			
Bank of India Manufacturing & Infrastructure Fund	\$	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	1	~	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	1	Minimum balance in a scheme for SWP should be ₹ 10,000	₹ 1,000 and in multiples of ₹ 1 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 1			
Bank of India Conservative Hybrid Fund	~	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	1	~	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	~	Minimum balance in a scheme for SWP should be ₹ 25,000	₹ 500 and in multiples of ₹ 100 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 1			
Bank of India Balanced Advantage Fund	\$	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	~	~	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	~	Minimum balance in a scheme for SWP should be ₹ 10,000	₹ 1,000 and in multiples of ₹ 1 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 1			
Bank of India Mid & Small Cap Equity & Debt Fund	\$	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	1	~	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	1	Minimum balance in a scheme for SWP should be ₹ 10,000	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 1			
Bank of India Arbitrage Fund	\$	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	1	~	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	~	Minimum balance in a scheme for SWP should be ₹ 10,000	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 1			
Bank of India Small Cap Fund	\$	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	1	~	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	~	Minimum balance in a scheme for SWP should be ₹ 10,000	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 1			
Bank of India Flexi Cap Fund	1	Monthly - ₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	1	~	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 6 Weeks	~	Minimum balance in a scheme for SWP should ₹ 10,000	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 1			

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www.boimf.in

Schemes		٤	SIP				ST	P				SN	/P	
	Available	Minimum Amount	SIP Frequency	Minimum Duration	Av	ailable	Minimum Amount	STP Frequency	Minimum Duration	A	vailable	Minimum Amount	Withdrawal Frequency	Minimun Duratior Installme
		Monthly			IN	OUT					Minimaruna			Monthly -
Bank of India Bluechip Fund	1	Monthly - ₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	~	1	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	~	Minimum balance in a scheme for SWP should ₹ 10,000	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly, Quarterly, Half yearly & Annually	Quarterly 4 Half yearly - Annually
Bank of India Multi Cap Fund	~	Monthly - ₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	1	1	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	~	Minimum balance in a scheme for SWP should ₹ 10,000	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Quarterly	Monthly - Quarterly 4
Bank of India Business Cycle Fund	1	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	1	\$	₹ 1,000 and in multiples of ₹ 100 thereafter	Daily, Weekly & Monthly	Daily - 6 Days Weekly - 12 Weeks Monthly - 6 Months	1	Minimum balance in a scheme for SWP should be ₹ 10,000	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly - Quarterly 4 Half yearly - Annually
Bank of India Consumption Fund	1	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	~	5	₹ 1,000 and in multiples of ₹ 100 thereafter	Daily, Monthly & Weekly	Daily - 6 Days Monthly - 6 Months Weekly - 12 Weeks	1	Minimum balance in a scheme for SWP should be ₹ 10,000	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Quarterly	Monthly - Quarterly 4
Bank of India Short Term Income Fund	~	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	~	~	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	~	Minimum balance in a scheme for SWP should be ₹ 25,000	₹ 500 and in multiples of ₹ 100 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly 6 Quarterl 4 Half yearly - Annually 1
Bank of India Liquid Fund	×	No	t Applicable	1	~	5	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	~	Minimum balance in a scheme for SWP should be ₹ 10,000	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly 6 Quarterl 4 Half yearly - Annually 1
Bank of India Ultra Short Duration Fund	~	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	~	~	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	~	Minimum balance in a scheme for SWP should be ₹ 10,000	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly 6 Quarterl 4 Half yearly - Annually 1
Bank of India Credit Risk Fund							Not App	licable						
Bank of India Overnight Fund	×	N	ot Applicable		~	1	₹ 1,000 and in multiples of ₹ 100 thereafter	Daily, Weekly & Monthly	Daily - 6 Days Weekly - 12 Weeks Monthly - 6 Months	~	Minimum balance in a scheme for SWP should be ₹ 10,000	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly 6 Quarterly 4 Half yearly - Annually 1
Bank of India Money Market Fund	×	N	ot Applicable		~	~	₹ 1,000 and in multiples of ₹ 100 thereafter	Daily, Weekly & Monthly	Daily - 6 Days Weekly - 12 Weeks Monthly - 6 Months	~	Minimum balance in a scheme for SWP should be ₹ 10,000	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly 6 Quarterl 4 Half yearly - Annually 1

FOR MORE INFORMATION Bank of India Mutual Fund

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_{Website} www.boimf.in

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For Existin					ly															nk t.u			lia 7	d
1. DISTRIBUTOR INFO	RMATION				(Re	efer Se	ctio	n 1 u	nde	r instr	uctio	ns)					F	DR OF	FICE (JSE OI	NLY			
Distributor ARN/ RIA	Sub Ag	ent ARN (Code		EUIN N	lo.				Branch (Broker C				Sal	es C	ode			0)ate/Ti	me o	f Recei	pt	
□/We hereby confirm that the El executed without any interaction above distributor/sub broker or no	JIN box has be or advice by t otwithstanding	en intention he employ the advic	onally left /ee/relatic e of in-apj	blank by m Inship mar Propriatene	, ie/us as th iager/ sale	is transac	tion is of the	ed on t	he in	ivestors' applica	asses	rdian/		of various factors including the service rendered by the di 2 rd applicant/Authorised 3 rd applicant/Author Signatory						thorised				
employee/relationship manager/s					horthon	undia f				rised Sig			No (Mandatory to √). If Yes, please fill FATCA Declaration							,				
Non Individual investors s								y appi	can	t:(v):[res	/ []	NO (IVIA	inda	tory	/ t0 /). IT	res, p	lease		AICA	Decia	ration.	
2. UNIT HOLDER DE	``			`		BLOCK	Let	ters)						(Refer Section 2 under instru						ruction	is)			
Name of Sole /First App	licant	∐ Mr.		s. [_] M	/s.				_	EX	ISTIN	IG F	OLIO NO.							_		ļ		
		Perm	anent A	Account I	Number	(PAN)			C	KYC id	entifi	catio	n Num	ber	(KI	N No)			KY	C Pr	oof E	nclosed] 3
1st Applicant															Ì									
2nd Applicant							4			++	_							_						
3rd Applicant Guardian							-		_	++	_	-		+	_		+	+						
Legal Entity Identifier	(LEI)									++	+	+		((Re	fer	Sec	tion	່ 8 ແ	Indei	r ins	truc	ions)	
3. ADDITIONAL P	URCHASI		UEST						1						(F	lefei	r Se	ectio	n 3	und	er ir	nstru	ctions	5)
Scheme Name]
Plan				Option					Ī									STP	(Incas for co	se the a ntinuati	ddition ion of e	al purc existing	iase is STP)	-
Investment Amount					DD Char	ges								Ne	t An	noun	t 🗌]
Cheque/DD No			Cheque	/DD Date				Ц			rawn		L											
Branch Name Cheque should be in favour of Refer SID/ SAI. • Investment	the scheme na should be thro	ame. • Th bugh the b	ird Party a ank accou	& O/S cheq int register	ues will n ed with us	ot be acco S.	epted	and tra		A/c Typ tion is lia				aving		Curi	rent		RO	NF		FCN	ł	
4. SWITCH REQU	EST							_					1 1		(F	lefei	r Se	ectio	n 4	und	er ir	nstru	ctions)
From Scheme Plan/ Option IDCW Sub Option IDCW Frequency Amount						R Numb	er of			Scheme Plan/ 0 IDCW S IDCW F	ption ub Op							0	R [units		ase √	
5. REDEMPTION	REQUEST	Γ													(F	Refei	r Se	ectio	n 5	und	er ir	nstru	ctions)
Scheme					Pla									(Opt	tion_								
Amount Bank Name					OR	Numbei	of U		Banl	k Accou	nt No	. [0	R	All	units	s (Ple	ease √)
6. CHANGE OF CO		DETAIL	.s																					
Tel No. STD 1 st Applicant Mobile Email ID belongs to Se Mobile No. belongs to Se	No. Spous	e 🗌 De	ependent	Children	Deper	mail ID ndent Sibl	ings	De	penc	Off. Jent Pare Jent Pare	nts [Gua	ardian in ardian in			minor]Othe]Othe	rs	7				
 7. DECLARATION AND We have read and understood th of Money Laundering". We herely investment and that the amount in Notifications or Directions issued India Mutual Fund's bank(s) and, information given in this application Applicable to NRI only: I /We can NRE/NRO/FCNR Account. I/We un Account. I/ We confirm that the ARN holde amongst which the Scheme is beil I/we authorize Bank of India Mutu Registration Agency/Authentication SIGNATURE(S) 1st applicant/Guardian/A 	he contents of t by apply for Alla nvested in the by any regulate or Distributor / or Distributor / or Distributor / or Distributor / or Distributor on form is corre onfirm that I and ndertake that a r has disclosed ng recommend al Fund, Bank of on Agencies etc	he Schem otment/Pu Scheme is ory authori Broker / Ir Broker / Ir Broker / Ir More are Il additiona d to me/us ded to me/us ded to me/us and also	e Informat rchase of 1 s through ty in India. ivestment te and trul Non-Resic al purchase all the con us. estment N authorize	ion Docum Units in the legitimate s I/We hereb Advisor. I/ y stated. Jent Indian/ es made un mmissions fanagers Po	ent(s) and Scheme a sources or by authoris We have r 'Person of ider this Fo (in the for vt. Ltd./ Re ies / servic	Statement Ind agree f Ily and do ie Bank of neither rec Indian Or Jio will als m of trail	t of Ac o abid es no India l eived igin au o be f comm o refer rs inclu	Iditional le by the t involve Mutual F nor bee nd that rom fun nission c these du uding Ul	I Infor e term e and Fund, n ind I/We ds re ds re or any etails IDAI t	mation o hs and co i is not du its Invest uced by t have ren ceived fro y other m to any of o share th	f Bank o nditions esigned ment N any reb nitted fu pm abro ode), p	of India s appli l for th Aanage ate or unds fi bad thr ayable propria	cable the e purpos er and its gifts, dir rom abre ough ap to him t ate autho	ereto. se of ager rectly oad t prove for th	. I/W any nts to or ir throu ed b he dif s incl , for	uding t e herel contra o discl ndirect ugh ap anking ferent uding j verifica	the se by de aventit ose d ly, in prove char comp Uniqu	ection of clare th on or or etails o d banl nels o beeting \$ e Iden urpos	on "Wil hat I/W of my i g this i g this i king cl r from Schen tificati e.	no canr le am /a n of an nvestm nvestm hannels funds i nes of v on Auth	not inver are aut y Act, leent to enent. I s or free various	est" and horised Rules, my bar /We de om fundour NRI our NRI Mutua	to make Regulatic k(s)/Banl clare that Is in my/ K/NRO/FC	tion this ons, k of the 'our CNR rom
Bank of India 📩				TRAN	ISACT						DGE	MEN	IT											
Mutual Fund						To be f	illed i	in by th	ie In	vestor										Sta	mp Si	gnatur	e & Date	;
Folio No.																								

SWITCH REQUEST

REDEMPTION REQUEST

ADDITIONAL PURCHASE REQUEST
CHANGE OF CONTACT DETAILS

Transaction Details (Please \checkmark)

INSTRUCTIONS FOR COMPLETING THE TRANSACTION FORM

General Instructions

- 1. This Transaction Form would help you make purchases in our various schemes, switch or redeem your existing investments.
- 2. Please read the Scheme Information Document of the respective schemes carefully before investing.
- 3. Please strike off any sections that are not relevant / applicable. Please counter-sign in accordance with your mode of holding against any corrections that you make in the Transaction Form.
- 4. Know Your Customer (KYC) Compliance: attested / certified copy of 'Know Your Customer' Acknowledgement ("KYC Acknowledgement") issued by CDSL Ventures Limited (CVL) / NSDL for all fresh investment transactions, including additional purchases, switches and transactions under fresh SIP/STP / Liq-uity facilities registered from above date, irrespective of the value of such transactions.
- Non-Individual Investors: Please intimate us of any change in your list of signatories immediately after the change giving us a certified copy of the Board Resolution and List of Authorised Signatories.
- 6. Please refer the 'Guidance Notes' below. This should help you fill in the necessary details correctly and completely.
- Section 9 and Section 10 of this Transaction form would help you to make changes to your existing Profile details in each Folios. New Applicants would need to fill in the Common Application Form, which is available on the AMC Website.
- 8. Duly filled in Transaction form should be submitted to your nearest Investor Service Center of Bank of India Mutual Fund or KFin Technologies Limited.
- 9. If you have more than one transaction to fulfill, please use separate form for each transaction.
- 10. Third party cheques shall not be accepted.

GUIDANCE NOTES TO HELP YOU FILL IN THE TRANSACTION SLIP.

Section 1 - DISTRIBUTOR INFORMATION

- In case the subscription amount is ₹ 10,000/- or more and your Distributor has
 opted to receive Transaction Charges, ₹ 150/- (for first time mutual fund
 investor) or ₹ 100/- (for investor other than first time mutual fund investor) will
 be deducted from your subscription amount and paid directly to the distributor.
 Units will be issued against the balance amount invested.
- Any addition or cancellation of the Distributor Information should be countersigned by the investor else the same is liable to be rejected.

Section 2 - UNIT HOLDERS DETAILS

Please furnish the name of the sole / first Unit Holder and the existing Folio Number.

Section 3 - ADDITIONAL PURCHASE REQUEST

- Please specify the scheme details, your investment amount and your investment cheque details.
- Your Investment cheque should be drawn in favour of the Scheme name in which you propose to invest.
- If you are an NRI Investor please indicate source of funds for investment.
- The following mode of payments is not valid and applications accompanied by such payments is liable to be rejected:
 - I. Outstation cheques
 - II. Third Party Cheques
 - III. Cash / Money Order / Postal Order
 - IV. Post-dated cheques
 - V. Multiple cheques for investments in one scheme or single cheque for investments in multiple schemes.

Section 4 - SWITCH REQUEST

- Please specify the source and target Scheme Plan (Option) for the switch.
- Please specify the amount / number of units you wish to switch. If you wish to switch all units, please tick against the box provided for the purpose.
- If the balance in the Scheme Plan (Option) after taking into account the switch is below the minimum switch size (either in amount or in units whichever is less), the entire balance would be switched to the target scheme.
- If your switch request specifies both amount and units for switch, the latter would be processed.

Section 5 - REDEMPTION REQUEST

- Please specify the scheme/plan/option details and the amount / number of units you wish to redeem. If you wish to redeem all units, please tick against the box provided for the purpose.
- If the balance in the Scheme Plan (Option) after taking into account the redemption is below the minimum redemption size (either in amount or in units whichever is less), the entire balance would be redeemed and paid out.
- If your redemption request specifies both amount and units for redemption, the latter would be processed.
- Redemption payout would be made only to the Sole / First Unit holder favouring the bank account appearing in our records.
- Redemption payouts would be made through Demand Draft, Direct Credit with specific banks and RTGS/NEFT mode of payment.
- You are requested to furnish a copy of cheque leaf so that your bank account details can be validated at our end.
- Please note that pending verification of your bank details, your redemption proceeds / dividend would compulsorily be credited to old bank account / cheque issued in absence of relevant details.

Section 6 - CHANGE OF CONTACT DETAILS

- Investors are requested to provide the change in Contact Details by filling up this Transaction Form.
- Investors are requested to provide one Mobile Number across all Folios.

Section 7 - DECLARATION AND SIGNATURES

- Signature(s) should appear in the column provided after reading the declaration.
- Signature(s) should match as per the original application submitted by the applicant(s).
- Signature(s) should be as per the holding pattern.
- All signatures should be in English or any Indian language. Thumb impressions should be from the left hand for males and the right hand for females and in all cases be attested by a Magistrate, Notary Public or Special Executive Magistrate.
- Applications by minors should be signed by their guardians. In the case of a Hindu Undivided Family (HUF), the Karta should sign on behalf of the HUF.
- Authorised officials should sign the form under their official designation and company seal. A list of authorised officials, duly certified and attested, should also be attached to the application form. In the case of a trust fund, a resolution from the trustee(s) authorising such purchase or investment must be submitted.
- If you are investing through your constituted attorney, please ensure that the POA document is signed by you and your Constituted Attorney. The signature in the Application Form, then, needs to clearly indicate that the signature is by the Constituted Attorney on your behalf.

Section 8 - LEGAL ENTITY IDENTIFIER (LEI)

As per RBI circular no. RBI/2020-21/82 DPSS.CO.OD No.901/06.24.001/2020-21 dated January 05, 2021 The Legal Entity Identifier (LEI) is a 20-digit number used to uniquely identify parties to financial transactions worldwide. It has now been decided to introduce the LEI system for all payment transactions of value ₹ 50 crore and above undertaken by entities (non-individuals) using Reserve Bank-run Centralised Payment Systems viz. Real Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT).

— TEAR HERE ·

Bank of India Mutual Fund

Add: B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400013

Email us at service@boimf.in

Website www.boimf.in

Know Your Client (KYC)		ic				
Application Form (For I	ndividuals Only)	· c //›·	CDSL VE	NTURES LI		Bank of India 🕅 Mutual Fund
Please fill the form in ENGLISH and in BLOCK	(letters	Application	n Number			
Fields marked * are mandatory Fields marked ⁺ are pertaining to CKYC and r	nandatory only if processing CKYC			D New K	∨с ⊓м	odification KYC
also KYC Mode*: Please Tick (✓)		Application				
Normal EKYC C	DTP EKYC Bio	ometric	🗌 Online I	KYC 🗌	Offline EKYC	Digilocker
1. Identity Details (pleas	e refer guidelines over	rleaf)				
PAN*	Ple	ase enclose a duly	attested copy	of your PAN Card		
Name* (same as ID proof)						
Maiden Name ⁺ (if any)						
Fathers/Spouse's Name*						
Date of Birth*						
Gender*	Male	🗌 Female		Transger	ıder	
Marital Status*	Single	Married	I			Recent passport size
Nationality*	🗌 Indian	Other				Applicant Photo
Residential Status*	🗌 Resident Individua	al	🗌 Non Re	sident India	n	
Please Tick (✓)	Foreign National		Person	of Indian Or	igin⁺	Cross Signature across photograph
	(Passport mandatory for NRIs Select NRI or Foreign Nationa				YC and not for KRA I	KYC.
Proof of Identity (POI) sub	mitted for PAN exemp	ted cases (Ple	ase tick)			
A — Aadhaar Card	xxxx xxxx					
B — Passport Number					(Expiry Date) _	
C — Voter ID Card						
D — Driving License					(Expiry Date)	
E —NREGA Job Card						
F — NPR						
Z —Others			(a	ny document not	ified by Central Gov	ernment)
Identification Nu	mber					
2. Address Details* (plea	ase refer guidelines ov	erleaf)				
A. Correspondence/ Local	Address*					
Line 1*						
Line 2						
Line3						
City/Town/Village*		Dist	trict*		Ρ	in Code*
State*		Cοι	untry*			
Address Type* 🗌 Reside	ntial/Business 🗌 R	esidential	Busi	ness	Registered O	ffice Unspecified
						Applicant e-SIGN

B. Permanent residence address of applicant, if different from	m above A / Overs	eas Address* (Mandato	ory for NRI Applicant)
Line 1*			
Line 2			
Line3			
City/ Town/Village* Distr	rict*	Pin Code	.*
State* Cour	ntry*		
Address Type* Residential/Business Residential	Business	Registered Office	Unspecified
Proof of Address* (attested copy of any 1 POA for correspondence and permane	ent address each to be sub	pmitted)	
A — Aadhaar Card XXXX XXXX			
B — Passport Number		(Expiry Date)	
C — Voter ID Card			
D —Driving License		(Expiry Date)	
E — NREGA Job Card			
F — NPR Letter			
Z—Others	(any document	notified by Central Government)	
Identification Number			
3. Contact Details (in CAPITAL)			
Email ID*			
Mobile No. *			
Tel (off)	Tel (Res)		
4. Applicant Declaration			
4. Applicant Declaration I/We hereby declare that the KYC details furnished by me are true and correct to	Applicant e		licant Wet Signature
the best of my/our knowledge and belief and I/we under-take to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am/We are aware that I/We may be held liable for it. I/We hereby consent to receiving information from CVL KRA through SMS/Email on the above registered number/Email address. I am/We are also aware that for Aadhaar OVD based KYC, my KYC request shall be validated against Aadhaar details. I/We hereby consent to sharing my/our masked Aadhaar card with readable QR code or my Aadhaar XML/Digilocker XML file, along with passcode and as applicable, with KRA and other Intermediaries with whom I have a business relationship for KYC purposes only. DATE:			
5. For Office Use Only			
In-Person Verification (IPV) carried out by*		Intermediary Details	*
IPV Date	Self certified	d document copies receiv	/ed (OVD)
Emp. Name	True Copies	of documents received (Attested)
Emp. Code	AMC / Intermed	liary Name :	
Emp. Designation			
Employee Signature and Stamp		Institution Name and Stamp	

Instructions/Guidelines for filling Individual KYC Application Form

A. General Instructions:

- 1. Self-attestation of documents & Cross Signature across photograph is mandatory.
- 2. Copies of all documents that are submitted need to be compulsorily self-attested by the applicant and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per below list mentioned list.
- 3. If any proof of identity or address is in a foreign language, then translation into English is required.
- 4. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
- 5. If correspondence & permanent addresses are different, then proofs for both have to be submitted.
- 6. Sole proprietor must make the application in his individual name & capacity.
- 7. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIOCard/ OCI Card and overseas address proof is mandatory.
- 8. For foreign entities, CIN is optional; and in absence of DIN no. for the directors, their passport copy should be given.
- 9. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
- 10. For opening an account with Depository participant or Mutual Fund, for a minor, photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board/ Passport of Minor/Birth Certificate must be provided.
- 11. Politically exposed persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country e.g., Head of State or of Government, senior politician, senior government/judiciary/military officer, senior executive of state owned corporation, important political party official, etc.

B. Proof of Identity (POI):

- 1. PAN card with photograph is mandatory for all applicants except those who are specifically exempt from obtaining PAN (listed in Section D).
- 2. Original Verified Documents (OVD) are acceptable: Unique Identification Number (UID) (Aadhaar) / Passport / Voter ID card / Driving License / Letter issued by NPR / NREGA job card
- 3. If driving license number or passport is provided as proof of identity then expiry date is to be mandatorily furnished.
- 4. Mention identification / reference number if 'Z Others (any document notified by the central government)' is ticked.
- 5. Others Identity card with applicant's photograph issued by any of the following: Central/ State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.

C. Proof of Address (POA):

- 1. PoA to be submitted only if the submitted PoI does not have an address or address as per PoI is invalid or not in force.
- Others includes Utility bill which is not more than 3 months old of any service provider (electricity, landline telephone, piped gas, water bill); Bank account or Post Office savings bank account statement; Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India
- Identity card/document with address issued by any of the following: Central/ State Government Departments, Statutory/ Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members.
- 4. Self declaration of High courts/Supreme court judges, giving the new address in respect of their own accounts.
- 5. For FII/Sub account, Power of attorney given by FII/Sub account to the custodians (which are duly notarized and/or apostilled or consularized) that gives registered address should be taken.
- 6. Proof of address in name of spouse may be accepted.
- 7. Registered lease or Sale agreement/ Flat maintenance bill / Insurance copy / Ration card / Latest Property tax
- 8. Original Verified Documents (OVD) are acceptable: Unique Identification Number (UID) (Aadhaar) / Passport / Voter ID card / Driving License / Letter issued by NPR / NREGA job card

D. Exemptions/Clarifications to PAN (*Sufficient documentary evidence in support of such claims to be collected)

- 1. Investments (including SIPs), in Mutual Fund schemes up to INR 50,000/- per investor per year per Mutual Fund.
- 2. Transactions undertaken on behalf of Central/State Government, by officials appointed by Courts, e.g., Official liquidator, Court receiver, etc.
- 3. Investors residing in the state of Sikkim.
- 4. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.
- 5. In case of institutional clients, namely FIIs, MFs, VCFs, FVCIs, Scheduled commercial bank, Multilateral and Bilateral development financial institutions, State Industrial development corporations, insurance companies registered with IRDA and public financial institutions as defined under section 4A of the Company Act 1956, custodians shall verify the PAN card details with the original PANs and provide duly certified copies of such verified PAN details to the intermediary.

E. List of people authorized to attest the documents:

- 1. Authorized officials of Asset Management Companies (AMCs).
- 2. Authorized officials of Registrar & Transfer Agent (RTA) acting on behalf of the AMC.
- 3. KYC compliant mutual fund distributors affiliated to Association of Mutual Funds (AMFI) and have undergone the process of 'Know Your Distributor (KYD)'.
- 4. Notary Public, Gazette Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
- 5. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/ Consulate General in the country where the client resides are permitted to attest the documents.

F. Online Mode Processing of KYC:

- 1. EKYC BIOMETRIC
 - Applicant may directly upload their documents (OVD) as scanned images on intermediary's portal.
 - The documents should be e-signed.
 - Applicant details are verified using UIDAI Biometric details.
 - Original Seen Verification (OSV) of documents as well as IPV / VIPV is exempted.
 - Intermediary attestation on documents is exempted.
- 2. EKYC OTP
 - Applicant may directly upload their documents (OVD) as scanned images on intermediary's portal.
 - The documents should be e-signed.
 - Applicant details are verified using UIDAI details using OTP.
 - Original Seen Verification (OSV) of documents as well as IPV / VIPV is exempted.
 - Intermediary attestation on documents is exempted.
- 3. ONLINE KYC
 - Applicant may directly upload their documents (OVD) as scanned images on intermediary's portal.
 - The documents should be e-signed.
 - Virtual In Person Verification (VIPV) is mandatory as per SEBI guidelines.
 - Intermediary attestation on documents (OSV) is exempted.
- 4. OFFLINE EKYC
 - Applicant may directly upload their document (PAN copy) as scanned images on intermediary's portal.
 - The documents should be e-signed.
 - Digital KYC performed through Offline Aadhaar e-KYC. OVD sourced from Offline Aadhaar e-KYC.
 - Original Seen Verification (OSV) of documents as well as IPV / VIPV is exempted.
- 5. DIGILOCKER
 - Digital KYC performed through the documents (OVD) sourced from Digilocker.
 - Original Seen Verification (OSV) of documents as well as IPV / VIPV is exempted.
 - Intermediary attestation on documents is exempted.