
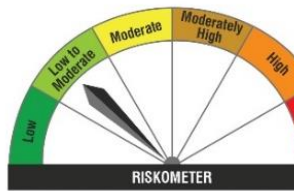


KEY INFORMATION MEMORANDUM

Bank of India Money Market Fund
 (An open ended debt scheme investing in money market instruments. A Relatively Low interest rate risk and Moderate Credit Risk)

| Potential Risk Class Matrix | | | |
|-----------------------------|--------------------------|--------------------|---------------------------|
| Credit Risk → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
| | | | |
| Relatively Low (Class I) | | B-I | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | | |

| This product is suitable for investors who are seeking*: | Scheme Risk-o-meter | Benchmark Risk-o-meter (as applicable) |
|--|--|---|
| <ul style="list-style-type: none"> Regular income over short to medium term Investment in Money Market instruments with maturity upto one year |  <p>RISKOMETER Investors understand that their principal will be at low to moderate risk</p> |  <p>RISKOMETER Benchmark riskometer is at low to moderate risk</p> <p><i>As per AMFI - Tier I Benchmark is CRISIL Money Market A-1 Index.</i></p> |

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

The above product labeling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when actual investments are made.

New Fund Offer Opens on: January 28, 2025

New Fund Offer Closes on: February 03, 2025

Scheme reopens on: February 05, 2025

Offer for Units of Rs. 10 Per Unit for cash during the New fund Offer Period and at NAV based prices upon re-opening

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: www.boimf.in

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 [www. boimf.in](http://www.boimf.in).**

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 **January 16, 2025**.

| Investment Objective | <p>The investment objective is to generate returns with reasonable liquidity to the unitholders by investing in money market instruments.</p> <p>There is no assurance that the investment objective of the Scheme will be achieved.</p> | | | | | | | | | | |
|--|--|-------------|---|--|--------------|---------|---------|--|----|------|-----------------|
| Asset Allocation Pattern of the scheme | <p>This includes asset allocation table giving the broad classification of assets and indicative 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.</p> <table border="1" data-bbox="397 525 1492 730"> <thead> <tr> <th data-bbox="397 525 735 594" rowspan="2">Instruments</th> <th colspan="2" data-bbox="735 525 1242 594">Indicative allocation (% of total assets)</th> <th data-bbox="1242 525 1492 594" rowspan="2">Risk Profile</th> </tr> <tr> <th data-bbox="735 594 987 630">Minimum</th> <th data-bbox="987 594 1242 630">Maximum</th> </tr> </thead> <tbody> <tr> <td data-bbox="397 630 735 730">Money Market Instruments having residual maturity upto 1 year*</td> <td data-bbox="735 630 987 730">0%</td> <td data-bbox="987 630 1242 730">100%</td> <td data-bbox="1242 630 1492 730">Low to Moderate</td> </tr> </tbody> </table> <p>* Money market instruments include Tri-party Repo on government securities or T-bills/ Repo/ Reverse Repo (including corporate bond Repo), certificate of deposit, commercial papers, commercial bills, treasury bills, Government securities issued by Central & State Government/ corporate bonds having an unexpired maturity up to one year, call or notice money, Term Deposits, usance bills (BRDS) and any other similar instruments as specified by the RBI/SEBI from time to time.</p> <p>As required under para 4.6. of Master Circular dated June 27, 2024 on Mutual Funds, the Scheme shall hold at least 10% of its net assets in liquid assets ('liquid assets' shall include Cash, Government Securities, T-bills and Repo on Government Securities). In case of reduction in exposure to such liquid assets / securities below 10%, the AMC shall ensure that the above requirement is complied with before making any further investments.</p> <p>The Cumulative Gross Exposure to Debt, Money market instruments, repo in corporate debt securities and such other securities/assets as may be permitted by the Board from time to time, subject to prior approval from SEBI, if required, should not exceed 100% of the net assets of the scheme in line with clause 12.24 of SEBI Master Circular dated June 27, 2024 on Mutual Funds.</p> <p>Liquidity in the scheme may be provided through borrowing to meet redemptions in accordance with the SEBI Regulations.</p> <p>Securities in which investment is made for the purpose of ensuring liquidity (debt and money market instruments) are those that fall within the definition of liquid assets as provided by SEBI or RBI.</p> <p>SEBI has vide letter no. SEBI/HO/ IMD-II/DOF3/ OW/P/ 2021/31487/ 1 dated November 3, 2021 advised that for the purpose of the SEBI circular dated August 18, 2010, cash equivalent shall consist of the following securities having residual maturity of less than 91 days:</p> <ol style="list-style-type: none"> a) Government Securities; b) T-Bills; and c) Repo on Government Securities | Instruments | Indicative allocation (% of total assets) | | Risk Profile | Minimum | Maximum | Money Market Instruments having residual maturity upto 1 year* | 0% | 100% | Low to Moderate |
| Instruments | Indicative allocation (% of total assets) | | Risk Profile | | | | | | | | |
| | Minimum | Maximum | | | | | | | | | |
| Money Market Instruments having residual maturity upto 1 year* | 0% | 100% | Low to Moderate | | | | | | | | |

All the above limits shall be in line with the investment objective of the Scheme.

The above is indicative and is subject to change keeping in view the market conditions and opportunities, applicable Regulations and politico-economic factors. The investment manager in line with the investment objective may alter the above pattern for short term and on defensive consideration.

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars):

| Sr. No. | Type of Instrument | Percentage of exposure | Circular references |
|---------|--------------------------------------|--|---|
| 1. | Securities Lending and Short Selling | <p>Securities Lending:</p> <p>The Scheme shall adhere to the following limits should it engage in Stock Lending:</p> <p>1. Not more than 20% of the net assets of the Scheme can generally be deployed in Stock Lending.</p> <p>2. Not more than 5% of the net assets of the Scheme can generally be deployed in Stock Lending to any single counter party (as may be applicable).</p> <p>Short Selling by the Scheme:</p> | Para-no. 12.11 of SEBI Master Circular dated June 27, 2024 on Mutual Funds. |

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| | | | The Scheme may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by SEBI. | |
| | 2. | Equity Derivatives for non hedging purpose | 0% | Para-no. 7.5, 7.6 and 12.25 of SEBI Master Circular dated June 27, 2024 on Mutual Funds. |
| | 3. | Securitized Debt | 0% | Para-no. 12.15 of SEBI Master Circular dated June 27, 2024 on Mutual Funds. |
| | 4. | Overseas Securities | 0% | Para-no. 12.19 of SEBI Master Circular dated June 27, 2024 on Mutual Funds. |
| | 5. | ReITS and InVITS | 0% | Para no. 12.21 of SEBI Master Circular dated June 27, 2024 on Mutual Funds. |
| | 6. | Tri party Repo | Allocation may be made to TREPS from any amounts that are pending deployment or on account of any adverse market situation. | - |
| | 7. | Derivatives (Debt) (Investment in derivatives shall be for hedging, portfolio balancing, non-hedging purposes and such other purposes as | Upto 50% | Clause 12.25 of SEBI Master Circular dated June 27, 2024 on Mutual Funds. |

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| | may be permitted from time to time) | | |
| 8. | Mutual Fund Units | The Scheme may invest upto 5% of the net assets of the 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 objective of the Scheme and in terms of the prevailing SEBI (MF) Regulations. | Clause 4 of Seventh Schedule of SEBI (MF) Regulations, 1996 |
| 9. | Units of the Corporate Debt Market Development Fund ('CDMDF') | 25 bps of scheme AUM | Regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with SEBI circular no.SEBI/HO/IMD/PoD2/P/CIR/2023/129 dated July 27, 2023 |
| 10. | Repo/Reverse Repo transactions in corporate debt securities | 0-10% | Clauses 12.18.1.1 of SEBI Master Circular dated June 27, 2024 on Mutual Funds |

There will not be any investment by the Scheme in the following instruments:

- a. Securitized Debt
- b. Debt Instruments with special features (AT1 and AT2 Bonds)
- c. Debt Instruments with Structured Obligations (SO) / Credit Enhancement (CE)
- e. Overseas Investments
- f. ReITs and InVITs
- m. Credit Default Swap transactions

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|-----------------------------------|---|
| | <p><u>Portfolio Rebalancing in case of passive deviation from asset allocation:</u></p> <p>Pursuant to para 2.9 of SEBI Master circular dated June 27, 2024 on Mutual Funds, 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.</p> <p>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 on Mutual Funds and other applicable guidelines and circulars issued from time to time.</p> <p><u>Portfolio rebalancing in case of deviation from asset allocation under Defensive consideration:</u></p> <p>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 on Mutual Funds. 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.</p> <p><u>Rebalancing in Potential Risk Matrix:</u></p> <p>Positioning of PRC of a scheme may be changed temporarily to higher risk cell due to investment actions, price changes, rating changes, etc. In case of temporary change of positioning of PRC to higher risk cell, the AMC will endeavor to rebalance the same within a period of 30 days. In case the deviation in temporary change in positioning of PRC to higher risk cell is not rebalanced within a period 30 days, then justification for such delay shall be placed before the Investment Committee and the reason for the same shall be recorded in writing. The Investment Committee shall then decide on the course of action.</p> |
| <p>Investment Strategy</p> | <p>The investment objective of the Scheme is to generate income by investing in money market instruments having maturity of upto 1 year. To pursue its investment objective, the Fund Manager has the discretion to invest across money market instruments in line with the asset allocation pattern of the Scheme. The fund management team will take an active view of the interest rate environment by keeping a close watch on various parameters of the Indian economy. It will take into account the various variables affecting the interest rate scenario, relative valuation of the securities, quality of instruments, maturity profile of the instruments and liquidity of the securities. In depth credit evaluation of the issuers will be carried out by the investment team of the AMC. This evaluation will be driven by internal and external</p> |

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| | <p>research. The credit evaluation process includes analyzing the operating environment, management, business profile, financials and expected future performance of the issuers.</p> <p>The investment team of the AMC will continuously monitor and review the macroeconomic environment including the political and economic factors, money supply in the system, Government borrowing programme and demand and supply of debt instruments, credit pick up among others, affecting the liquidity and interest rates.</p> <p>The Scheme would invest predominantly in Money Market Instruments and will follow an active investment strategy.</p> <p>Though every endeavor will be made to achieve the objective of the Scheme, the AMC / Sponsors / Trustee do not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.</p> <p>For detailed investment strategy, please refer SID of the Scheme.</p> |
| <p>Risk Profile of the Scheme</p> | <p>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:</p> <p>(i) Standard Risk Factors</p> <ul style="list-style-type: none"> (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 Money Market 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 Factors associated with investments in Money Market instruments:

Investments in money market instruments would involve a moderate credit risk i.e. risk of an issuer's liability to meet the principal payments. Additionally, money market securities, while fairly liquid, lack a well-developed 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.

Money market instruments may also be subject to price volatility due to factors such as changes in interest rates (when interest rates in the market rise, the value of a portfolio of money market instruments can be expected to decline), general level of market liquidity and market perception of credit worthiness of the issuer of such instruments and risks associated with settlement of transactions and reinvestment of intermediate cash flows. The NAV of the Scheme's Units, to the extent that the Scheme is invested in money market instruments, will consequently be affected by the aforesaid factors. The AMC endeavours to manage such risk by the use of in house credit analysis.

The NAV of the Scheme's Units, to the extent that the corpus of the Scheme is invested in money market instruments, will be affected by the changes in the level of interest rates. When interest rates in the market rise, the value of a portfolio of money market instruments can be expected to decline.

B. 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

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| | <p>debt securities, could result, at times, in potential losses to the Scheme, should there be a subsequent decline in the value of the securities held in the Scheme's portfolio.</p> <ol style="list-style-type: none"> 4. 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 decline, the value of a portfolio of debt instruments can be expected to rise. Conversely, when interest rates rise, 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. 5. The liquidity of the scheme is inherently restricted by trading volumes in securities in which it invest. 6. 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. 7. Debt instruments can either be listed on any exchange or deemed to be listed which includes securities credited in the account as part of IPO allotment or any corporate action. It has been seen over the years that the price discovery in case of listed securities is much quicker and transparent. Moreover, securities that are listed on the stock exchange carry lower liquidity risk, but the ability to sell these investments is limited by the overall trading volume on the stock exchanges. Now-a-days money market securities are fairly liquid, but lack a well-developed 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. This holds true when 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 poor price discovery and transparency. There are risks inherent in securities lending, including the risk of failure of the other party, in this case the approved intermediary to comply with the terms of the agreement. Such failure can result in a possible loss of rights to the collateral, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of corporate benefits accruing thereon. 8. Investment decisions made by the Investment Manager may not always be profitable. 9. Different types of securities in which the Schemes would invest as given in the SID carry different levels and types of risk. Accordingly, the Scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risk than Government securities. Further, even among corporate bonds, bonds which are rated AAA are comparatively less risky than bonds which are AA rated. 10. Interest Rate Risk: As with all debt securities, changes in interest rates will affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. Prices of long term securities generally fluctuate more in response to interest rate changes than of shorter-term securities. Interest rate movements in the Indian debt markets can be volatile leading to the possibility of large price movements up or down in debt and money market securities and thereby to possibly large movements in the NAV. <p>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</p> |
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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 arising 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.

C. Risk associated with investing in Repo of Corporate Bond Securities:

To the extent the scheme invests in Repo of Corporate Bond Securities, the scheme will be subject to following risks -

- Corporate Bond Repo will be subject to counter party risk.
- The Scheme will be exposed to credit risk on the underlying collateral- downward migration of rating. The scheme may impose adequate haircut on the collateral to cushion against any diminution in the value of the collateral. Collateral will require to be rated AA and above rated where potential for downgrade/default is low. In addition, appropriate haircuts are applied on the market value of the underlying securities to adjust for the illiquidity and interest rate risk on the underlying instrument.
- Liquidity of collateral: In the event of default by the counterparty, the scheme would have recourse to recover its investments by selling the collateral in the market. If the underlying collateral is illiquid, then the Mutual Fund may incur an impact cost at the time of sale (lower price realization).

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

| | |
|----------------------------------|---|
| | <p>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.</p> <p>F. Risks associated with transactions in units through Stock Exchange Mechanism:</p> <p>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.</p> <p>G. Risks associated with Segregated Portfolio:</p> <ol style="list-style-type: none"> 1. Investor holding units of segregated portfolio may not able to liquidate their holding till the time recovery of money from the issuer. 2. Security(ies) held in segregated portfolio may not realize any value. 3. 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. <p>H. Redemption Risk:</p> <p>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.</p> <p>For details on risk factors and risk mitigation measures, please refer SID.</p> |
| <p>Plans/ Options</p> | <p>Plans- Direct Plan and Regular Plan</p> <p>Options under each Plan(s):</p> <ul style="list-style-type: none"> • Growth • Income Distribution cum Capital Withdrawal (IDCW) (Reinvestment of IDCW & payout of IDCW option) <p>Income Distribution and Capital Withdrawal (“IDCW”) is at the discretion of the Trustees and subject to available distributable surplus.</p> <p>Direct Plan Direct Plan is only for investors who purchase / subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor.</p> <p>Regular Plan Regular Plan is available for all type of investors investing through a Distributor.</p> <p>All the plans will have common portfolio.</p> |

Default Plan: Investors are requested to note the following scenarios for the applicability of “Direct Plan (application not routed through distributor) or Regular Plan (application routed through distributor)” for valid applications received under the scheme:

| Scenario | Broker Code mentioned by the investor | Plan mentioned by the investor | Default Plan to be 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 Option: If the investor does not clearly specify the choice of Option at the time of investing, it will be treated as Growth Option. In case the Growth Option is not specified then default option will be Re-investment of IDCW Facility. Further, if the investor does not clearly specify the choice of Payout or Re-investment facility within the IDCW Option, it will be treated as a Re-investment of IDCW Option.

Investors should note that in cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC will endeavor to contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC will reprocess the transaction under Direct Plan from the date of application without any exit load.

For detailed disclosure on default plans and options, kindly refer SAI.

Applicable NAV (after the scheme opens for subscriptions and redemptions)

The Cut-off time for subscriptions/ redemptions/ switches is 3 pm and the Applicable NAV will be as under:

Subscriptions/Purchases including Switch - ins:

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:

1. 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

2. For allotment of units in respect of switch-in to the Scheme from other Schemes, 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.
3. 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 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 Application Amount/ Number of Units | Purchase | Additional Purchase | Redemption |
|--|--|---|--|
| | During NFO: Rs. 5,000 and in multiples of Rs. 1/- thereafter. On continuous basis: Rs. 5,000 and in multiples of Rs 1/- thereafter. | Rs. 1000 and in multiples of Rs. 1/- thereafter | Rs. 1,000 (or equivalent Unit value) or account balance, which ever is lower |

| | | | | |
|---------------------------------------|--|---------------------------|------------------------------|---|
| Despatch of Redemption Request | Redemption: Within 3 working days of the receipt of the redemption request at the authorised centre of the Bank of India Mutual Fund. | | | |
| Benchmark Index | First Tier Benchmark: CRISIL Money Market A-1 Index. | | | |
| Dividend Policy (IDCW) | <p>The Income Distribution Cum Capital Withdrawal warrants shall be dispatched to the unitholders within 7 Working days of the Record Date.</p> <p>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 27, 2024 on Mutual Funds, 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.</p> <p>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.</p> <p>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.</p> | | | |
| Name of the Fund Manager | Mr. Mithraem Bharucha | | | |
| Name of the Trustee Company | Bank of India Trustee Services Private Limited | | | |
| Performance of the scheme | Compounded Annualised Returns | Scheme Returns (%) | Benchmark Returns (%) | Additional Benchmark Returns (%) |
| | Regular Plan-Growth 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* | NA | NA | NA |
| | Direct Plan-Growth Option | | | |
| | Direct Plan - Returns for the last 1 year | NA | NA | NA |
| | Direct Plan - Returns for the last 3 years | NA | NA | NA |
| | Direct Plan - Returns for the last 5 years | NA | NA | NA |
| | Returns for Direct Plan since allotment* | NA | NA | NA |
| | Absolute returns for last 5 years: Not applicable | | | |
| | This scheme does not have any performance track record. | | | |

| Additional Scheme Related Disclosures | <p>1. Scheme’s portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors to be provided through a functional website link that contains detailed description.)- This is a new Scheme and hence, not applicable. Subsequently, the details can be accessed using the link(https://www.boimf.in/siddisclosures/additional-scheme-related-disclosures-2).</p> <p>2. Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds through a functional website link that contains detailed description-Not applicable- This is a new Scheme and hence, not applicable. Subsequently, the details can be accessed using the link(https://www.boimf.in/siddisclosures/additional-scheme-related-disclosures-2).</p> <p>3. Portfolio Turnover Rate particularly for equity oriented schemes shall also be disclosed- This is a new Scheme and hence, not applicable.</p> | | | | | | | | | | | | | | | | |
|---|--|---|------------|--|-------|--|--------|---|-------|--|-------|--|--------|--|--|--------------------------|-------|
| Expense of the Scheme Load Structure Recurring Expense | <p>New Fund Offer Period</p> <p>Exit Load: NIL</p> <table border="1" data-bbox="397 808 1485 1386"> <thead> <tr> <th data-bbox="397 808 868 871">Asset under Management slab (in crore)</th> <th data-bbox="868 808 1485 871">TER limits</th> </tr> </thead> <tbody> <tr> <td data-bbox="397 871 868 976">on the first Rs. 500 crores of the daily net assets.</td> <td data-bbox="868 871 1485 976">2.00%</td> </tr> <tr> <td data-bbox="397 976 868 1039">on the next Rs. 250 crores of the daily net assets</td> <td data-bbox="868 976 1485 1039">1.75%.</td> </tr> <tr> <td data-bbox="397 1039 868 1102">on the next Rs. 1,250 crores of the daily net assets.</td> <td data-bbox="868 1039 1485 1102">1.50%</td> </tr> <tr> <td data-bbox="397 1102 868 1165">on the next Rs. 3,000 crores of the daily net assets</td> <td data-bbox="868 1102 1485 1165">1.35%</td> </tr> <tr> <td data-bbox="397 1165 868 1228">on the next Rs. 5,000 crores of the daily net assets</td> <td data-bbox="868 1165 1485 1228">1.25%.</td> </tr> <tr> <td data-bbox="397 1228 868 1354">On the next Rs.40,000 crores of the daily net assets</td> <td data-bbox="868 1228 1485 1354">Total expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof,</td> </tr> <tr> <td data-bbox="397 1354 868 1386">on balance of the assets</td> <td data-bbox="868 1354 1485 1386">0.80%</td> </tr> </tbody> </table> <p>Actual expenses for the previous financial year: Not Applicable as the it is a new scheme.</p> <p>The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read “Section-Annual Scheme Recurring Expenses” in the SID.</p> | Asset under Management slab (in crore) | TER limits | on the first Rs. 500 crores of the daily net assets. | 2.00% | on the next Rs. 250 crores of the daily net assets | 1.75%. | on the next Rs. 1,250 crores of the daily net assets. | 1.50% | on the next Rs. 3,000 crores of the daily net assets | 1.35% | on the next Rs. 5,000 crores of the daily net assets | 1.25%. | 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 | 0.80% |
| Asset under Management slab (in crore) | TER limits | | | | | | | | | | | | | | | | |
| on the first Rs. 500 crores of the daily net assets. | 2.00% | | | | | | | | | | | | | | | | |
| on the next Rs. 250 crores of the daily net assets | 1.75%. | | | | | | | | | | | | | | | | |
| on the next Rs. 1,250 crores of the daily net assets. | 1.50% | | | | | | | | | | | | | | | | |
| on the next Rs. 3,000 crores of the daily net assets | 1.35% | | | | | | | | | | | | | | | | |
| on the next Rs. 5,000 crores of the daily net assets | 1.25%. | | | | | | | | | | | | | | | | |
| 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 | 0.80% | | | | | | | | | | | | | | | | |
| Tax treatment for the Investors (Unitholders) | <p>Investor are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.</p> | | | | | | | | | | | | | | | | |
| Daily Net Asset Value (NAV) Publication | <p>The AMC will calculate and disclose the first NAVs of the Scheme not later than 5 Business Days from the date of allotment of units under the NFO.</p> | | | | | | | | | | | | | | | | |

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| | <p>Thereafter, the AMC will prominently disclose the NAVs under a separate head on the website of the Fund (https://www.boimf.in/nav) and of the Association of Mutual Funds in India-AMFI (www.amfiindia.com) by 11 p.m. on every Business Day.</p> <p>In case NAV of Corporate Debt Market Development Fund (CDMDF) units is not available by 9:30 p.m. of same Business Day, the NAV of the Scheme shall be declared by 10 a.m. on next business day instead of 11 p.m. on same Business Day.</p> | |
| <p>For Investor Grievances please contact</p> | <p>Name and Address of Registrar</p> | <p>KFin Technologies Limited Karvy Selenium Tower B, Plot No 31 & 32, First Floor, Gachibowli, Financial District, Nanakramguda, Serilingampally, Hyderabad - 500032.</p> <p>Telephone-+91 40 7961 5247 Email id: rathanga.pani@kfintech.com Website address: www.kfintech.com</p> |
| | <p>Name and Address of Investor Relations Officer of Bank of India Investment Managers Pvt. Ltd.</p> | <p>Ms. Roshni Pawar Investor Relation Officer</p> <p>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</p> <p>Contact details for general service requests and Complaint:</p> <p>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.</p> <p>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.</p> |
| <p>Unitholders' Information</p> | <p>Give the frequency and the policy of the fund house for the providing the Accounts Statement, Annual Financial results and Half yearly portfolio to the investors.</p> | |

Account Statements:

The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).

A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month.

Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable.

For further details, refer SAI.

Annual Report:

The Scheme annual report or an abridged summary thereof shall be mailed (emailed, where email id is provided unless otherwise required) to all Unit holders not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31st March each year) and full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unit holders on request. Scheme wise annual report shall also be displayed on the website of the Mutual Fund and on the website of Association of Mutual Funds in India.

Annual report or Abridged Summary, in the format prescribed by SEBI, will be hosted on AMC's website and on the website of AMFI. Annual Report or Abridged Summary will also be sent by way of e-mail to the investor's registered e-mail address.

Investors who have not registered their email id, will have an option of receiving a physical copy of the Annual Report or Abridged 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 Portfolio | https://www.boimf.in/investor-corner#t2 | https://www.amfiindia.com/investor-corner/online-center/portfoliodisclosure |
| Half yearly Portfolio | https://www.boimf.in/regulatory-reports/financials | |

INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM

1. GENERAL INSTRUCTIONS

- i) The application form is for all investors and should be completed in English in BLOCK Letters.
- ii) **Direct Investments**
Investors applying under Direct Plan must mention "Direct" in ARN No. column. In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan.
- iii) The signature(s) should be in English or in any of the Indian languages specified in the eighth schedule of the constitution of India. Thumb Impressions must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate under his/her official seal. Applications by minors should be signed by their guardians. In case of HUF, the Karta should sign on behalf of the HUF. In case of HUF investments done through Power of Attorney, all the members of the HUF will have to sign the Power of Attorney.
- iv) The application form number, the scheme name and the name of the applicant should be mentioned on the reverse of the instrument that accompanies the application.
- v) The Application completed in all respects along with the cheque / demand draft must be submitted to the nearest Investor Service Centre. Applications incomplete in any respect or not accompanied by a cheque or demand draft for the amount payable are liable to be rejected and the money paid, if any, will be refunded without interest.
- vi) No receipt will be issued for the application money. The Investor Service Centers will stamp and return the acknowledgement slip in the application form, to acknowledge receipt of the application.

1 (a) TRANSACTION CHARGES

In accordance with SEBI circular No. Cir/IMD/DF/13/2011 dated August 22, 2011, as amended from time to time Bank of India Investment Managers Pvt Ltd ("the AMC"/) Bank of India Mutual Fund will deduct Transaction Charges from the purchase/ subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor (provided the Distributor has opted-in to receive the Transaction Charges). The Distributor may opt to receive Transaction Charges based on the type of product.

Transaction Charge of ₹ 150/- (for a first time investor across mutual funds) or ₹ 100/- (for investor other than first time mutual fund investor) per purchase / subscription of ₹ 10,000/- and above will be deducted from the purchase / subscription amount and paid to the Distributor. The balance amount shall be invested.

Transaction Charges shall not be deducted for:

- (a) where the Distributor of the investor has not opted to receive any Transaction Charges for your Scheme type
- (b) for purchases / subscriptions / total commitment amount in case of SIP of an amount less than ₹ 10,000/-;
- (c) for transactions other than purchases / subscriptions relating to new inflows i.e. through Switches/ Systematic Transfers/ Transfer of IDCW/ Re-investment of IDCW, etc.; and
- (d) for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor).

First / Sole Applicant / Guardian should indicate whether he is a first time investor across Mutual Funds or an existing investor in the appropriate box provided for this purpose in the application form. AMC/ Fund will endeavor to identify the investor as "first time" or "existing" based on the Permanent Account Number (PAN)/ PEKRN at the First/ Sole Applicant/ Guardian level. If the PAN/ PEKRN details are available, then the First/ Sole Applicant/ Guardian will be treated as existing investor (i.e. ₹ 100/- will be deducted as Transaction Charge) else the declaration in the application form will be considered (i.e. ₹ 150/- for first time investors or ₹ 100/- for other than first time investors will be deducted as Transaction Charge, as applicable). However, if an investor has not provided any declaration, he will be considered as an "existing" investor.

(b) EMPLOYEE UNIQUE IDENTIFICATION NUMBER (EUIN) :

As per SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012 and AMFI Guidelines on implementation of EUIN, it is mandatory to state the Employee Unique Identification Number (EUIN) of the distributor/employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products, in addition to the AMFI Registration Number (ARN) of the distributor in the space indicated in the application form. The mentioning of the EUIN shall assist the AMC to tackle the problem of mis-selling by the distributors/its employees/ relationship manager/ sales person. Hence, if your investments are routed through a distributor please ensure that the EUIN is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment, the EUIN box may be left blank. In this case, you are required to mandatorily tick against the confirmation/declaration, appearing below the Distributor column along with signatures of all the applicants.

RIA code must be accompanied with RIA registration number in the application.

2. APPLICANT'S INFORMATION

a) Existing Unitholders

Investors already having an account in any of the Bank of India Mutual Fund schemes should provide their Folio Number and the First Applicant Name and proceed to step 9.

b) New Applicant

1. Name and address must be given in full (P.O. Box Address is not sufficient).
2. Name of guardian must be mentioned if the investments are being made on behalf of a minor. Date of Birth is mandatory in case of minor. Investments of the existing minor investor on minor attaining majority:

- Payment for investment by means of Cheque, Demand Draft or any other mode shall be accepted from the bank account of the minor or from a joint account of the minor with the guardian only.
- Mutual Fund will send an intimation to Unit holders advising the minor (on attaining majority) to submit an application form along with prescribed documents to change the status of the account from 'minor' to 'major'.
- All transactions/standing instructions/systematic transactions etc. will be suspended i.e. the Folio will be frozen for operation by the guardian from the date of beneficiary child completing 18 years of age, till the status of the minor is changed to major. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new bank account.
- No investments (lumpsum/SIP/ switch in/ STP in etc.) in the scheme would be allowed once the minor attains majority i.e. 18 years of age.

3. Guardian in the folio(s) on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian.
4. The information on the relationship/status of the guardian as father, mother or legal guardian will be mandatory.
5. In case of court appointed legal guardian- a notarised photo copy of the court order should be submitted alongwith the application.
6. Date of birth of the minor along with photocopies of supporting documents as enumerated below shall be mandatory while opening the account on behalf of minor:
 - i) Birth certificate of the minor, or
 - ii) School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or
 - iii) Passport of the minor, or
 - iv) Any other suitable proof evidencing the date of birth of the minor.

7. In case of an application under Power of Attorney or by a limited company, body corporate, registered society, trust or partnership, etc. the relevant Power of Attorney or the relevant resolution or authority to make the application as the case may be, or duly certified copy thereof, along with the Memorandum and Articles of Association/ bye-laws must be lodged along with the application form.

Power of Attorney (POA): In case an investor has issued Power of Attorney (POA) for making investments, switches, redemptions etc. under his folio, both the signature of the investor and the POA holder have to be clearly captured in the POA document to be accepted as a valid document. At the time of making redemption / switches the fund would not be in a position to process the transaction unless, POA holder's signature is available in the POA or proof of identity alongwith signature is produced along with the POA.

8. **PAN is mandatory:** As per SEBI Circular MRD/Dop/Cir/-05/2007 dated May 10, 2007 Permanent Account Number (PAN) has been made the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction, w.e.f. August 13, 2007. PAN is mandatory for all mutual fund investments w.e.f. 1st January, 2008. Accordingly, any application not accompanied with the PAN is liable to be rejected.

Please contact any of the Investor Service Centres/ KFIN Technologies Ltd/ Distributors or visit our website www.boimf.in for further details.

9. Applicants should indicate their status by ticking the appropriate box. Applications without a tick in the 'Status' box will be considered as investment by "Others". Those who select the status as "Others", they should specify their status in the space provided."
10. The information and opinion contained in this document do not constitute a distribution, an offer to buy or sell or the solicitation of any offer to buy or sell any securities or financial instruments for persons belonging to United States of America ("US"), Canada and in Countries which are non-compliant with FATF Agreements to or for the benefit of United States persons (being persons resident in the US, corporations, partnerships or other entities created or organised in or under the laws of the US or any person falling within the definition of the term "US Person" under the US Securities Act of 1933, as amended) and persons of Canada and of Countries which are non-compliant with FATF Agreements; (collectively called 'Restricted Persons'). The term "U.S. Person" shall mean any person that is a "United States Person" within the meaning of Regulation under the United States Securities Act of 1933 or as defined by the U.S. Commodity Futures Trading Commission or as per such further amended definitions, interpretations, legislation, rules, regulations etc. as may be in force from time to time. In no event shall members of the Bank of India Group and / or their directors, officers and employees be liable for any special direct, indirect, special, incidental or consequential damages arising out of the use of information / opinion herein. Hence, the units of the schemes can be purchased by persons other than 'U.S Person', residents in Canada and in Countries which are non-compliant with FATF Agreements.

- c) **In accordance with SEBI Circular No. CIR/MIRSD/13/2013 dated December 26, 2013, the additional details** viz. Occupation details, Gross Annual Income/networth and Politically Exposed Person (PEP)* status mentioned under section 4 & 5 which was forming part of uniform KYC form will now be captured in the application form of the Fund. Also, the detail of nature of services viz. Foreign Exchange/Gaming/Money Lending, etc., (applicable for first/sole applicant) is required to be provided as part of Client Due Diligence (CDD) Process of the Fund.

INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM (contd.)

The said details are mandatory for both Individual and Non Individual applicants.

*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/ military officers, senior executives of state owned corporations, important political party officials, etc.

3. BANK DETAILS

The first Unit-holder should provide the name of the bank, branch, complete address of the branch, account type and account number, which is mandatory as per Securities Exchange Board of India circular IAMRP/MF/CIR/07/826/98 dated April 15, 1998. Applications without this information will be deemed to be incomplete. Please quote 9 Digit MICR Code No. of your Bank and Branch corresponding to Bank Account details. (This number appears on every leaf of your cheque book after your cheque number) and IFSC code for electronic payments.

Please attach a blank "cancelled" Cheque or a clear photocopy of a cheque issued by your bank verifying of the Code Number. The AMC reserves the right to make IDCW/redemption payments through ECS/NFT/RTGS where details are available.

Please note for unit holder opting to invest in demat, please ensure that the bank account linked with the demat account is mentioned in the application form.

Change of Bank Mandate: With effect from October 25, 2011, the request for change of bank (COB) shall be submitted along with the original cancelled cheque of the new bank with the investor name mentioned on the cheque or copy of the bank statement/pass book duly attested by the new Bank, evidencing the name and bank account details of the investor.

Photocopy of any of the above stated document of the old bank account with first unitholder name and bank account number printed on the face of the cheque shall also be required. In case, old bank account is already closed, a duly signed and stamped original letter from old bank on the letter head of bank, confirming the closure of said account shall be required.

4. MODE OF PAYMENT

- The cheque should be drawn in favour of "Bank of India Money Market Fund" and crossed "Account Payee Only". The cheque/ demand draft should be payable at the centre where the application is lodged. The cheque/ demand draft should be drawn on any bank which is situated at and is a member/sub-member of the Bankers' Clearing House. Cheques/ demand drafts drawn on a bank not participating in the Clearing House will not be accepted.
- If the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s).
- Separate Cheque/Draft is required for each plan/option invested.
- Only CTS 2010 standard cheques would be accepted as per RBI circular with effect from August 1, 2013.
- NRI/FPI/PIO Investors

1. Repatriation basis: Payments by NRIs/FPIs/Persons of Indian Origin residing abroad, may be made either by way of Indian Rupee drafts or cheques by means of

(i) inward remittance through normal banking channels; or (ii) out of funds held in NRE/FCNR account payable at par and payable at the cities where the Customer Service Centres are located.

In case of Indian Rupee drafts purchased through NRE/FCNR Account, an account debit certificate from the bank issuing the draft confirming the debit should also be enclosed. In case the debit certificate is not provided, the AMC reserves the right to reject the application of the NRI investors.

2. Non Repatriation basis: NRIs or Persons of Indian origin residing abroad investing on a non-repatriable basis may do so by issuing cheques/demand drafts drawn on Non-Resident Ordinary (NRO) account payable at the cities where the Customer Service Centres are located.

3. FIRC certificate: In case of investments by Non Resident Indians (NRIs), if FIRC certificate was not submitted, KFIN Technologies Ltd/AMC will not provide FIRC outward letters to banks.

4. Transfer of Income Distribution cum capital withdrawal Plan

Under the Pay-out of IDCW Option, the Unitholders can choose to transfer the amount of dividend receivable by them into any of the open ended schemes of the Fund. Under this plan, the dividend due and payable to the Unitholders will compulsorily and without any further act by the Unitholders, be re-invested in the chosen scheme of the Fund at the applicable NAV of such other scheme. However, if the Unitholder does not have holding in such target scheme, the transfer will be carried out only if the amount of dividend to be transferred meets the minimum application amount requirement of the target scheme.

As per SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2020/194 dated October 05, 2020 All the existing and proposed Schemes of Mutual Funds shall name / rename the IDCW option(s) in the following manner:

| Old Name (Option / Plan) | New Name (Option / Plan) |
|--------------------------|---|
| Dividend Payout | Payout of Income Distribution cum capital withdrawal option (Payout of IDCW) |
| Dividend Re-investment | Reinvestment of Income Distribution cum capital withdrawal option (Re-investment of IDCW) |
| Dividend Transfer Plan | Transfer of Income Distribution cum capital withdrawal plan (Transfer of IDCW) |

- Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges stipulated by the State Bank of India. Outstation Demand Draft has been defined as a demand draft issued by a bank where there

is no ISC available for Investors. The AMC will not accept any request for refund of demand draft charges, in such cases.

5. REDEMPTION/ DIVIDEND REMITTANCE

The Fund reserves the right to issue a payment instrument in place of this direct credit facility, and will not be responsible for any delay on the part of the bank for executing the direct credit. The AMC may alter the list of the banks participating in direct credit arrangement from time to time / withdraw direct credit facility from the banks, based on its experience of dealing with any of these banks or add / withdraw the name of the bank with which the direct credit facility arrangements can be introduced/discontinued, as the case may be.

6. NOMINATION

a. Filling the nomination details with full address is mandatory for individuals applying for / holding units on their own behalf singly and optional for joint holding. Nonindividuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family (HUF), holder of Power of Attorney cannot nominate. All joint holders will sign the nomination form. Nomination is not allowed in case the first applicant is a minor. Nomination form cannot be signed by Power of Attorney (PoA) holders.

b. Even those investors who do not wish to nominate must tick confirming their non-intention to nominate.

c. All payments and settlements made to such nominee and signature of the Nominee acknowledging receipt thereof, shall be a valid discharge by the AMC/Mutual Fund/ Trustees.

d. A minor can be nominated and in that event, the name, relationship and address of the guardian of the minor nominee shall be provided by the unit holder. Guardian of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.

e. The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.

f. Nomination in respect of the units stands withdrawn upon the transfer of units.

g. Every new nomination for a folio/account will overwrite the existing nomination.

h. Transfer of units in favour of a Nominee shall be valid discharge by the Asset Management Company (AMC) against the legal heir.

i. The cancellation of nomination can be made only by those individuals who hold units on their own behalf, singly or jointly and who made the original nomination and the request has to be signed by all the holders.

j. On cancellation of the nomination, the nomination shall stand withdrawn and the AMC shall not be under any obligation to transfer the units in favour of the Nominee.

k. Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of allocation/share in favour of each of the nominees should be indicated against their name and such allocation/share should be in whole numbers without any decimals making a total of 100 percent.

l. A Power of Attorney Holder (PoA) and a guardian investing in mutual fund units on behalf of a minor cannot nominate.

So far as a minor is concerned, a guardian is appointed to take care of financial affairs of a minor till the minor attains the age of majority. Transactions made through the guardian during the period a child is a minor has to be ratified by the minor subsequent to attaining the age of majority. Hence, law does not permit the guardian to be a nominee in the same account, as it shall be the sole discretion of minor after attaining age of majority.

m. Transmission Facility

Person(s) claiming transmission of units in his/their name(s) are required to submit prescribed documents, the details of which can be referred on the Fund's website (www.boimf.in) or obtained from Registrar of the Fund. Required documents would inter alia include request letter, attested/notarized copy of death certificate of deceased unit holder, KYC acknowledgement of remaining unit holders, if not given, or of Nominee/claimant, indemnity bond if the value of units involved is equal to or exceeds ₹ 200,000 (or such other amount the AMC/ Trustee may decide from time to time).

Transmissions will be effected only upon receipt of all required documents.

7. E-MAIL COMMUNICATION:

Delivering service through the internet & web-based services such as e-mail is a more efficient delivery channel. When an investor has communicated his / her e-mail address and provided consent for sending communication only through email, the Mutual Fund / Registrars are not responsible for email not reaching the investor and for all consequences thereof. The Investor shall from time to time intimate the Mutual Fund/ its transfer agents about any changes in the email address. In case of a large document, a suitable link would be provided and investor can download, save and print these documents. However, the investor always has a right to demand a physical copy of any or all the service deliverables, and the Fund would arrange to send the same to the investor. Account statements will be sent via email, by default, to investors who have provided their email ID, unless specified otherwise. It is deemed that the Unit holder is aware of all the security risks associated with online communication, including the possibility of third party interception of the documents sent via email.

8. INVESTMENT/SUBSCRIPTION MADE THROUGH THIRD PARTY CHEQUE(S) WILL NOT BE ACCEPTED.

Third party cheque(s) for this purpose are defined as: (i) Investment made through instruments issued from an account other than that of the beneficiary investor, (ii) in case the investment is made from a joint bank account, the first holder of the mutual fund folio is not one of the joint holders of the bank account from which payment is made.

INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM (contd.)

Third party cheque(s) for investment/subscription shall be accepted, only in exceptional circumstances, as detailed below:

- 1) Payment by Parents/Grand-Parents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/- (each regular purchase or per SIP instalment). However this restriction will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio.
- 2) Custodian on behalf of a Foreign Portfolio Investor (FPI) or a client.
- 3) Payment by Employer on behalf of employee under Systematic Investment Plans or lump sum/one-time subscription, through Payroll deductions. Asset management companies should exercise extra due diligence in terms of ensuring the authenticity of such arrangements from a fraud prevention and KYC perspectives.

The above mentioned exception cases will be processed after carrying out necessary checks and verification of documents attached along with the purchase transaction slip/application form, as stated below:

- 1) Determining the identity of the Investor and the person making payment i.e. mandatory Know Your Client (KYC) for Investor and the person making the payment.
- 2) Obtaining necessary declaration from the Investor/unitholder and the person making the payment. Declaration by the person making the payment should give details of the bank account from which the payment is made and the relationship with the beneficiary.
- 3) Verifying the source of funds to ensure that funds have come from the drawer's account only.

In case of investment/subscriptions made via Pay Order, Demand Draft, Banker's cheque, RTGS, NEFT, ECS, bank transfer, net banking etc. Following additional checks shall be carried out:

- 1) If the investment/subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a Certificate from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument. The funds should be debited from a pre-registered pay in account available in the records of the Mutual fund, or from the account of the first named unit holder. Additionally, if a pre-funded instrument issued by the Bank against cash, it shall not be accepted for investments of ₹ 50,000/- or more. Such pre-funded instrument issued against cash payment of less than ₹ 50,000/- should be accompanied by a certificate from the banker giving name, address and PAN (if available) of the person who has requested for the demand draft.
- 2) If payment is made by RTGS, NEFT, ECS, bank transfer, etc., a copy of the instruction to the bank stating the account number debited must accompany the purchase application. The account number mentioned on the transfer instruction should be from pay in account available in the records, or from the account of the first named unit holder. Investors are requested to note that AMC reserves right to have additional checks of verification for any mode of payment received. AMC reserves the right to reject the transaction in case the payment is received in an account not belonging to the first unit holder of the mutual fund.

In case of investors with multiple accounts, in order to ensure smooth processing of investor transactions, it is advisable to register all such accounts, as the investments/ subscriptions received from the said multiple accounts shall be treated as 1st party payments. Refer Third Party Payment Declaration form available on www.boimf.in or at any of the AMC's branch offices.

9. KNOW YOUR CUSTOMER (KYC) COMPLIANCE:

a. KYC registered under KYC Registration Agency (KRA):

Units held in account statement (non-demat) form

It is mandatory for the Investors to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter for all purchases/ switches/ registrations for Systematic Investment Plan (SIP)/ Systematic Transfer Plan (STP)/ Dividend Transfer Plan (DTP). Applicants intending to apply for units through a Power of Attorney (PoA) must ensure that the issuer of the PoA and the holder of the PoA must mention their KYC Compliance Status and attach proof of KYC Compliance at the time of investment.

SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries. New investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website www.boimf.in. Existing KYC compliant investors of the Fund can continue the practice of providing KYC Acknowledgement Letter/ Printout of KYC Compliance Status downloaded from KRAs using the PAN at the time of investment.

Once the investor has done KYC with any SEBI registered intermediary, the investor need not undergo the same process again with the Fund. However, the Fund reserves the right to carry out fresh KYC of the investor in its discretion.

Units held in electronic (demat) form

For units held in demat form, the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee / AMC. In the event of non compliance of KYC requirements, the Trustee/AMC reserves the right to freeze the folio of the investor(s) and effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.

For further details, please refer Section 'Know Your Customer (KYC) Compliance' under Statement of Additional Information available on our website www.boimf.in

b. Central KYC Records Registry (CKYCR):

The Government of India vide their Gazette Notification No. S.O.3183(E) dated November 26, 2015 authorised the Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI) to act as and to perform the functions of the Central KYC Records Registry under the said rules, including receiving, storing, safeguarding and retrieving the KYC records under the Prevention of Money-Laundering Act, 2002. SEBI required all the market intermediaries to update/upload KYC details of the new customer/investors (not KYC-KRA compliant) on CERSAI's online platform. CERSAI is a centralized repository of KYC records of customers/investors in the financial sector with uniform KYC norms and inter-usability of the KYC records across the sector with an objective to reduce the burden of producing KYC documents and getting those verified every time when the customer/ investors creates a new relationship with a financial entity. Central KYC (CKYC) will store all the customer/investor information at one central server that is accessible to all the financial institutions. After opening a KYC account under the CKYC, customer/investor will get a 14-digit identification number ("KYC Number") and that the same may be quoted by the investor wanting to invest in mutual funds. Further, the Mutual Fund/AMC is required to check whether the PAN of the investor has been updated in CKYCR. In case the PAN has not been updated, the Mutual Fund/AMC shall collect a self certified copy of the investor's PAN card and update/upload the same in CKYCR.

In case the Investor uses the old KRA KYC form for updating of any KYC information, such investor shall be required to provide additional/missing information only by using the supplementary CKYC form or fill the new "CKYC form". **The address, email id and contact details will be taken from KYC/ CKYC records.**

For further details, please refer to the Section on "Prevention of Money Laundering and Know Your Client ("KYC") requirements" in the Statement of Additional Information (SAI).

10. DEMAT/NON-DEMAT MODE:

Option to hold Units in dematerialized (demat) form Investors have the option to hold the units in demat form. Please tick the relevant option of Yes/No for opting/not opting units in demat form. If no option is exercised, "No" will be the default option. Unitholders must ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant. If the details mentioned in the application are incomplete/incorrect or not matched with the Depository data, the application shall be treated as invalid and shall be liable to be rejected. The application form should mandatorily accompany the latest Client investor master/ Demat account statement. Demat option will be not be available for Daily/ Weekly/Fortnightly dividend options.

- 1) Investors can hold units in Dematerialized (Demat)/Non-Demat mode. In case the investor has not provided his / her Demat account details or the details of DP ID / BO ID provided by the investor is incorrect, or Demat account is not activated or not in an active status, the units would be allotted in Non-Demat mode. 2) Allotment letters would be sent to investors who are allotted units in Demat mode and a Statement of Accounts would be sent to investors who are allotted units in non-Demat mode. 3) Investors are requested to note that Units held in dematerialized form are freely transferable except units held in Equity Linked Savings Scheme's (ELSS) during the lock-in period. 4) The units will be allotted based on the applicable NAV as per the SID and will be credited to investor's Demat account on weekly basis upon realization of funds. For e.g. Units will be credited to investors Demat account every Monday for realization status received in last week from Monday to Friday.

The investors shall note that for holding the units in demat form, the provisions laid in the Scheme Information Document (SID) of respective Scheme and guidelines/procedural requirements as laid by the Depositories (NSDL/CDSL) shall be applicable. In case the unit holder wishes to convert the units held in non-demat mode to demat mode or vice versa at a later date, such request along with the necessary form should be submitted to their Depository Participant(s).

Units held in demat form will be freely transferable, subject to the applicable regulations and the guidelines as may be amended from time to time.

11. PLEDGE/LIEN :

In case investor creates pledge / lien on their units in favour of any financial institution or lender, the details of the same shall be provided to Bank of India Investment Managers Pvt Ltd or KFin Technologies Ltd within two days of creations of such pledge/lien. The redemption proceeds/ dividend payment will be on hold till proper details are made available.

12. MULTIPLE BANK ACCOUNTS

The unit holder/ investor can register multiple bank account details under its existing folio by submitting separate form. Multiple Bank Accounts Registration forms are available in www.boimf.in or any of our AMC's branch offices.

13. APPLICATIONS FOR PURCHASE / REDEMPTION OF UNITS THROUGH STOCK EXCHANGE FACILITY

The Fund currently provides a facility for transacting through Stock Exchange infrastructure through the Bombay Stock Exchange Platform for Allotment and Redemption of Mutual Fund Units ("Facility"). Following terms and conditions shall apply for transacting through the Stock Exchange Facility:

1. This Facility is provided in terms of SEBI Circular No. SEBI /IMD / CIR No.11/183204/2009 dated November 13, 2009 through Eligible Stock Brokers.
2. Eligible Stock Brokers refers to the registered stock brokers of the Stock Exchange providing the Facility who possess necessary AMFI certification. Such brokers are considered as Official Points of Acceptance as per SEBI Circular No. SEBI/IMD/CIRNo.11 /78450/06 dated October 11, 2006. Such Brokers would issue a time stamped confirmation slip for the transaction entered into the system, which shall be considered for Applicability of NAV.

INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM (contd.)

3. Existing and New investors can transact through the Facility. For availing the Facility, this Application Form must be submitted to your Eligible Broker.
4. The Facility currently permits only purchase/redemption of Units. Switching is currently not permitted.
5. Investors / Unit holders should note that the Units of the Scheme are not listed on Stock Exchanges and the Facility is only to enable purchase / redemption of Units.
6. Units can be held by investors in physical mode (i.e. through Account Statement) or dematerialized (demat) mode.
Separate folios will be allotted for Units held in physical mode and demat mode.
7. Investors intending to deal through the Facility in dematerialized mode (i.e. holding Units in electronic form in a depository account) should have a demat account with a Depository Participant (DP). For such investors, the KYC performed by DP in terms of SEBI Circular No. MRD/DoP/Dep/Cir-29/2004 dated August 24, 2004 shall be considered compliance with applicable requirements specified in this regard in terms of SEBI Circular ISD/AML/CIR-1/2008 dated December 19, 2008.
8. Investors who hold Units in demat mode can only transact through the Stock Exchange Facility. In case investors wish to transact through any other mode, they would be able to do so after rematerializing their Units by making an application to their DP.
9. For further details, please refer to the Scheme Information Document / related Addenda (no.1/2010 dated January 19, 2010) or visit the website www.boimf.in. You may also contact your Distributor / broker or any of our Investor Service Centres.

14. Details under FATCA & CRS:

Details under FATCA & CRS: 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. Please note that we do not accept investments from Citizen or Resident of US/Canada.

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 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 you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number.

⁵It 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.

In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

| FATCA & CRS Indicia observed (ticked) | Documentation required for Cure of FATCA/ CRS indicia |
|---------------------------------------|---|
| U.S. place of birth | <ol style="list-style-type: none"> 1. Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; 2. Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below);AND 3. Any one of the following documents: Certified Copy of "Certificate of Loss of Nationality or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth |

| FATCA & CRS Indicia observed (ticked) | Documentation required for Cure of FATCA/ CRS indicia |
|--|---|
| Residence/ mailing address in a country other than India | <ol style="list-style-type: none"> 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence (refer list below) |
| Telephone number in a country other than India | <p>If no Indian telephone number is provided</p> <ol style="list-style-type: none"> 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence (refer list below) <p>If Indian telephone number is provided along with a foreign country telephone number</p> <ol style="list-style-type: none"> 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; OR 2. Documentary evidence (refer list below) |
| Telephone number in a country other than India | <ol style="list-style-type: none"> 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence (refer list below) |

Note: However investments from USA/ Canada citizens/ residents not accepted. List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:

1. Certificate of residence issued by an authorized government body*
2. Valid identification issued by an authorized government body* (e.g. Passport, National Identity card, etc.)

* Government or agency thereof or a municipality of the country or territory in which the payee claims to be a resident.

15. Ultimate Beneficial Owners(s)

Pursuant to SEBI Master Circular No. CIR/ISD/AML/3/2010 dated December 31, 2010 on Anti Money Laundering Standards and Guidelines on identification of Beneficial Ownership issued by SEBI vide its Circular No. CIR/MIRSD/2/2013 dated January 24, 2013, investors (other than Individuals) are required to provide details of 'Ultimate Beneficial Owner(s) (UBO(s))'. In case the investor or owner of the controlling interest is a company listed on a stock exchange or is a majority owned subsidiary of such a company, the details of shareholders or beneficial owners are not required to be provided.

Non-individual applicants/investors are mandated to provide the details on 'Ultimate Beneficial Owner(s) (UBO(s))' by filling up the declaration form for 'Ultimate Beneficial Ownership'.

Please contact the nearest Investor Service Centre (ISC) of Bank of India Mutual Fund or log on to Investor Corner' section on our website www.boimf.in for the Declaration Form.

16. Investor may also invest through online transaction facility available at www.boimf.in or through SMS facility. In order to avail SMS facility, the investors of Bank of India Mutual Fund should submit SMS transactions registration form at the nearest investor service center.

17. 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).

18. Ready Reckoner for the Plans and Options offered

| Scheme Name | Plan | Option | Sub-Options | Default Option | Default Sub-Option | IDCW Frequency | Minimum Investment Amt | Additional Purchase Amt |
|--|----------------------------------|--------------|---|----------------|--------------------|------------------------|--|--|
| Bank of India Money Market Fund | Regular Plan, Direct Plan | Growth, IDCW | IDCW Re-investment/ IDCW Payout (Monthly) | Growth | IDCW Re-investment | Daily, Weekly, Monthly | ₹ 5,000 and in multiples of ₹ 1 thereafter | ₹ 1,000 and in multiples of ₹ 1 thereafter |

Overseas address (for FPIs/ NRIs/ PIOs)

| | | | | | | | | | | | |
|-----------------|--|--|--|--|---------|--|--|------|--|----------|--|
| Mailing address | | | | | | | | | | | |
| Landmark | | | | | | | | | | | |
| State | | | | | Country | | | City | | Zip Code | |

5 APPLICANT'S DETAILS (Refer Instruction No. 2(b)) (#Refer Instruction No. 2(b)9) (* Mandatory)

SECOND APPLICANT'S DETAILS Mr. Ms. | Nationality Country of Birth Mobile* +91

Name (2nd) (Name should be as per PAN)

Email ID*

THIRD APPLICANT'S DETAILS Mr. Ms. | Nationality Country of Birth Mobile* +91

Name (3rd) (Name should be as per PAN)

Email ID*

6 ADDITIONAL KYC DETAILS (Refer Instruction No. 2(c))

| Occupation details for | 1 st Applicant | 2 nd Applicant | 3 rd Applicant | Guardian | Politically Exposed Person (PEP) details: | Is a PEP | Related to PEP | Not Applicable |
|-------------------------|---------------------------|---------------------------|---------------------------|--------------------------|---|--------------------------|--------------------------|--------------------------|
| Private Sector Service | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 1 st Applicant | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Public Sector Service | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 2 nd Applicant | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Government Service | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 3 rd Applicant | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Business | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Guardian | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Professional | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Authorised Signatory/ Partners/ Directors/ Others | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Agriculturist | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | |
| Retired | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | |
| Housewife | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | |
| Student | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | |
| Proprietorship | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | |
| Others (Please specify) | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | | | | |

Non-Individual Investors involved/ providing any of the mentioned services Foreign Exchange / Money Changer Services Gaming / Gambling / Lottery / Casino Services
 Money Lending / Pawning None of the above

| Gross Annual Income Range (in ₹) | 1 st Applicant | 2 nd Applicant | 3 rd Applicant | Guardian | Gross Annual Income Range (in ₹) | 1 st Applicant | 2 nd Applicant | 3 rd Applicant | Guardian |
|----------------------------------|---------------------------|---------------------------|---------------------------|--------------------------|----------------------------------|---------------------------|---------------------------|---------------------------|--------------------------|
| Below 1 lac | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 10-25 lac | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 1-5 lac | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 25 lac- 1 cr | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5-10 lac | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | > 1 cr | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

OR Networth in ₹ (Mandatory for Non Individual) (not older than 1 year)

as on DD MM YYYY

I/We wish to receive the following document(s) physically in lieu of Email. Account Statement News Letter Annual Report Other Statutory Information

7 FATCA & CRS INFORMATION (for Individual including Sole Proprietor) (Self Certification) (Refer Instruction No. 14)

The below information is required for all applicant(s)/ guardian

Address Type: Residential or Business Residential Business Registered Office (for address mentioned in form/existing address appearing in Folio)
 Please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below.

| Category | First Applicant (including Minor) | Second Applicant/ Guardian | Third Applicant |
|---|--|--|--|
| Is the applicant(s)/ guardian's Country of Birth/ Citizenship/ Nationality/ Tax Residency other than India? | <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, please provide the following information [mandatory] | <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, please provide the following information [mandatory] | <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, please provide the following information [mandatory] |
| Place/ City of Birth | | | |
| Country of Birth | | | |
| Country of Tax Residency | | | |
| Tax Payer Ref. ID No ^ | | | |
| Identification Type [TIN or other, please specify] | | | |
| Country of Tax Residency 2 | | | |
| Tax Payer Ref. ID No. 2 | | | |
| Identification Type [TIN or other, please specify] | | | |
| Country of Tax Residency 3 | | | |
| Tax Payer Ref. ID No. 3 | | | |
| Identification Type [TIN or other, please specify] | | | |

^ In case Tax Identification Number is not available, kindly provide its functional equivalent.

FOR MORE INFORMATION

Bank of India Mutual Fund

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

Call us at (Toll Free)
1800-266-2676 & 1800-103-2263

Email us at
service@boimf.in

Website
www.boimf.in

| | | | | | | | | | | | | | | | | | | | | | | | |
|-----------------------|---|--|--|--|--|--|--|--|--|---|--|----------------------------------|--|----------------------------------|----------|----------------------------------|--|------------------------------|--|-------------------------------|--|---------------------------------|--|
| 8 | BANK ACCOUNT DETAILS - Mandatory (Payout Bank - If left blank, application will be rejected) | | | | | | | | | | | | | | | (Refer Instruction No. 3) | | | | | | | |
| Name of the Bank | | | | | | | | | | | | | | | | | | | | | | | |
| Account Number | | | | | | | | | | A/C Type (Please ✓) | | <input type="checkbox"/> Savings | | <input type="checkbox"/> Current | | <input type="checkbox"/> NRE | | <input type="checkbox"/> NRO | | <input type="checkbox"/> FCNR | | <input type="checkbox"/> Others | |
| Branch Address | | | | | | | | | | | | | | | | | | | | | | | |
| City | | | | | | | | | | State | | | | | PIN Code | | | | | | | | |
| MICR Code | | | | | | | | | | (Please enter the 9 digit number that appears after your cheque number) | | | | | | | | | | | | | |
| IFSC Code (RTGS/NEFT) | | | | | | | | | | (11 Character code appearing on your cheque leaf) | | | | | | | | | | | | | |

Cancelled copy of a cheque required in case of investments not through cheque

| | | | | | | | | | | | | | | | | | | | | | | | | |
|-----------------------|---|--|--|--|-----------------------|---------------------------------------|----------------------------------|------------------------------|---------------------------------|--------------------------------|---------------|--|---------------------------------|---|--|---|--|---|--------------------------------|--------------|---|--|----------------------------------|--|
| 9 | SCHEME AND PAYMENT DETAILS (Payment through Cash/Non-MICR Cheques/Outstation Cheques not accepted) | | | | | | | | | | | | | | | (Refer Instruction No.4 & 8) | | | | | | | | |
| Scheme Name | | Bank of India Money Market Fund | | | Plan | | <input type="checkbox"/> Regular | | <input type="checkbox"/> Direct | | Option | | <input type="checkbox"/> Growth | | <input type="checkbox"/> IDCW Payout (Monthly) | | <input type="checkbox"/> IDCW Reinvestment | | <input type="checkbox"/> Daily | | <input type="checkbox"/> Weekly (Default) | | <input type="checkbox"/> Monthly | |
| Investment Amount (₹) | | | | | DD Charges if any (₹) | | | | | Net Amount (₹) | | | | | | | | | | | | | | |
| Cheque/ DD No. | | | | Drawn Bank | | | | Branch/City | | | | | | | | | | | | | | | | |
| Account Type* | | <input type="checkbox"/> S/B | | <input type="checkbox"/> NRE* | | <input type="checkbox"/> Current | | <input type="checkbox"/> NRO | | <input type="checkbox"/> FCNR* | | *Kindly provide photocopy of the payment Instrument or Foreign Inward remittance Certificate (FIRC) evidencing source of funds | | | | | | | | | | | | |
| Please (✓) | | <input type="checkbox"/> RTGS | | <input type="checkbox"/> Fund Transfer | | <input type="checkbox"/> Letter dated | | D | | D | | M | | M | | Y | | Y | | Bank A/c No. | | | | |
| UTR/ Reference no. | | | | | | | | | | | | | | | | | | | | | | | | |

REDEMPTION / DIVIDEND REMITTANCE **(Refer Instruction No. 5)**

Electronic Payment (It is the responsibility of the Investor to ensure the correctness of the IFSC code/ MICR code for Electronic Payout at recipient/destination branch corresponding to the Bank details.)

Cheque Payment

10 DIVIDEND TRANSFER FACILITY (Please tick to select this facility) **(Refer Instruction No.4(e)(4))**

This facility is available only under Transfer of Income Distribution cum capital withdrawal plan (IDCW Transfer) if the unit holder chooses to transfer the amount of the dividend receivable by them into any of the open ended scheme - Target Scheme

11 DEMAT ACCOUNT DETAILS – (Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant). **(Refer Instruction No. 10)**

(If Demat Account details are provided below, units will be allotted by default in electronic mode only)

| | | | | | | | | | | | | | | | | | | |
|--|--|--|---------------|--|---|--|---|--|-------------------------|--|--|--|--|--|--|--|--|--|
| National Securities Depository Limited (NSDL) | | | DP Name | | | | | | | | | | | | | | | |
| | | | DP ID No. | | I | | N | | Beneficiary Account No. | | | | | | | | | |
| Central Depository Services (India) Limited (CDSL) | | | DP Name | | | | | | | | | | | | | | | |
| | | | Target ID No. | | | | | | | | | | | | | | | |

12 NOMINATION DETAILS for Individuals [Minor / HUF / POA Holder / Non Individuals cannot Nominate] (Mandatory) **(Refer Instruction No. 6)**

I/We wish to nominate as under: *Proof for Minor Nominee: Birth Certificate School Leaving Certificate Passport Others

| Name and Address of Nominee(s) (IN CAPITALS)* | PAN | Relationship of Nominee with Unitholder* | Date of Birth (Birth proof to be attached)* | Name of Guardian | Signature of Nominee (Optional)/ Guardian of Nominee (Mandatory) | Proportion (%) in which the units will be shared by each Nominee (should aggregate to 100%)* |
|--|-----|--|---|------------------|--|--|
| | | | | | | |
| Nominee 1 | | | | | | |
| Nominee 2 | | | | | | |
| Nominee 3 | | | | | | |

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.

| | | | |
|------------------------------------|------------------------|------------------|-----------------|
| POA holder cannot nominate. | First / Sole Applicant | Second Applicant | Third Applicant |
|------------------------------------|------------------------|------------------|-----------------|

13 DECLARATION

| | | | | | | | | | | | | | |
|--|---|---------------------|--|---|--|---|---|---|--|---|--|---|--|
| <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> | <p style="font-size: 24px; margin: 0;">↓</p> <p>(Please write Application Form No. / Folio No. on the reverse of the Cheque / Demand Draft / Payment Instrument.)</p> <table style="width:100%; margin-top: 20px;"> <tr> <td style="width:15%; text-align:center; vertical-align: middle;">SIGNATURE(S)</td> <td style="width:15%; text-align:center; vertical-align: middle;">First/ Sole Applicant/ Guardian/ PoA/ Authorised Signatory</td> <td style="width:15%; text-align:center; vertical-align: middle;">→</td> <td style="width:55%;"></td> </tr> <tr> <td style="text-align:center; vertical-align: middle;">→</td> <td style="text-align:center; vertical-align: middle;">Second Applicant/ Authorised Signatory</td> <td style="text-align:center; vertical-align: middle;">→</td> <td></td> </tr> <tr> <td style="text-align:center; vertical-align: middle;">→</td> <td style="text-align:center; vertical-align: middle;">Third Applicant/ Authorised Signatory</td> <td style="text-align:center; vertical-align: middle;">→</td> <td></td> </tr> </table> | SIGNATURE(S) | First/ Sole Applicant/ Guardian/ PoA/ Authorised Signatory | → | | → | Second Applicant/ Authorised Signatory | → | | → | Third Applicant/ Authorised Signatory | → | |
| SIGNATURE(S) | First/ Sole Applicant/ Guardian/ PoA/ Authorised Signatory | → | | | | | | | | | | | |
| → | Second Applicant/ Authorised Signatory | → | | | | | | | | | | | |
| → | Third Applicant/ Authorised Signatory | → | | | | | | | | | | | |

Bank of India Money Market Fund

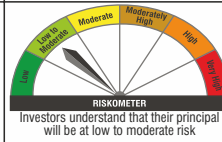
(An open ended debt scheme investing in money market instruments.
A Relatively Low interest rate risk and Moderate Credit Risk)

**APPLICATION SUPPORTED BY
BLOCKED AMOUNT (ASBA) FORM**

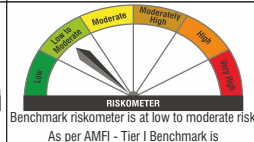
THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*:

- Regular income over short to medium term
- Investment in Money Market instruments with maturity upto one year

Scheme Risk-o-meter



Benchmark Risk-o-meter (as applicable)



*Investor should consult their financial advisor if they are not clear about the suitability of the product.

Potential Risk Class Matrix

| Credit Risk → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
|-----------------------------|--------------------------|--------------------|---------------------------|
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | B-I | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | | |



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

Please read SID / KIM and the instructions carefully, before filling up the application form.

Application No:

1 DISTRIBUTOR INFORMATION

| BROKER / AGENT INFORMATION | | | FOR OFFICE USE ONLY | | | |
|----------------------------|-------------------------------|------|---------------------|----------------|-----------------------|--------|
| ARN Code & Name | Sub Distributor / Branch Code | EUIN | SCSB | SCSB IFSC Code | Syndicate Member Code | SI No. |
| | | | | | | |

* The purpose of EUIN is to capture the identification of the sale person/employee/relationship manager of the distributor interacting with the investor, irrespective of whether the transaction is "Execution only" or "Advisory". However in case of any exception cases where there is no such interaction the investor can keep EUIN box blank and sign the following declaration.

"I/we hereby confirm that the EUIN BOX has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/ sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship managers/sales person of the distributor/sub broker."

| | | |
|---|---------------------------|---------------------------|
| Sole/1 st applicant/Guardian | 2 nd applicant | 3 rd applicant |
|---|---------------------------|---------------------------|

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

2 TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY

In case the purchase / subscription amount is ₹ 10,000 or more and your Distributor has opted to receive Transaction Charges, the same are deductible as applicable from the purchase/ subscription amount and payable to the Distributor. Units will be issued against the balance amount invested.

- I confirm that I am a First time investor across Mutual Funds.
 I confirm that I am an existing investor in Mutual Funds.

3 APPLICANT(S) INFORMATION

| | | | | | | | | | | | |
|--|--------------|---|---|---|---|---|---|---|---|---|-----|
| Name of First / Sole Applicant (Name should be as per PAN) | Mr. Ms. M/s. | F | I | R | S | T | N | A | M | E | PAN |
| Name of Second Applicant (Name should be as per PAN) | Mr. Ms. M/s. | F | I | R | S | T | N | A | M | E | PAN |
| Name of Third Applicant (Name should be as per PAN) | Mr. Ms. M/s. | F | I | R | S | T | N | A | M | E | PAN |

Legal Entity Identifier (LEI) _____ (Refer Instruction No. 18)

Status of First/ Sole Applicant Individual Non - Individual [For Non - individual - please attach FATCA, CRS & Ultimate Beneficial Ownership (UBO) Self Certification Form] (Refer Instruction No. 14 & 15) (Mandatory)

Resident Individual NRI-Repatriation NRI-Non Repatriation Partnership Trust HUF AOP PIO Company Minor through guardian BOI OCI

Body Corporate LLP Society / Club Foreign National Resident in India FPI Sole Proprietorship Non Profit Organisation Others _____ (please specify)

4 BANK ACCOUNT DETAILS FOR BLOCKING OF FUNDS

| | | | | | | | | | | | |
|---|---|--|--|--|--|---------------------|----------------------------------|------------------------------|----------------------------------|------------------------------|-------------------------------|
| Name of the Bank | | | | | | | | | | | |
| Total Amount to be blocked (₹ in figures) | Total Amount to be blocked (₹ in words) | | | | | | | | | | |
| ₹ | (₹ in words) | | | | | | | | | | |
| Account Number | | | | | | A/C Type (Please ✓) | <input type="checkbox"/> Savings | <input type="checkbox"/> NRE | <input type="checkbox"/> Current | <input type="checkbox"/> NRO | <input type="checkbox"/> FCNR |
| Branch Address | | | | | | | | | | | |
| City | State | | | | | PIN Code | | | | | |
| MICR Code | IFSC Code | | | | | | | | | | |

(Please enter the 9 digit number that appears after your cheque number) (11 Character code appearing on your cheque leaf. If you do not find this on your cheque leaf, please check for the same with your Bank)

NFO Opens : January 28, 2025 | NFO Closes : February 03, 2025



ACKNOWLEDGEMENT SLIP (TO BE FILLED IN BY THE SOLE/FIRST APPLICANT)

Application No:

| | | | | | | | | | | | |
|-----------------|----------------------------------|--|--|--|--|---------------------------------|--|--|--|--|--|
| Scheme Name | Bank of India Money Market Fund | | | | | | | | | | |
| Plan | <input type="checkbox"/> Regular | | | | | <input type="checkbox"/> Direct | | | | | |
| Received from | Mr. Ms. M/s. | | | | | | | | | | |
| Account No. | Amount in ₹ | | | | | Figures | | | | | |
| Amount in Words | Words | | | | | | | | | | |
| Bank Name | Branch Name | | | | | | | | | | |

| | | | | | | | | |
|-------------------------|---|---|---|---|---|---|---|---|
| Date | D | D | M | M | Y | Y | Y | Y |
| Stamp, Signature & Date | | | | | | | | |

5 INVESTMENT DETAILS

| | | | | |
|-------------|---|--------------------------------|---|----------------------------------|
| Scheme Name | Bank of India Money Market Fund | Plan | <input type="checkbox"/> Regular | <input type="checkbox"/> Direct |
| Option | <input type="checkbox"/> Growth <input type="checkbox"/> IDCW Payout (Monthly) <input type="checkbox"/> IDCW Reinvestment | <input type="checkbox"/> Daily | <input type="checkbox"/> Weekly (Default) | <input type="checkbox"/> Monthly |

6 DEMAT ACCOUNT DETAILS

| | | | | | | | | | | | | | | | | | |
|---|---------------|---|---|--|--|--|--|--|--|--|--|-------------------------|--|--|--|--|--|
| <input type="checkbox"/> National Securities Depository Limited (NSDL) | DP Name | | | | | | | | | | | | | | | | |
| | DP ID No. | I | N | | | | | | | | | Beneficiary Account No. | | | | | |
| <input type="checkbox"/> Central Depository Services (India) Limited (CDSL) | DP Name | | | | | | | | | | | | | | | | |
| | Target ID No. | | | | | | | | | | | | | | | | |

7 UNDERTAKING BY ASBA INVESTOR AND ACCOUNT HOLDER

- I/ We hereby undertake that, I/ we have read and understood the instructions contained in this Form and Terms and Conditions concerning ASBA as contained in the Scheme Information Document (SID) / Key Information Memorandum (KIM) of the above mentioned Scheme and Statement of Additional Information (SAI) of Bank of India Mutual Fund. Further, I/we understand that if the details as provided by me/us in this Form are different from those in the NFO Application Form, then in such a case; the information as provided by me/us herein will be relied upon. I/we further confirm and undertake that I am/ we are eligible ASBA applicants(s) as per the relevant provisions of the SEBI (Issue of Capital and Disclosure Requirement) Regulations, 2009.
- In accordance with provisions of ASBA in the SEBI ICDR Regulations, 2009 and as disclosed in the SAI, I/We authorize:
 - the SCSB to do all acts as are necessary to make an application in the New Fund Offer of above mentioned Scheme, including uploading of application details, blocking the amount to the extent mentioned above under "DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS" or unblocking of funds in the bank account maintained with the SCSB specified above, transfer of funds to the Bank of India Mutual Fund's account on receipt of instructions from the Registrar to Bank of India Mutual Fund after finalisation of the basis of allotment, entitling me/ us to receive mutual fund units on such transfer of funds, etc.
 - Registrar to issue instructions to the SCSB to unblock the funds in the bank account specified above upon finalisation of the basis of allotment and to transfer the requisite money to the Bank of India Mutual Fund's account.
- In case the amount available in the bank account specified above is insufficient, the SCSB shall reject the application.
- If the DP ID, Beneficiary or PAN is not provided by me/us or the details on the same as furnished in the form are incorrect or incomplete or not matching with the depository records, my/ our application shall be rejected and Mutual Fund or SCSB shall not be liable for losses, if any.
- All future communication in connection with NFO should be addressed to the SCSB/RTA/AMC quoting the full name of the Sole/First Applicant, NFO Application Number, ASBA Application Number, Depository Account details [if it has been provided], Amount applied for and the account number from where NFO amount was blocked. 4) The ARN holder has disclosed to me/ us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/ us.
 Applicable to NRIs only: I/We confirm that I am/we are non-resident of Indian Nationality/origin and I/we hereby confirm that the funds for subscription, have been remitted from abroad through normal banking channels or from funds in my/our non-resident external/ordinary account/FCNR account. I/We am/are not prohibited from accessing capital markets under any order/ruling/judgement etc. of any regulation, including SEBI. I/We am/are confirm that my application is in compliance with applicable Indian and Foreign laws.

| | | |
|-----------------------------------|------------------|-----------------|
| First / Sole Applicant / Guardian | Second Applicant | Third Applicant |
|-----------------------------------|------------------|-----------------|

INSTRUCTIONS FOR FILLING ASBA APPLICATION FORM

- An Application Supported by Blocked Amount (ASBA) investor shall submit a duly filled up ASBA Application form, physically or electronically, to the Self Certified Syndicate Bank (SCSB) with whom the bank account to be blocked, is maintained.
 - In case of ASBA application form in physical mode, the investor shall submit the ASBA Application Form at the Bank branch of SCSB, which is designated for the purpose and the investor must be holding a bank account with such SCSB.
 - In case of ASBA application form in electronic form, the investor shall submit the ASBA Application Form either through the internet banking facility available with the SCSB, or such other electronically enabled mechanism for subscribing to units of Mutual Fund scheme authorising SCSB to block the subscription money in a bank account.
- Investors shall correctly mention the Bank Account number in the ASBA Application Form and ensure that funds equal to the subscription amount are available in the bank account maintained with the SCSB before submitting the same to the designated branch.
- ASBA facility is currently available only to those investors who wish to hold the units in the dematerialized form.
- Upon submission of an ASBA Application Form with the SCSB, whether in physical or electronic mode, investor shall be deemed to have agreed to block the entire subscription amount specified and authorized the Designated Branch to block such amount in the Bank Account.
- On the basis of an authorisation given by the account holder in the ASBA Application Form, the SCSB shall block the subscription money in the Bank Account specified in the ASBA Application Form. The subscription money shall remain blocked in the Bank Account till allotment of units under the scheme or till rejection of the application, as the case may be.
- If the Bank Account specified in the ASBA Application Form does not have sufficient credit balance to meet the subscription money, the ASBA application shall be rejected by the SCSB.
- The ASBA Application Form should not be accompanied by cheque, demand draft or any mode of payment other than authorisation to block subscription amount in the Bank Account.
- All grievances relating to the ASBA facility may be addressed to the BANK/AMC / RTA to the Issue, with a copy to the SCSB, giving full details such as name, address of the applicant, subscription amount blocked on application, bank account number and the Designated Branch or the collection centre of the SCSB where the ASBA Application Form was submitted by the Investor.
- ASBA facility extended to investors shall operate in accordance with the SEBI guidelines in force from time to time.
- Name of the First account holder in bank to be the first unitholder in folio. If the name is not matched the application will be rejected and amount to be refunded if any.
- Demat/Non-Demat Mode:
 - Investor can hold units in demat/ non-demant mode. In case investor did not provide demat account details or details of DP ID/BO ID, provided by the investor, is incorrect or demat account is not activated or not in active status, the units would be allotted in non demat mode.
 - The investor can dematerialize his/her holdings in non demat mode. Similarly, investor can rematerialize holdings in demat mode. All expenses in connection with conversion from demat to remat mode or remat to demat mode will have to be incurred by the investors.
 - Allotment letters would be sent to investors who are allotted units in demat mode and Statement of Accounts would be sent to investors who are allotted units in non demat mode.
- SCSB means Self Certified Syndicate Bank registered with the SEBI, which offers the facility of ASBA. The current list of SCSBs as available on www.sebi.gov.in, www.bseindia.com and www.nseindia.com.

FOR MORE INFORMATION

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KFIN Technologies Limited
 Selenium, Tower B, Plot number 31 & 32 | Financial
 District Gachibowli | Hyderabad 500 008 | India.

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



Name of the entity

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

City of incorporation Country of incorporation

Entity Constitution Type (Please tick as appropriate) Partnership Firm HUF Private Limited Company Public Limited Company Society AOP/BOI Trust Liquidator
 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 number below.)

| 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 GIIN, 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

Gross Annual Income (Rs.) Below 1 Lac 1 - 5 Lacs 5 - 10 Lacs 10 - 25 Lacs >25 Lacs - 1 Crore >1 Crore

OR

Net-worth (Mandatory for Non-Individuals) ₹ as on (Not older than 1 year)

Politically Exposed Person (PEP) Status* (Also applicable for authorised signatories/ Promoters/ Karta/ Trustee/ Whole time Directors) PEP Related to PEP Not Applicable

Is the entity involved in any of the mentioned services: (Please tick as appropriate)
 Foreign exchange/ Money changer Gaming/ Gambling/ Lottery (Casinos, betting syndicates)
 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/ military 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, Financial institution⁶

OR

Direct reporting NFE⁷ (please tick as appropriate)

GIIN

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 below

Name of sponsoring entity

GIIN not available (please tick as applicable) If the entity is a financial institution, Applied for Not required to apply for - please specify 2 digits sub-category¹⁰ Not obtained - Non-participating FI

PART B (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")

| | | |
|---|--|---|
| 1 | Is the Entity a publicly traded company ¹ (that is, a company whose shares are regularly traded on an established securities market) | Yes <input type="checkbox"/> (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of stock exchange <input type="text"/> |
| 2 | Is the Entity a related entity of a publicly traded company ² (a company whose shares are regularly traded on an established securities market) | Yes <input type="checkbox"/> (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) Name of listed company <input type="text"/> Nature of relation: <input type="checkbox"/> Subsidiary of the Listed Company or <input type="checkbox"/> Controlled by a Listed Company Name of stock exchange <input type="text"/> |
| 3 | Is the Entity an active NFE ³ | Yes <input type="checkbox"/> Nature of Business <input type="text"/> Please specify the sub-category of Active NFE <input type="text"/> <input type="text"/> (Mention code-refer 2c of Part D) |
| 4 | Is the Entity a passive NFE ⁴ | Yes <input type="checkbox"/> Nature of Business <input type="text"/> |

¹Refer 2a of Part C | ²Refer 2b of Part C | ³Refer 2c of Part C | ⁴Refer 3(ii) of Part C | ⁵Refer 1 of Part C | ⁷Refer 3(vii) of Part C | ¹⁰Refer 1A of Part C

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 its income attributable 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
 - (i) 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 :

- (i) 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 | FI 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):

| Code | Sub-category |
|------|--|
| 01 | 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; |
| 02 | The NFE is a Governmental Entity, an International Organization, a Central Bank , or an entity wholly owned by one or more of the foregoing; |
| 03 | 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 fund companies and then hold interests in those companies as capital assets for investment purposes; |
| 04 | 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 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; |
| 05 | 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; |
| 06 | 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; |
| 07 | Any NFE that fulfills all of the following requirements: <ul style="list-style-type: none"> • 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; <p>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</p> <p>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.</p> <p>Explanation - For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-</p> <ol style="list-style-type: none"> (I) an Investor Protection Fund referred to in clause (23EA); (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; |

3. Other definitions

(i) Related entity

An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.

(ii) Passive NFE

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

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 entity that 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 a legal arrangement 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:

- i. 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
- iii. 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 institutions shall 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 |

(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;
- (x) 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) |
| B | The United States or any of its agencies or instrumentalities |
| C | 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 |
| H | 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 |
| I | A common trust fund as defined in section 584(a) |
| J | A bank as defined in section 581 |
| K | A broker |
| L | A trust exempt from tax under section 664 or described in section 4947(a)(1) |
| M | A tax exempt trust under a section 403(b) plan or section 457(g) plan |

FOR MORE INFORMATION

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Website
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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 | |
|--|---|
| <input type="checkbox"/> | 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 | |
| <input type="checkbox"/> | Unlisted Company |
| <input type="checkbox"/> | Partnership Firm / LLP |
| <input type="checkbox"/> | Unincorporated association / body of individuals |
| <input type="checkbox"/> | Public Charitable Trust |
| <input type="checkbox"/> | Private Trust |
| <input type="checkbox"/> | Religious Trust |
| <input type="checkbox"/> | Trust created by a Will |
| <input type="checkbox"/> | 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? <input type="checkbox"/> Yes <input type="checkbox"/> 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. <input type="checkbox"/> >15% controlling interest. <input type="checkbox"/> >25% controlling interest. <input type="checkbox"/> NA. (for SMO) <input type="checkbox"/> | >10% controlling interest. <input type="checkbox"/> >15% controlling interest. <input type="checkbox"/> >25% controlling interest. <input type="checkbox"/> NA. (for SMO) <input type="checkbox"/> | >10% controlling interest. <input type="checkbox"/> >15% controlling interest. <input type="checkbox"/> >25% controlling interest. <input type="checkbox"/> NA. (for SMO) <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | |
| 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: Country of Birth: | Place of Birth: Country of Birth: | Place of Birth: Country of Birth: | | | | | | | | | | | | | | | | | | | | | | | | |
| UBO / SMO Nationality | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| UBO / SMO Date of Birth [dd-mmm-yyyy] # | <table border="1"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table> | D | D | M | M | Y | Y | Y | Y | <table border="1"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table> | D | D | M | M | Y | Y | Y | Y | <table border="1"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table> | D | D | M | M | Y | Y | Y | Y |
| 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 <input type="checkbox"/> Yes – Related to PEP <input type="checkbox"/> N – Not a PEP <input type="checkbox"/> | Yes – PEP <input type="checkbox"/> Yes – Related to PEP <input type="checkbox"/> N – Not a PEP <input type="checkbox"/> | Yes – PEP <input type="checkbox"/> Yes – Related to PEP <input type="checkbox"/> N – Not a PEP <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | |
| UBO / SMO Address [include City, Pincode, State, Country] | Address: City: Pincode: State: Country: | Address: City: Pincode: State: Country: | Address: City: Pincode: State: Country: | | | | | | | | | | | | | | | | | | | | | | | | |

| | | | |
|-------------------------|--|--|--|
| UBO / SMO Address Type | Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered Office <input type="checkbox"/> | Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered Office <input type="checkbox"/> | Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered Office <input type="checkbox"/> |
| UBO / SMO Email | | | |
| UBO / SMO Mobile | | | |
| UBO / SMO Gender | Male <input type="checkbox"/> Female <input type="checkbox"/> Others <input type="checkbox"/> | Male <input type="checkbox"/> Female <input type="checkbox"/> Others <input type="checkbox"/> | Male <input type="checkbox"/> Female <input type="checkbox"/> Others <input type="checkbox"/> |
| UBO / SMO Father's Name | | | |
| UBO / SMO Occupation | Public Service <input type="checkbox"/> Private Service <input type="checkbox"/> Business <input type="checkbox"/> Others <input type="checkbox"/> | Public Service <input type="checkbox"/> Private Service <input type="checkbox"/> Business <input type="checkbox"/> Others <input type="checkbox"/> | Public Service <input type="checkbox"/> Private Service <input type="checkbox"/> Business <input type="checkbox"/> Others <input type="checkbox"/> |
| SMO Designation# | | | |
| UBO / SMO KYC Complied? | Yes <input type="checkbox"/> No. <input type="checkbox"/> If 'Yes,' please attach the KYC acknowledgement. If 'No,' complete the KYC and confirm the status. | Yes <input type="checkbox"/> No. <input type="checkbox"/> If 'Yes,' please attach the KYC acknowledgement. If 'No,' complete the KYC and confirm the status. | Yes <input type="checkbox"/> No. <input type="checkbox"/> If 'Yes,' please attach the KYC acknowledgement. If 'No,' complete the KYC and confirm 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 /or 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

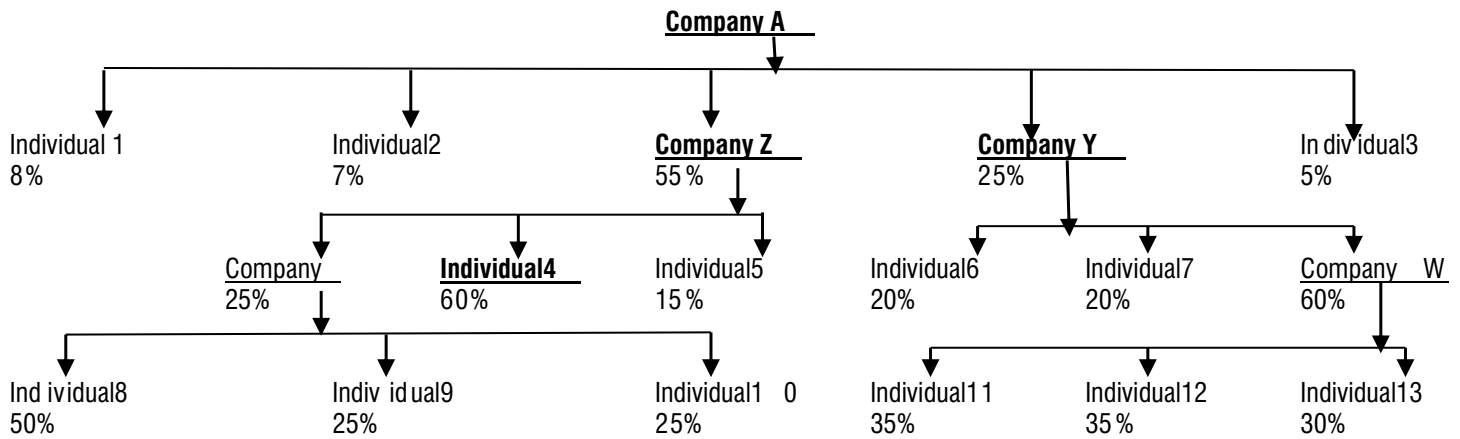
The client or the owner of the controlling interest is a company listed on a stock exchange or is a majority-owned subsidiary of such a company, there is no need for identification and verification of the identity of any shareholder or beneficial owner of such companies and hence exempted from UBO declaration 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).

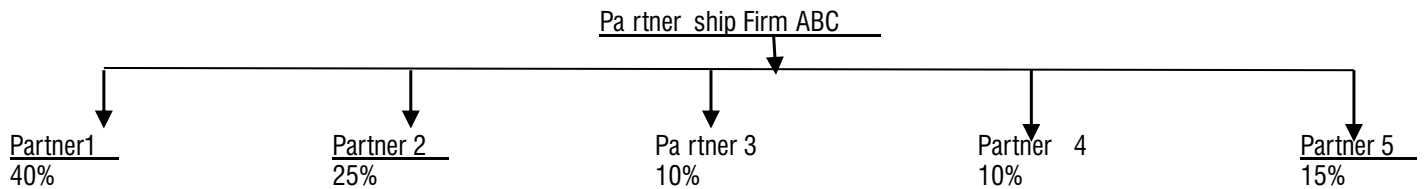
Sample Illustrations for ascertaining beneficial owner

Illustration No. 1 – Company A



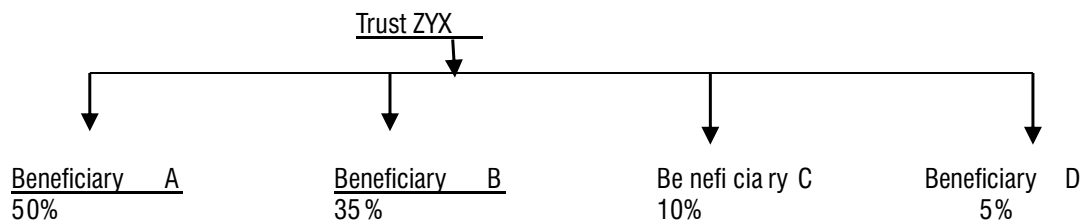
For Applicant A, Individual 4 is considered as UBO as it holds effective ownership of 33% in Company A. Hence details of Individual 4 must be provided with KYC proof, Shareholding pattern of Company A, Z & Y to be provided along with details of persons of Company Y who are senior managing officials and those exercising control.

Illustration No. 2 – Partner ABC



For Partnership Firm ABC, Partners 1, 2 and 5 are considered as UBO as each of them holds $\geq 15\%$ of capital. KYC proof of these partners needs to be submitted including shareholding.

Illustration No. 3 – Trustee ZYX



For Trust ZYX, Beneficiaries A, B and C are considered as UBO as they are entitled to get benefitted for $> 10\%$ of funds used. KYC proof for these beneficiaries needs to be submitted. Additionally, if they have nominated any person or group of persons as Settlor of Trust/ Protector of Trust, relevant information to be provided along with the proof indicated.

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Know Your Client (KYC)
Application Form (For Individuals Only)



CDSL VENTURES LIMITED
Exploring New Horizons



Please fill the form in ENGLISH and in BLOCK letters
 Fields marked * are mandatory
 Fields marked † are pertaining to CKYC and mandatory only if processing CKYC also

Application Number: _____

Application Type*: New KYC Modification KYC

KYC Mode*: Please Tick (✓)

- Normal EKYC OTP EKYC Biometric Online KYC Offline EKYC Digilocker

1. Identity Details (please refer guidelines overleaf)

PAN* _____ Please 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 Transgender

Marital Status* Single Married

Nationality* Indian Other _____

Residential Status* Resident Individual Non Resident Indian

Please Tick (✓) Foreign National Person of Indian Origin

(Passport mandatory for NRIs, PIOs and Foreign Nationals)



Proof of Identity (POI) submitted for PAN exempted cases (Please tick)

- A — Aadhaar Card XXXX XXXX ____/____/____
- B — Passport Number _____ (Expiry Date) ____/____/____
- C — Voter ID Card _____ (Expiry Date) ____/____/____
- D — Driving License _____ (Expiry Date) ____/____/____
- E — NREGA Job Card _____
- F — NPR _____
- Z — Others _____ (any document notified by Central Government)
- Identification Number _____

2. Address Details* (please refer guidelines overleaf)

A. Correspondence/ Local Address*

Line 1* _____

Line 2 _____

Line 3 _____

City/Town/Village* _____ District* _____ Pin Code* _____

State* _____ Country* _____

Address Type* Residential/Business Residential Business Registered Office Unspecified

Applicant e-SIGN

B. Permanent residence address of applicant, if different from above A / Overseas Address* (Mandatory for NRI Applicant)

Line 1* _____

Line 2 _____

Line 3 _____

City/

Town/Village* _____ District* _____ Pin Code* _____

State* _____ Country* _____

Address Type* Residential/Business Residential Business Registered Office Unspecified**Proof of Address*** (attested copy of any 1 POA for correspondence and permanent address each to be submitted) 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

Email ID _____

Mobile No. _____ - _____

Tel (off) _____ Tel (Res) _____

4. Applicant Declaration

I hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I undertake 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.

DATE: _____ (DD-MM-YYYY)

PLACE: _____

Applicant e-SIGN

Applicant Wet Signature

5. For Office Use Only

In-Person Verification (IPV) carried out by*

Intermediary Details*

IPV Date _____

Emp. Name _____

Emp. Code _____

Emp. Designation _____

 Self certified document copies received (OVD) True Copies of documents received (Attested)

AMC / Intermediary Name :

Employee Signature and Stamp

Institution Name and Stamp

Instructions/Guidelines for filling Individual KYC Application Form

A. General Instructions:

1. Self-attestation of documents 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.
2. 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
3. Identity card with applicant's photograph and 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 OPT

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.

Bank of India 
M u t u a l F u n d

Bank of India Mutual Fund

B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013.
Tel: +91 22 61249000 | Fax : +91 22 61249001 | Website: www.boimf.in
Toll free Number : 1800-103-2263 & 1800-266-2676 | Email: service@boimf.in

| | |
|---------------------------------------|---|
| Sponsor | Bank of India Star House, C5, "G" Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400051. |
| Trustee | Bank of India Trustee Services Private Limited B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013. CIN - U67190MH2007FTC173080 |
| Investment Manager | Bank of India Investment Managers Private Limited B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013. CIN - U65900MH2007FTC173079 |
| Custodian | Deutsche Bank AG 4th Floor, Nirlon Knowledge Park, Block 1, Western Express Highway, Goregaon (E), Mumbai - 400 063. |
| Registrar & Transfer Agent | KFin Technologies Limited Selenium Tower B, Plot Nos. 31 & 32, Financial District Nanakramguda, Serilingampally Mandal, Hyderabad - 500032. |
| Auditors for the Fund | M/s S Panse & Co LLP 9, Three View Society, Veer Savarkar Marg, Opposite Century Bazar, Prabhadevi, Mumbai - 400025. |