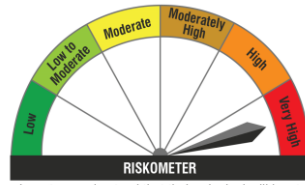
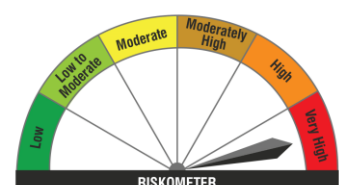


KEY INFORMATION MEMORANDUM

Bank of India Banking & Financial Services Fund (An open ended equity scheme investing in Banking & Financial Services Sector)

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"> Long term capital appreciation Investment predominantly in a portfolio of equity and equity related securities of companies engaged in banking and financial services activities. 	 <p>RISKOMETER Investors understand that their principal will be at very high risk</p>	 <p>RISKOMETER Benchmark riskometer is at very high risk</p> <p>As per AMFI - Tier I Benchmark is Nifty Financial Services TRI.</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.

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

New Fund Offer Opens on: January 08, 2026

New Fund Offer Closes on: January 22, 2026

Scheme re-opens on: February 02, 2026

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.

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 **December 03, 2025**.

Investment Objective	The investment objective of the scheme is to generate long-term capital appreciation by investing predominantly in equity and equity related instruments of banking and financial services companies. However, there is no assurance that the investment objective of the scheme will be achieved.																								
Asset Allocation Pattern of the scheme	<p>The below table includes asset allocation giving the broad classification of assets and indicative exposure level in percentage terms. The Asset Allocation Pattern of the Scheme under normal circumstances would be as under:</p> <table border="1"> <thead> <tr> <th rowspan="2">Instruments</th><th colspan="2">Indicative allocation (% of total assets)</th><th rowspan="2">Risk Profile</th></tr> <tr> <th>Minimum</th><th>Maximum</th></tr> </thead> <tbody> <tr> <td>Equity & Equity related instruments of companies engaged in Banking & Financial Services Sector@#</td><td>80%</td><td>100%</td><td>Very High</td></tr> <tr> <td>Equity & Equity related instruments of Companies other than those engaged in Banking & Financial Services Sector</td><td>0%</td><td>20%</td><td>Very High</td></tr> <tr> <td>Debt and Money Market instruments**\$</td><td>0%</td><td>20%</td><td>Low to Medium</td></tr> <tr> <td>Units issued by InVITS</td><td>0%</td><td>10%</td><td>Very High</td></tr> </tbody> </table> <p>@ Derivative instruments to the extent of 50% of the equity component of the Scheme.</p> <p>#Equity related instruments also include REITs.</p> <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>\$ The debt and money market instruments may include cash and cash equivalents.</p> <p>The Cumulative Gross Exposure to equity including Real Estate Investment Trusts (REITs), Debt, Money market instruments, derivative positions, repo transactions, Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time, , 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>			Instruments	Indicative allocation (% of total assets)		Risk Profile	Minimum	Maximum	Equity & Equity related instruments of companies engaged in Banking & Financial Services Sector@#	80%	100%	Very High	Equity & Equity related instruments of Companies other than those engaged in Banking & Financial Services Sector	0%	20%	Very High	Debt and Money Market instruments**\$	0%	20%	Low to Medium	Units issued by InVITS	0%	10%	Very High
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Units issued by InVITS	0%	10%	Very High																						

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 and shall be treated as not creating any exposure:

- a) Government Securities;
- b) T-Bills; and
- c) Repo on Government Securities

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</p>	Para-no. 12.11 of SEBI Master Circular dated June 27, 2024 on Mutual Funds.

			<p>any single counter party (as may be applicable).</p> <p>Short Selling by the Scheme:</p> <p>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.</p>	
	2.	Equity Derivatives for non hedging purpose	Upto 20% of the net assets of the Scheme, subject to maximum derivatives exposure as defined above (i.e. 50% of the equity component of the Scheme).	Para-no. 12.25 of SEBI Master Circular dated June 27, 2024 on Mutual Funds.
	3.	InVITS	Upto 10%	Clause 13 in the Seventh Schedule of SEBI (Mutual Funds), Regulations, 1996.
	4.	Tri party Repo	Allocation may be made to TREPS from any amounts that are pending deployment or on account of any adverse market situation.	Clause 1.10.3 of SEBI Master circular dated June 27, 2024 on Mutual Funds.

	5.	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
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There will not be any investment by the Scheme in the following instruments:

Sr. No.	Security/Instrument
1.	Securitized Debt
2.	Debt Instruments with special features (AT1 and AT2 Bonds)
3.	Debt Instruments with Structured Obligations (SO) / Credit Enhancement (CE)
4.	Foreign Securities / Overseas Securities/Overseas ETFs
5.	Credit Default Swap transactions
6.	Repo/Reverse Repo in Corporate debt securities
7.	Foreign debt securities including foreign securitized debt
8.	Debt Derivatives Instruments

Portfolio Rebalancing in case of passive deviation from asset allocation:

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>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>Pursuant to SEBI circular dated June 26, 2025, the above provisions shall be applicable for all types of passive breaches for the actively managed mutual fund schemes.</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>Timelines for deployment of Funds mobilized in a New Fund Offer (NFO):</u></p> <p>The funds mobilized during the New Fund Offer (NFO) shall be deployed in accordance with the asset allocation pattern of the scheme within 30 business days from the date of allotment of units. In exceptional cases where the AMC is not able to deploy the funds within this period, shall provide an explanation, including details of the efforts made to deploy the funds, to the Investment Committee of the AMC. The Investment Committee may, if deemed necessary, shall extend the deployment timeline by an additional 30 business days. While granting an extension, the Committee shall examine the root cause of the delay. However, an extension shall not be granted if the scheme's assets are liquid and readily available. If the funds are not deployed as per the asset allocation specified in the Scheme Information Document (SID) within the stipulated and extended timelines, the following measures shall apply:</p> <ul style="list-style-type: none"> (a) Restriction on Fresh Subscriptions: The AMC shall not accept fresh inflows into the scheme until the funds are deployed as per the SID. (b) Waiver of Exit Load: No exit load shall be levied on investors exiting the scheme after 60 business days of non-complying with the asset allocation. (c) Investor Notification: The AMC shall inform all NFO investors about their option to exit the scheme without an exit load via email, SMS, or other appropriate communication channels. (d) Reporting to Trustees: Any deviation from the deployment timelines shall be reported to the Trustees at each stage.
Investment Strategy	<p>The scheme endeavors to generate long-term capital appreciation by investing predominantly in equity and equity related instruments of companies engaged in banking and financial services. The scheme will invest atleast 80% of corpus in securities of companies engaged in the Banking and Financial Services sector from the sector list as provided by AMFI in Industry classification data. The scheme will be market cap agnostic and follow a bottom-up stock</p>

	<p>selection approach. The bottom-up investment approach would focus on analyzing individual stocks pertaining to companies which are part of the banking and financial services sector. The stock selection of the scheme would focus on identifying companies with sound corporate management and prospects of good future growth. The fund managers will aim to predominantly build a portfolio of companies engaged in banking and financial services sector which have reasonable growth prospects, healthy financials with sustainable business models, acceptable valuation that offers potential for long term capital appreciation and management quality etc.</p> <p>The scheme may invest upto 20% in securities of companies which are engaged in sectors other than Banking and Financial Services sector. The Scheme may also invest a certain portion of its corpus in debt and money market securities. Investment in debt securities will be guided by credit quality, liquidity, interest rates and their outlook. The Scheme may also invest in the hybrid securities viz. Units of InvITs for diversification and subject to necessary stipulations by SEBI from time to time.</p> <p>The Scheme would invest predominantly in Equity and Equity related Securities 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>
Risk Profile of the Scheme	<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 Banking & Financial Services 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 Equity and Equity related instruments:

1. Equity and equity related securities are volatile and carry risk of price fluctuations on an on-going basis. The liquidity of investments made in the Scheme may be restricted by trading volumes and settlement periods. Settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio may result, at times, in potential losses to the Scheme, should there be a subsequent decline in the value of securities held in the Scheme's portfolio.
2. Investments in equity and equity related securities involve a degree of risk and investors should not invest in the Scheme unless they can afford to take the risk of losing their investment.
3. The liquidity and valuation of the Scheme's investments due to its holdings of unlisted securities may be affected if they have to be sold prior to the target date of disinvestment.
4. Within the regulatory limits, the Fund Manager may choose to invest in listed or to be listed securities that offer attractive yields. Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to securities that are listed on the exchanges or offer other exit options to the investor, including a put option. This may however increase the risk of the portfolio. The liquidity and valuation of the scheme investments due to their holdings of listed or to be listed securities may be affected if they have to be sold prior to their target date of disinvestments.
5. Though the constituent stocks of most indexes are typically liquid, liquidity differs across stocks. Due to the heterogeneity in liquidity in the capital market segment, trades on this segment may not get implemented instantly.
6. Scheme's performance may differ from the benchmark index to the extent of the investments held in the debt segment, as per the investment pattern indicated under normal circumstances.

B. Risk associated with Sector/Thematic Schemes:

	<ul style="list-style-type: none"> • Sector Concentration Risk: Given that the Scheme seeks to invest in equity/equity related instruments of the Companies belonging to the banking and financial services sector and hence the concentration is likely to be high in companies belonging to the said sector. Further, the volatility and/or adverse performance of the said sector and/or of the scrips belonging to this sector would have a material adverse bearing on the performance of the Scheme. • Regulatory Risk: The banking and financial services sector is heavily regulated. Changes in regulations, such as alterations in interest rates, capital adequacy norms, or lending policies, can affect the profitability and operations of companies within this sector. Regulatory changes can be unpredictable and may lead to increased compliance costs or operational challenges for the companies in which the scheme invests. • Credit Risk: Investments in financial services companies, particularly those involved in lending, are exposed to credit risk. This is the risk that borrowers may default on their obligations, leading to financial losses for the lending institutions. High levels of non-performing assets (NPAs) can adversely affect the profitability and stock prices of these companies, impacting the scheme's returns. • Interest Rate Risk: The performance of banking and financial services companies is closely linked to interest rate movements. Changes in interest rates can affect the net interest margins (NIMs) of banks and other financial institutions. For instance, rising interest rates may increase borrowing costs and reduce loan demand, while falling rates can compress margins. These fluctuations can lead to volatility in the stock prices of companies within the sector. • Economic Risk: The banking and financial services sector is highly sensitive to economic conditions. Economic downturns, recessions, or slowdowns can lead to reduced borrowing and lending activities, higher default rates, and lower profitability for financial institutions. Conversely, economic growth can boost the sector's performance. Therefore, the scheme's returns are closely tied to the overall economic environment. <p>C. Risk associated with investments in Bonds / Debt Instruments:</p> <ol style="list-style-type: none"> 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
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	<p>earned thereon. The inability of the Scheme to make intended securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. By the same token, the inability to sell securities held in the Scheme's portfolio, due to the absence of a well-developed and liquid secondary market for debt securities, could result, at times, in potential losses to the Scheme, 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</p>
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of the floating rate instruments the prices can rise, other parameters being unchanged. Moreover, floating rate instruments which have periodical interest rate reset carry lower interest rate risk compared to a fixed rate debt instrument. However, in a falling interest rate scenario the returns on floating rate debt instruments may not be better than those on fixed rate debt instruments

11. **Liquidity or Marketability Risk:** This refers to the ease at which a security can be sold at or near its true value. The primary measure of liquidity risk is the spread between the quoted bid price and the offer price quoted by a dealer. Liquidity risk is characteristic of the Indian fixed income market. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of some of these investments. Different segments of the Indian financial markets have different settlement periods, and such periods may be extended significantly by unforeseen circumstances. The length of time for settlement may affect the Scheme in the event (a) it has to meet an inordinately large number of redemption or (b) of restructuring of the Scheme's investment portfolio. Securities that are unlisted also carry a higher liquidity risk compared to listed securities.
12. **Credit Risk:** Credit risk or default risk refers to the risk that an issuer of a debt instruments may default (i.e., will be unable to make timely principal and interest payments on the security). However, even if no default occurs, the price of a security may go down because the credit rating of an issuer goes down. It must, however, be noted that where the Scheme has invested in Government Securities, there is no credit risk to that extent. However, corporate debt carries a higher risk and trade at a level higher than corresponding G-secs.

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

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

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

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

Clearing Corporation of India Ltd. ('CCIL') is providing clearing and settlement services, for Triparty Repo trades in Government Securities, under its Securities Segment. CCIL would act as a Central Counterparty to all the borrow and lend Triparty Repo trades received by it for settlement. CCIL would also be performing

	<p>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.</p> <p>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 / CSDL account of the Member with RBI.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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).</p> <p>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.</p> <p>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.</p> <p>16. Performance Risk: Performance of the Scheme may be impacted with changes in factors which affect the equity market and debt market.</p>
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	<p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>D. Risk associated with investments in Derivatives:</p> <ul style="list-style-type: none"> • 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. <p>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.</p>
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Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability to identify such opportunities as well as to manage risks arising thereby. Identification and execution of the strategies to be pursued involve uncertainty and investment decisions may not always be profitable. No assurance can be given that the Fund Manager will be able to identify or execute such strategies.

Derivative investments carry certain risks and issues arising out of such dealings. The risks associated with the use of derivatives - either for hedging or for portfolio balancing - are different from, and possibly greater than, the risks associated with investing directly securities and other traditional investments.

Certain other risks, one or more, that may arise consequent to use of derivatives are: risk of mispricing or improper valuation of derivatives, credit risk arising out of counterparty failing to honour its commitment, liquidity risk where the derivatives cannot be sold at prices that reflect the underlying assets, rates and indices, and price risk where the market price may move in adverse fashion.

Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative adds to the portfolio and the ability to manage the risks as a result of the possible failure of the counterparty to comply with the terms of the derivative contract.

Risk Associated with Covered Call Strategy:

- The underlying security may fall by more than the option premium earned, thereby exposing the strategy to downside risks.
- The risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
- Execution Risk: The prices which are seen on the screen need not be the same at which execution will take place.

E.Risk associated with Securities Lending:

The securities forming assets of the Scheme may be lent in accordance with the prevailing securities lending Regulations. The leading to arising of certain risks associated with the securities lending activity including counter party risk, possible loss of rights to the collateral put up by the borrower of the securities, inability of the approved intermediary to return the securities, timely or otherwise, deposited by the lender and likely loss of corporate benefits accruing to the lender in respect of the securities lent. The Fund may not be able to sell such lent securities and this can lead to temporary illiquidity.

F.Risks associated with transactions in units through Stock Exchange Mechanism:

In respect of transactions in Units of the Scheme through NSE and/ or BSE or any other recognised stock exchange allotment and redemption of Units on any Business Day will depend upon the order processing/ settlement by NSE, BSE or such other exchange and their respective clearing corporations on which the Fund has no control. Further, transactions conducted through the stock exchange mechanism shall be governed by

the operating guidelines and directives issued by NSE, BSE or such other recognized exchange in this regard.

G. Risk Factors Associated with Investments in REITs and InvITs:

1. **Market Risk:** REITs and InvITs are volatile and prone to price fluctuations on a daily basis owing to market movements. Investors may note that AMC/ Fund Manager's investment decisions may not always be profitable, as actual market movements may be at variance with the anticipated trends. The NAV of the Scheme is vulnerable to movements in the prices of securities invested by the scheme, due to various market related factors like changes in the general market conditions, factors and forces affecting capital market, level of interest rates, trading volumes, settlement periods and transfer procedures.
2. **Liquidity Risk:** As the liquidity of the investments made by the Scheme(s) could, at times, be restricted by trading volumes and settlement periods, the time taken by the Mutual Fund for liquidating the investments in the scheme may be high in the event of immediate redemption requirement. Investment in such securities may lead to increase in the scheme portfolio risk.
3. **Reinvestment Risk:** Investments in REITs & InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or IDCW pay-outs, etc. Consequently, the proceeds may get invested in assets providing lower returns. The above are some of the common risks associated with investments in REITs & InvITs. There can be no assurance that a Scheme's investment objectives will be achieved, or that there will be no loss of capital. Investment results may vary substantially on a monthly, quarterly or annual basis.

H. Risks associated with Segregated Portfolio:

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.

I. Redemption Risk:

As the liquidity of the investments made by the Scheme could, at times, be restricted by trading volumes and settlement periods, the time taken by the Fund for redemption of Units may be significant in the event of an inordinately large number of redemption requests or a restructuring of the Scheme.

For details on risk factors and risk mitigation measures, please refer SID.

Plans/ Options	<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> <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:</p> <table><tr><th>Scenario</th><th>Broker Code mentioned by the investor</th><th>Plan mentioned by the investor</th><th>Default Plan to be captured</th></tr><tr><td>1</td><td>Not mentioned</td><td>Not mentioned</td><td>Direct Plan</td></tr><tr><td>2</td><td>Not mentioned</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>3</td><td>Not mentioned</td><td>Regular</td><td>Direct Plan</td></tr><tr><td>4</td><td>Mentioned</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>5</td><td>Direct</td><td>Not mentioned</td><td>Direct Plan</td></tr><tr><td>6</td><td>Direct</td><td>Regular</td><td>Direct Plan</td></tr><tr><td>7</td><td>Mentioned</td><td>Regular</td><td>Regular Plan</td></tr><tr><td>8</td><td>Mentioned</td><td>Not mentioned</td><td>Regular Plan</td></tr></table> <p>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.</p> <p>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.</p> <p>For detailed disclosure on default plans and options, kindly refer SAI.</p>	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
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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																																		
Applicable NAV (after the scheme opens for subscriptions	<p>The Cut-off time for subscriptions/ redemptions/ switches is 3 pm and the Applicable NAV will be as under:</p> <p>Subscriptions/Purchases including Switch - ins:</p>																																				

<p>and redemptions)</p>	<p>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:</p> <ol style="list-style-type: none"> 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; <p>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.</p> <p>Allotment of Units under the Scheme for Purchase/Switch-in/Systematic Transactions:</p> <ol style="list-style-type: none"> 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. <p>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.</p> <p>Transactions through online facilities / electronic modes:</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>
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	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: Nifty Financial Services TRI.			
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. Nilesh Jethani			
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			
	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
	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	New Fund Offer Period			
Load Structure	Exit Load:			
Recurring Expense	<ul style="list-style-type: none"> For redemption/switch out of units within 60 days from the date of allotment: 1% Any redemption/switch out after 60 days from the date of allotment of units: NIL 			
	Asset under Management slab (in crore)		TER limits	
	on the first Rs. 500 crores of the daily net assets.		2.25%	
	on the next Rs. 250 crores of the daily net assets		2.00%.	
	on the next Rs. 1,250 crores of the daily net assets.		1.75%	
	on the next Rs. 3,000 crores of the daily net assets		1.60%	

	on the next Rs. 5,000 crores of the daily net assets	1.50%
	On the next Rs.40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof,
	on balance of the assets	1.05%
<p>Actual expenses for the previous financial year: Not Applicable as 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>		
Tax treatment for the Investors (Unitholders)	Investor are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.	
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> <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>	
For Investor Grievances please contact	Name and Address of Registrar	<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>
	Name and Address of Investor Relations Officer of Bank of India Investment Managers Pvt. Ltd.	<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</p>

		<p>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>
Unitholders' Information	<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> <p><u>Account Statements:</u></p> <p>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).</p> <p>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.</p> <p>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.</p> <p>For further details, refer SAI.</p> <p><u>Annual Report:</u></p> <p>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.</p> <p>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.</p> <p>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</p>	

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/portediodisclosure
Half yearly Portfolio	https://www.boimf.in/regulatory-reports/financials	

Bank of India Banking & Financial Services Fund

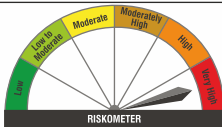
(An open ended equity scheme investing in Banking & Financial Services Sector)

APPLICATION FORM

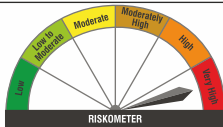
THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*:

- Long term capital appreciation
- Investment predominantly in a portfolio of equity and equity related securities of companies engaged in banking and financial services activities.

Scheme Riskometer



Benchmark Riskometer (as applicable)



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



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

Investors must read the KIM, Instructions and Product Labeling on front page before completing this Form.

Application No:

1 DISTRIBUTOR INFORMATION (Refer Instruction No. 1)				FOR OFFICE USE ONLY	
Distributor ARN/ RIA	Sub Agent ARN Code	EUIN No.	Bank Branch Code/ Sub Broker Code	Sales Code	Date/Time of Receipt

☐ 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 manager/ sales person of the distributor/sub broker.

Sole/1 st applicant/Guardian/Authorised Signatory/POA	2 nd applicant/Authorised Signatory	3 rd applicant/Authorised Signatory
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2 EXISTING UNIT HOLDER INFORMATION [Please fill in your Folio Number and proceed to Scheme and Payment Details] (Refer Instruction No. 2(a))			
Folio No.			

3 MODE OF HOLDING & KIN/ KYC DETAILS (Refer Instruction No. 9(a & b))			
<input type="checkbox"/> Single <input type="checkbox"/> Joint <input type="checkbox"/> Anyone or Survivor (Default)			
	Permanent Account Number (PAN)		KYC Identification Number (KIN)
First Applicant			<input type="checkbox"/> PAN/ KYC Proof Enclosed
Second Applicant			<input type="checkbox"/> PAN/ KYC Proof Enclosed
Third Applicant			<input type="checkbox"/> PAN/ KYC Proof Enclosed
Guardian (in case Minor)			<input type="checkbox"/> PAN/ KYC Proof Enclosed

4 APPLICANT'S DETAILS (Refer Instruction No. 2(b)) (#Refer Instruction No. 2(b)9) (* Mandatory)			
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FIRST/ SOLE APPLICANT'S DETAILS ☐ Mr. ☐ Ms. ☐ M/s

Name (1st) (Name should be as per PAN)

Date of Birth*

D	D	M	M	Y	Y
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 Nationality Country of Birth

Status of First/ Sole Applicant [Please tick (✓)] ☐ 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)

LEI No. (Refer Instruction No. 17) Expiry Date: DD MM YYYY

(Mandatory for Non - Individuals transacting / proposing to transact for an amount of Rs. 50 crores or more)

* Trust/Societies/Section 8 companies to give below declaration

We are a "Non-Profit Organization" [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).	<input type="checkbox"/> YES <input type="checkbox"/> NO
If yes, please quote Registration No. of Darpan portal of Niti Aayog. (If not registered already, please register immediately and confirm with the above information)	

For Investments "On behalf of Minor" ☐ Birth Certificate ☐ School Certificate ☐ Passport ☐ Other | Relationship with minor ☐ Father ☐ Mother ☐ Legal Guardian

NAME OF GUARDIAN (in case of First/ Sole Applicant is a Minor)/ NAME OF CONTACT PERSON - DESIGNATION (in case of non-individual Investors)/ POA HOLDER/ SOLE PROPRIETOR DETAILS

<input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s	
Designation	Mobile +91

Please note that your address and contact details will be updated as per your KYC/ CKYC records.

Mailing address	
Landmark	
City	State Pin Code
Email ID*	Mobile* +91 Tel.

*I/We hereby declare that the email address and the mobile number provided on the application form belongs to (Please tick (✓) any one from the below options)

Email ID belongs to ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian in case of minor ☐ Others

Mobile No. belongs to ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian in case of minor ☐ Others

Please note: In the event that the mobile number or the email id provided herein above does not appear to be the unit holder's, then the AMC shall send suitable communication in this regard to the unit holder.

Overseas address (for FPIs/ NRIs/ PIOs)

Mailing address	
Landmark	City
State	Country Zip Code

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

Application No:

Received from	Mr. Ms. M/s.
An application for purchase under Bank of India Banking & Financial Services Fund.	
Cheques / Drafts are subject to realisation.	Investment Amount (₹)
Plan <input type="checkbox"/> Regular <input type="checkbox"/> Direct	

Stamp, Signature & Date

5	APPLICANT'S DETAILS				(Refer Instruction No. 2(b))		#Refer Instruction No. 2(b)9		(* Mandatory)							
SECOND APPLICANT'S DETAILS																
<div><div><input type="checkbox"/> Mr. <input type="checkbox"/> Ms.</div><div>Nationality</div><div>Country of Birth</div><div>Date of Birth</div><div><div>D</div><div>D</div><div>M</div><div>M</div><div>Y</div><div>Y</div></div></div>																
Name (2 nd) (Name should be as per PAN)																
Email ID*Mobile*+91																
<div>Email ID belongs to<input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent Children <input type="checkbox"/> Dependent Siblings <input type="checkbox"/> Dependent Parents <input type="checkbox"/> Guardian in case of minor <input type="checkbox"/> Others</div> <div>Mobile No. belongs to<input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent Children <input type="checkbox"/> Dependent Siblings <input type="checkbox"/> Dependent Parents <input type="checkbox"/> Guardian in case of minor <input type="checkbox"/> Others</div>																
THIRD APPLICANT'S DETAILS																
<div><div><input type="checkbox"/> Mr. <input type="checkbox"/> Ms.</div><div>Nationality</div><div>Country of Birth</div><div>Date of Birth</div><div><div>D</div><div>D</div><div>M</div><div>M</div><div>Y</div><div>Y</div></div></div>																
Name (2 nd) (Name should be as per PAN)																
Email ID*Mobile*+91																
<div>Email ID belongs to<input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent Children <input type="checkbox"/> Dependent Siblings <input type="checkbox"/> Dependent Parents <input type="checkbox"/> Guardian in case of minor <input type="checkbox"/> Others</div> <div>Mobile No. belongs to<input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent Children <input type="checkbox"/> Dependent Siblings <input type="checkbox"/> Dependent Parents <input type="checkbox"/> Guardian in case of minor <input type="checkbox"/> Others</div>																
6	ADDITIONAL KYC DETAILS				(Refer Instruction No. 2(c))											
Occupation details for					Politically Exposed Person (PEP) details:				Is a PEP		Related to PEP		Not Applicable			
Private Sector Service					1 st Applicant											
Public Sector Service					2 nd Applicant											
Government Service					3 rd Applicant											
Business					Guardian											
Professional					Authorised Signatory/ Partners/ Directors/ Others											
Agriculturist																
Retired																
Housewife																
Student																
Proprietorship																
Others (Please specify)																
Non-Individual Investors involved/ providing any of the mentioned services					<input type="checkbox"/> Foreign Exchange / Money Changer Services <input type="checkbox"/> Gaming / Gambling / Lottery / Casino Services											
					<input type="checkbox"/> Money Lending / Pawning <input type="checkbox"/> None of the above											
Gross Annual Income Range (in ₹)					Gross Annual Income Range (in ₹)				1 st Applicant		2 nd Applicant		3 rd Applicant		Guardian	
Below 1 lac					10-25 lac											
1-5 lac					25 lac- 1 cr											
5-10 lac					> 1 cr											
OR Network in ₹ (Mandatory for Non Individual) (not older than 1 year)					as on				<div><div>DD</div><div>MM</div><div>YYYY</div></div>							
EMAIL COMMUNICATION INFORMATION																
<input type="checkbox"/> I/we wish to receive the following document(s) physically in lieu of Email. <input type="checkbox"/> Account Statement <input type="checkbox"/> News Letter <input type="checkbox"/> Annual Report <input type="checkbox"/> 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: <input type="checkbox"/> Residential or Business <input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> 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.																

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 Banking & Financial Services Fund										Plan	<input type="checkbox"/> Regular	<input type="checkbox"/> Direct	Option	<input type="checkbox"/> Growth	<input type="checkbox"/> IDCW Reinvestment	<input type="checkbox"/> IDCW Payout															
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).
(If Demat Account details are provided below, units will be allotted by default in electronic mode only)

(Refer Instruction No. 10)

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 hereby nominate the following person(s) who shall receive all the assets held in my / our account / folio in the event of my / our demise, as trustee and on behalf of my / our legal heir(s)

Nomination Details			
Mandatory Details	Nominee 1	Nominee 2	Nominee 3
Name of nominee			
Share of nominee (%)**			
Relationship			
Postal Address			
Mobile number & E-mail	Mobile number	Mobile number	Mobile number
	E-mail	E-mail	E-mail
Identity Number ***			
Additional Details (Incase Nominee is minor)			
Date of Birth of nominee			
Guardian details	Name	Name	Name
	Address	Address	Address

** If % is not specified, then the assets shall be distributed equally amongst all the nominees. Any odd lot after division / fraction of %, shall be transferred to the first nominee mentioned in the nomination form. (see table in 'Transmission aspects').

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

- 1) ☐ I / We want the details of my / our nominee to be printed in the statement of holding or statement of account, provided to me/ us by the AMC / DP as follows; (please tick, as appropriate)
☐ Name of nominee(s) ☐ Nomination: Yes / No
- 2) I hereby authorize _____ (nominee number _____) to operate my account on my behalf, in case of my incapacitation in terms of paragraph 3.5 of the circular. He / She is authorized to encash my assets up to _____% of assets in the account / folio or ₹ _____. (Optional) (strike off portions that are not relevant)
- 3) This nomination shall supersede any prior nomination made by me / us, if any.
- 4) Signature(s) – As per the mode of holding in demat account(s) / MF folio(s)
- 5) * Signature of two witness(es), along with name and address are required, if the account holder affixes thumb impression, instead of wet signature.

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

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

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

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

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

DECLARATION

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

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

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

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

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

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

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

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

(Please write Application Form No. / Folio No. on the reverse of the Cheque / Demand Draft / Payment Instrument.)

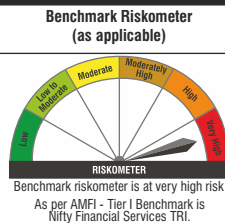
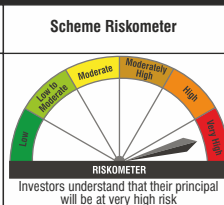
SIGNATURE(S)

First/ Sole Applicant/
Guardian/ PoA/
Authorised SignatorySecond Applicant/
Authorised SignatoryThird Applicant/
Authorised Signatory


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APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) FORM

- Long term capital appreciation
- Investment predominantly in a portfolio of equity and equity related securities of companies engaged in banking and financial services activities.



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

Bank of India 
Mutual Fund

Application No:

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

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/1st applicant/Guardian2nd applicant3rd 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

[illegible]

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)

5 INVESTMENT DETAILS

Scheme Name	Bank of India Banking & Financial Services Fund	Plan	<input type="checkbox"/> Regular	<input type="checkbox"/> Direct	Option	<input type="checkbox"/> Growth	<input type="checkbox"/> IDCW Reinvestment	<input type="checkbox"/> IDCW Payout
-------------	---	------	----------------------------------	---------------------------------	--------	---------------------------------	--	--------------------------------------

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.																							

Bank of India 
Mutual Fund

ACKNOWLEDGEMENT SLIP (TO BE FILLED IN BY THE SOLE/FIRST APPLICANT)**Application No:**[illegible]

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

7 UNDERTAKING BY ASBA INVESTOR AND ACCOUNT HOLDER

1. 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.
2. In accordance with provisions of ASBA in the SEBI ICDR Regulations, 2009 and as disclosed in the SAI, I/We authorize:
 - a. 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.
 - b. 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.
3. In case the amount available in the bank account specified above is insufficient, the SCSB shall reject the application.
4. 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.
5. 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
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INSTRUCTIONS FOR FILLING ASBA APPLICATION FORM

1. 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.
2. 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.
3. ASBA facility is currently available only to those investors who wish to hold the units in the dematerialized form.
4. 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.
5. 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.
6. 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.
7. 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.
8. 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.
9. ASBA facility extended to investors shall operate in accordance with the SEBI guidelines in force from time to time.
10. Name of the First accountholder 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.
11. Demat/Non-Demat Mode:
 1. Investor can hold units in demat/non-demat 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.
 2. 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.
 3. 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.
12. 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

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

Email us at
service@boimf.in

Website
www.boimf.in

REGISTRAR & TRANSFER AGENT

KFIN Technologies Limited

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

AUTO SWITCH FORM (Applicable during New Fund Offer Period only)

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

Investors must read Instructions before completing this Form.

1	DISTRIBUTOR INFORMATION						FOR OFFICE USE ONLY	
	Distributor ARN/ RIA	Sub-Agent Code/ Bank Branch Code	Sub Agent ARN Code	EUIIN No.	CO Code	MO Code	Sales Code	Date/Time of Receipt
<p>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.</p> <p><input type="checkbox"/> I/We hereby confirm that the EUIIN 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 manager/sales person of the distributor/sub broker.</p>								
	Sole/1 st applicant/Guardian/ Authorised Signatory/POA			2 nd applicant/Authorised Signatory		3 rd applicant/Authorised Signatory		
2 FOLIO DETAILS								
	Folio No. <input type="text"/>							
3 PARTICULARS OF APPLICANT								
	Unitholding Option <input type="checkbox"/> Demat Mode <input type="checkbox"/> Physical Mode (Refer Instruction No. 11)							
4 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). (If Demat Account details are provided below units will be allotted by default in electronic mode only)								
	National Securities Depository Limited (NSDL)			DP Name		Beneficiary Account No. <input type="text"/>		
				DP ID No. <input type="text"/>				
	Central Depository Services (India) Limited (CDSL)			DP Name		Target ID No. <input type="text"/>		
				Target ID No. <input type="text"/>				
FIRST APPLICANT'S DETAILS <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s Name (1 st) <input type="text"/>								
NAME OF GUARDIAN (in case of First/ Sole Applicant is a Minor)/ NAME OF CONTACT PERSON - DESIGNATION (in case of non-individual Investors)/ POA HOLDER/ SOLE PROPRIETOR DETAILS <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s <input type="text"/>								
SECOND APPLICANT'S DETAILS <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. Name (2 nd) <input type="text"/>								
THIRD APPLICANT'S DETAILS <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. Name (3 rd) <input type="text"/>								
6 AUTO SWITCH FACILITY (Refer Instruction No. 4. Please refer respective SID/KIM for product labelling)								
From Scheme (Transferor) Scheme/Plan/Option _____ I/ We would like to Auto Switch Rs. _____ or <input type="checkbox"/> All Units on closure date of NFO To Scheme (Transferee) Bank of India Banking & Financial Services Fund (Plan) _____ Option _____								
7 DECLARATION & SIGNATURE/S								
<p>I/We have read and understood the contents of the Scheme Information Document(s) 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 bank(s) 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>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>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 for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.</p>								
			First/Sole Unit holder / Guardian			Second Unit holder		
						Third Unit holder		

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

										Folio No. <input type="text"/>									
Received from										Mr. Ms. M/s. <input type="text"/>									
Auto Switch Rs. _____										or <input type="checkbox"/> All Units on closure date of NFO									
From Scheme _____										Plan _____ Option _____									
To Scheme Bank of India Banking & Financial Services Fund (Plan) _____										Option _____									

Stamp, Signature & Date

INSTRUCTIONS FOR AUTO SWITCH

- (1) Auto Switch facility is a Special facility available to the investors having invested in Specified Schemes of Bank of India Mutual Fund only during the New Fund Offering (NFO) period whereby investors can switch their units from such Specified Schemes at the specified date during the NFO Period.
- (2) Auto Switch out facility is available only for Bank of India Liquid Fund, Bank of India Ultra Short Duration Fund, Bank of India Arbitrage Fund and Bank of India Overnight Fund.
- (3) Unit holders are advised to read the Statement of Additional Information (SAI), Scheme Information Document (SID) and Key Information Memorandum (KIM) of the Scheme which is available at all the Investor Service Centers (ISC), brokers/ distributors and on our website <http://www.boimf.in> carefully before investing.
- (4) This Auto Switch Form can be used only by the investors having invested in eligible/ specified schemes of Bank of India Mutual Fund to switch their units. Bank of India Mutual Fund reserves the right to extend or limit the said facility on such terms and conditions as may be decided from time to time. For eligible/ specified transferor scheme please refer to SID.
- (5) Existing unit holders having investments in Schemes other than mentioned above and wish to switch their investments have to fill up a separate Switch Form.
- (6) The application for Auto Switch will be processed on the closing day of the NFO.
- (7) All valid Auto Switch request would be treated as switchout/ redemption for the Transferor Scheme.
- (8) The units from the Specified Transferor Scheme will be switched, subject to provisions mentioned in the Scheme Information Document of the Transferor Scheme. The units in the Transferee Scheme will be allotted at the NFO Price of the Scheme on the Specified Schemes allotment date.
- (9) Unitholders are required to maintain clear balance in accordance with amount specified in the Auto Switch Application Form on the execution date. In case of insufficient balance in the account/ folio, the application for Auto Switch will be rejected.
- (10) Unit holders should note that Unit holders' details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the folio number of the Transferor Scheme. Units will be allotted under the same folio number.
- (11) The Unit holders are given an Option to hold the units by way of an Account Statement or in Dematerialized ('Demat') form. Unit holders opting to hold the units in demat form must provide their Demat Account details in the specified section of the application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with the DP (registered with NSDL / CDSL as may be indicated by the Fund at the time of launch of the Plan) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP. In case Unit holders do not provide their Demat Account details, an Account Statement shall be sent to them. Such investors will not be able to trade on the stock exchange till the holdings are converted in to demat form.
- (12) For Direct Investments, please mention "Direct" in the column "Name & Broker Code/ ARN".
- (13) This facility will not be available for units which are under any Lien/Pledged or any lock-in period.
- (14) The application is subject to detailed scrutiny and verification. Applications which are not complete in all respect are liable for rejection either at the collection point itself or subsequently after detailed scrutiny/ verification at the back office of the Registrar.
- (15) Bank of India Mutual Fund reserves the right to withdraw this amend or withdraw this facility or change the procedures from time to time.
- (16) Investors are requested to clearly mention the Plan and the Option in which investment is to be made. In case of any ambiguity, the application will be liable to be rejected. In the absence of clear indication as to the choice of Option (Growth or IDCW Payout), by default, the units will be allotted under the Growth Option of the Plan.
- (17) Employee Unique Identification Number (EUID) would assist in tackling the problem of mis-selling even if the employee/ relationship manager/ sales person leave the employment of the distributor.

FOR MORE INFORMATION

Call us at (Toll Free)

1800-103-2263 & 1800-266-2676

Email us at
service@boimf.in

Website
www.boimf.in

REGISTRAR & TRANSFER AGENT

KFIN Technologies Limited

Karvy 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	<input type="checkbox"/> Residential or Business <input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office *Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes"																															
Folio Number											/											/										
PAN											Date of incorporation	D D M M Y Y Y Y																				
City of incorporation																Country of incorporation																
Entity Constitution Type (Please tick as appropriate)	<input type="checkbox"/> Partnership Firm <input type="checkbox"/> HUF <input type="checkbox"/> Private Limited Company <input type="checkbox"/> Public Limited Company <input type="checkbox"/> Society <input type="checkbox"/> AOP/BOI <input type="checkbox"/> Trust <input type="checkbox"/> Liquidator <input type="checkbox"/> Limited Liability Partnership <input type="checkbox"/> Artificial Juridical Person <input type="checkbox"/> Others <input type="text" value="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

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ADDITIONAL KYC INFORMATION

Gross Annual Income (Rs.)	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1 - 5 Lacs <input type="checkbox"/> 5 - 10 Lacs <input type="checkbox"/> 10 - 25 Lacs <input type="checkbox"/> >25 Lacs - 1 Crore <input type="checkbox"/> >1 Crore					
OR						
Net-worth (Mandatory for Non-Individuals)	₹		as on	D D M M Y Y Y Y	(Not older than 1 year)	
Politically Exposed Person (PEP) Status* (Also applicable for authorised signatories/ Promoters/ Karta/ Trustee/ Whole time Directors)	<input type="checkbox"/> PEP <input type="checkbox"/> Related to PEP <input type="checkbox"/> Not Applicable					
Is the entity involved in any of the mentioned services: (Please tick as appropriate)	<input type="checkbox"/> Foreign exchange/ Money changer <input type="checkbox"/> Gaming/ Gambling/ Lottery (Casinos, betting syndicates) <input type="checkbox"/> Money lending/ Pawning <input type="checkbox"/> 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 institution ⁶ <input type="checkbox"/>	GIIN <input type="text"/>
OR	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
Direct reporting NFE ⁷ <input type="checkbox"/> (please tick as appropriate)	Name of sponsoring entity <input type="text"/>
GIIN not available (please tick as applicable) If the entity is a financial institution,	<input type="checkbox"/> Applied for <input type="checkbox"/> Not required to apply for - please specify 2 digits sub-category ¹⁰ <input type="text"/> <input type="checkbox"/> 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"/> (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"/>

FATCA - CRS Terms and Conditions

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

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

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

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

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

CERTIFICATION

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

Name

Designation

Signatures

Signatures

Signatures

Date

D

D

M

M

Y

Y

Y

Y

Place

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 NFE means a NFE 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

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

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

(Mandatory for Non-individual Investors)



I: Investor details:

Investor Name											
Folio											
PAN											* If PAN is not available, specify Folio No. (s)

II: Category

☐ Our company is a Listed Company on a recognized stock exchange in India / Subsidiary of a or Controlled by a Listed Company [If this category is selected, no need to provide UBO details].

Name of the Stock Exchange where it is listed#. _____

Security ISIN# _____

Name of the Listed Company (applicable if the investor is subsidiary/associate): _____

#mandatory in case of Listed company or subsidiary of the Listed Company

☐ Unlisted Company

☐ Partnership Firm / LLP

☐ Unincorporated association / body of individuals

☐ Public Charitable Trust

☐ Private Trust

☐ Religious Trust

☐ Trust created by a Will

☐ Others [please specify] _____

UBO / Controlling Person(s) details

Does your company/entity have any individual person(s) who holds direct/ indirect controlling ownership above the prescribed threshold limit?

☐ Yes☐ No

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

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

	UBO-1 / Senior Managing Official (SMO)	UBO - 2	UBO - 3
Name of the UBO/SMO#.			
UBO / SMO PAN#. For Foreign National, TIN to be provided]			
% of beneficial interest#.	<div>>10% controlling interest.<input type="checkbox"/></div> <div>>15% controlling interest.<input type="checkbox"/></div> <div>>25% controlling interest.<input type="checkbox"/></div> <div>NA. (for SMO)<input type="checkbox"/></div>	<div>>10% controlling interest.<input type="checkbox"/></div> <div>>15% controlling interest.<input type="checkbox"/></div> <div>>25% controlling interest.<input type="checkbox"/></div> <div>NA. (for SMO)<input type="checkbox"/></div>	<div>>10% controlling interest.<input type="checkbox"/></div> <div>>15% controlling interest.<input type="checkbox"/></div> <div>>25% controlling interest.<input type="checkbox"/></div> <div>NA. (for SMO)<input type="checkbox"/></div>
UBO / SMO Country of Tax Residency#.			
UBO / SMO Taxpayer Identification Number / Equivalent ID Number#.			
UBO / SMO Identity Type			
UBO / SMO Place & Country of Birth#	<div>Place of Birth:</div> <div>Country of Birth:</div>	<div>Place of Birth:</div> <div>Country of Birth:</div>	<div>Place of Birth:</div> <div>Country of Birth:</div>
UBO / SMO Nationality			
UBO / SMO Date of Birth [dd-mmm-yyyy] #	<div>D D M M Y Y Y Y</div>	<div>D D M M Y Y Y Y</div>	<div>D D M M Y Y Y Y</div>
UBO / SMO PEP#	<div>Yes – PEP<input type="checkbox"/></div> <div>Yes – Related to PEP<input type="checkbox"/></div> <div>N – Not a PEP<input type="checkbox"/></div>	<div>Yes – PEP<input type="checkbox"/></div> <div>Yes – Related to PEP<input type="checkbox"/></div> <div>N – Not a PEP<input type="checkbox"/></div>	<div>Yes – PEP<input type="checkbox"/></div> <div>Yes – Related to PEP<input type="checkbox"/></div> <div>N – Not a PEP<input type="checkbox"/></div>
UBO / SMO Address [include City, Pincode, State, Country]	<div>Address:</div> <div>City:</div> <div>Pincode:</div> <div>State:</div> <div>Country:</div>	<div>Address:</div> <div>City:</div> <div>Pincode:</div> <div>State:</div> <div>Country:</div>	<div>Address:</div> <div>City:</div> <div>Pincode:</div> <div>State:</div> <div>Country:</div>

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

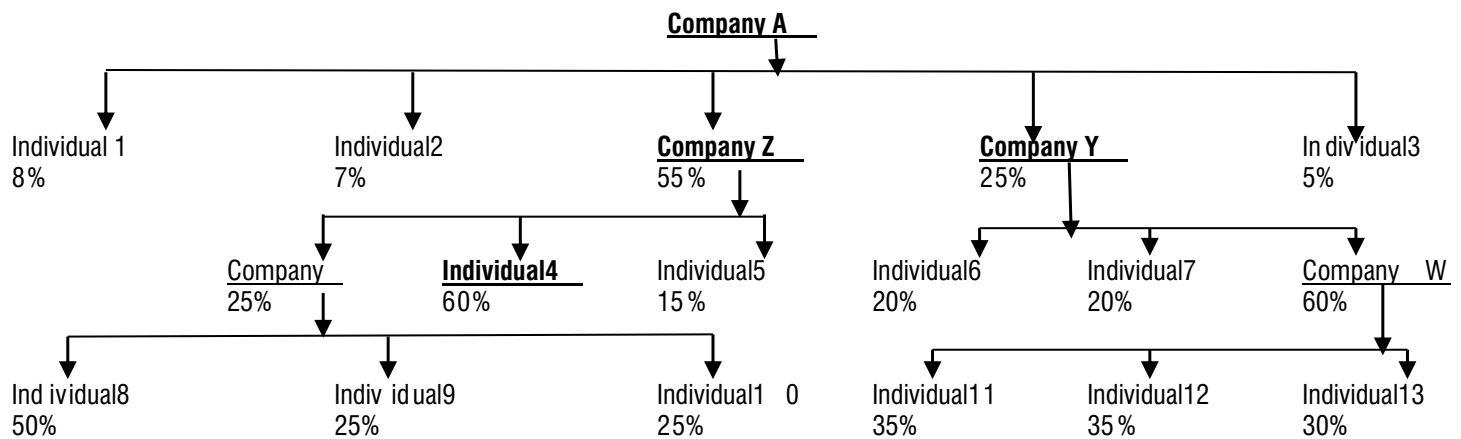
The client or the owner of the controlling interest is a company listed on a stock exchange or is a majority-owned subsidiary of such a company, there is no need for identification and verification of the identity of any shareholder or beneficial owner of such companies and hence exempted from UBO declaration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

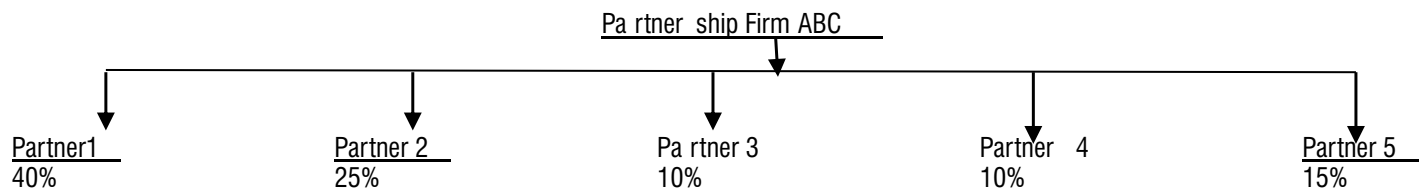
Sample Illustrations for ascertaining beneficial owner

Illustration No. 1 – Company A



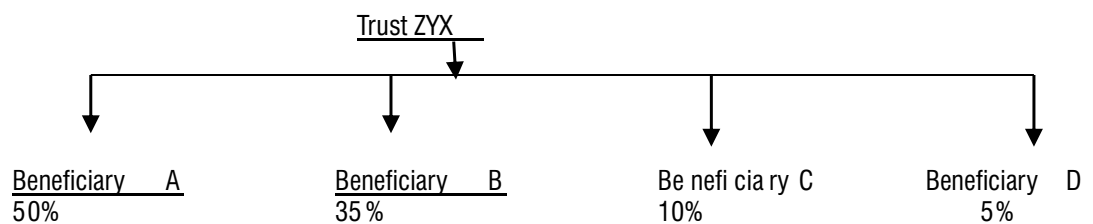
For Applicant A, Individual 4 is considered as UBO as it holds effective ownership of 33% in Company A. Hence details of Individual 4 must be provided with KYC proof, Shareholding pattern of Company A, Z & Y to be provided along with details of persons of Company Y who are senior managing officials and 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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<div>Know Your Client (KYC)</div> <div>Application Form (For Individuals Only)</div> <div>Please fill the form in ENGLISH and in BLOCK letters</div> <div>Fields marked * are mandatory</div> <div>Fields marked + are pertaining to CKYC and mandatory only if processing CKYC also</div>	<div><div></div><div>CDSL VENTURES LIMITEDExploring New Horizons</div></div> <div><div>Bank of India</div><div>Mutual Fund</div></div>
<div>Application Number:</div> <div>Application Type*:<div><input type="checkbox"/> New KYC</div><div><input type="checkbox"/> Modification KYC</div></div>	
<div><div>KYC Mode*: Please Tick (✓)</div><div><div><input type="checkbox"/> Normal</div><div><input type="checkbox"/> EKYC OTP</div><div><input type="checkbox"/> EKYC Biometric</div><div><input type="checkbox"/> Online KYC</div><div><input type="checkbox"/> Offline EKYC</div><div><input type="checkbox"/> Digilocker</div></div></div>	
<div>1. Identity Details (please refer guidelines overleaf)</div>	
<div><div>PAN*<div>_____</div></div><div>Please enclose a duly attested copy of your PAN Card</div></div> <div><div><div>Name* (same as ID proof)<div>_____</div></div><div>Maiden Name+ (if any)<div>_____</div></div><div>Fathers/Spouse's Name*<div>_____</div></div><div>Date of Birth*<div>____</div></div><div>Gender*<div><div><input type="checkbox"/> Male</div><div><input type="checkbox"/> Female</div><div><input type="checkbox"/> Transgender</div></div></div><div>Marital Status*<div><div><input type="checkbox"/> Single</div><div><input type="checkbox"/> Married</div></div></div><div>Nationality*<div><div><input type="checkbox"/> Indian</div><div><input type="checkbox"/> Other _____</div></div></div><div>Residential Status*<div><div><input type="checkbox"/> Resident Individual</div><div><input type="checkbox"/> Non Resident Indian</div></div></div><div><div>Please Tick (✓)</div><div><div><input type="checkbox"/> Foreign National</div><div><input type="checkbox"/> Person of Indian Origin</div></div></div><div>(Passport mandatory for NRIs, PIOs and Foreign Nationals)</div></div><div><div>Proof of Identity (POI) submitted for PAN exempted cases (Please tick)</div><div><div><div><input type="checkbox"/> A — Aadhaar Card<div>XXXX XXXX _____</div></div><div><input type="checkbox"/> B — Passport Number<div>_____</div><div>(Expiry Date) _____</div></div><div><input type="checkbox"/> C — Voter ID Card<div>_____</div></div><div><input type="checkbox"/> D —Driving License<div>_____</div><div>(Expiry Date) _____</div></div><div><input type="checkbox"/> E —NREGA Job Card<div>_____</div></div><div><input type="checkbox"/> F — NPR<div>_____</div></div><div><input type="checkbox"/> Z —Others<div>_____</div><div>(any document notified by Central Government)</div></div></div><div>Identification Number<div>_____</div></div></div></div></div>	
<div>2. Address Details* (please refer guidelines overleaf)</div>	
<div>A. Correspondence/ Local Address*</div> <div><div>Line 1*<div>_____</div></div><div>Line 2<div>_____</div></div><div>Line3<div>_____</div></div><div><div>City/Town/Village*<div>_____</div></div><div>District*<div>_____</div></div><div>Pin Code*<div>_____</div></div><div><div>State*<div>_____</div></div><div>Country*<div>_____</div></div></div><div>Address Type*<div><div><input type="checkbox"/> Residential/Business</div><div><input type="checkbox"/> Residential</div><div><input type="checkbox"/> Business</div><div><input type="checkbox"/> Registered Office</div><div><input type="checkbox"/> Unspecified</div></div></div></div></div>	
	<div>Applicant e-SIGN</div>

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

Line 1*

Line 2

Line3

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)

<input type="checkbox"/> A — Aadhaar Card	XXXX XXXX ____	
<input type="checkbox"/> B — Passport Number	_____	(Expiry Date) ____
<input type="checkbox"/> C — Voter ID Card	_____	
<input type="checkbox"/> D — Driving License	_____	(Expiry Date) ____
<input type="checkbox"/> E — NREGA Job Card	_____	
<input type="checkbox"/> F — NPR Letter	_____	
<input type="checkbox"/> 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.

Investor Service Centres

Bank of India Mutual Fund's Branches - Investor Service Centers (ISC)

• **Ahmedabad** - Office No. 604 6th Floor, Building Name - Sun Square, C. G. Road, Navrangpura, Ahmedabad - 380006. • **Andheri** - Office No. 314, The Summit Business Park Premises Co-operative Society Ltd, Andheri (East), Mumbai - 400069. • **Bangalore** - Unit No. E-811, 8th Floor, Prestige Meridian-1, Municipal No.29/92, Mahatma Gandhi Road, Bangalore - 560001. • **Chandigarh** - 205, Megabyte Business Centre, SCO-333-334, 1st Floor, Sec-35B Chandigarh - 160 022. • **Chennai** - Cabin No. 308, Apeejay Business Center No. 39/12, Haddows Road, Nungambakkam, Chennai - 600 034. • **Hyderabad** - First Floor, Legend Plaza, GHMC no 1-7-79-A and B, 1-7-95 to 111, Mandalay Line, Penderghast Road, Secunderabad - 500 003. • **Jaipur** - Office no.154, 1st Floor, Ganpati Plaza, M.I Road, Jaipur - 302 001. • **Kolkata** - OM Tower, Room No. - 1008, 32, Jawahar Lal Nehru Road, Kolkata - 700071. • **Lucknow** - Office Number - F-105, Wing -A, Ski-Hi Chambers, 11/05 Park Road, Lucknow-226001. • **Mumbai (HO)** - B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013. • **Mumbai (Andheri)** - Office No. 314, The Summit Business Park Premises Co-operative Society Ltd, Andheri (East), Mumbai - 400069. • **New Delhi** - Office Number 605, 6th Floor, Kailash Building, 26, K. G. Marg, New Delhi - 110001. • **Nashik** - 105, B-Wing ABH Capital, Opposite Ramayan Bungalow, Tilakwadi, Nashik - 422001. • **Patna** - Office No. 406, 4th Floor, Ashiana Hariniwas Complex, Dark Bungalow Road, Bandar Bagicha, Frazer Road Area, Patna - 800001. • **Pune** - 303, 3rd Floor, Karan Selenae Apartment, CTS No 851/2, Final Plot No 187/1, Bhandarkar Road, Pune - 411004. • **Vadodara** - C -173, 1st Floor Emerald One Building, Jetalpur road, Jetalpur, Vadodara - 390007.

KFin Technologies Ltd Locations - Investor Service Centers (ISC)

• **Agra**: House No. 17/2/4, 2Nd Floor, Deepak Wasan Plaza, Behind Hotel Holiday Inn, Sanjay Place, Agra - 282 002. • **Ahmedabad**: Office No. 401, 4th Floor, ABC-I, Off. C.G. Road, Ahmedabad - 380009. • **Ahmednagar**: 1st Floor, Above Shubham Mobile and Home Appliances, Tilak Road, Maliwada, Ahmednagar, Maharashtra - 414001. • **Akola**: Shop No 25, Ground Floor Yamuna tarang complex, Murtizapur Road N.H. No- 6, Opp Radhakrishna Talkies Akola - 444 001. • **Aligarh**: 1st Floor, Sevti Complex, Near Jain Temple, Samad Road, Aligarh - 202001. • **Allahabad**: Meena Bazar, 2nd Floor, 10, S. P. Marg, Civil Lines, Subhash Chauraha, In The City of Allahabad - 211 001. • **Alwar**: Office Number 137, First Floor, Jai Complex, Road No-2, Alwar, Rajasthan - 301001. • **Ambala**: 6349, 2nd Floor, Nicholson Road, Adjacent KOS Hospital Ambala Cant, Ambala -133 001, Haryana. • **Amritsar**: SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, City: Amritsar, Punjab - 143001. • **Anand**: B-42, Vaibhav Commercial Center, Nr Tvs Down Town Show Room, Grid Char Rasta, Anand - 388 001. • **Andheri**: Office No 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complex M.V. Road, Andheri East, Opp Andheri Court, Mumbai - 400069. • **Asansol**: 112/N, G. T. Road, Bhanga Pachil, G. T. Road, Asansol - 713 303, Paschim Bardhaman, West Bengal. • **Aurangabad**: Shop No B 38, Motiwalla Trade Centre, Nirala Bazar, Aurangabad - 431001. • **Azamgarh**: Shop No. 18 Gr. Floor, Nagarpalika, Infront of Tresery Office, Azamgarh, UP - 276001. • **Agartala**: Ols Rms Chowmuhani Mantri Bari Road 1st Floor Near Jana Sevak Saloon Building Traffic Point Tripura West Agartala 799001. • **Ajmer**: C/O Dani Complex, Behind Chandak Eye Hospital, Agra Gate Circle, P R Marg, Ajmer - 305001 (Rajasthan). • **Amaravathi**: Shop No. 21 2Nd Floor Gulshan Tower Near Panchsheel Talkies Jaistambh Square Amaravathi - 444601. • **Ananthapur**: #13/4 VishnuPriya Complex Beside Sbi Bank Near Tower Clock Ananthapur - 515001. • **Alappuzha**: See Raza Rajeswari Building, Ground Floor, Church Adambulacral Ward, Alappuzha, Kerala- 688011. • **Bangalore**: Old No 35, New No.59, Kamala Nivas, 1st Floor, Puttanna Road, Basavangudi, Bangalore - 560004. • **Bareilly**: 54, Civil Lines, Ayub Khan Chauraha Above Mitai Women, Bareilly - 243001. • **Bankura**: Plot Nos- 80/1/Anatunchati Mahalla 3rd Floor, Ward No-24, Opposite P C Chandra, Bankura Town, Bankura - 722011. • **Baroda**: 1st Floor 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri Vadodara. 390007. • **Begusarai**: Sri Ram Market, Kali Ashtan Chowk, Matihani Road, Begusarai, Bihar - 851 101. • **Belgaum**: Premises No 101, CTS No 1893, Shree Guru Darshan Tower, Anandwadi, Hindwadi, Belgaum - 590011. • **Bellary**: Ground Floor, 3rd Office, Near Womens College Road, Beside Amruth Diagnostic Shanthi Archade, Bellary - 583103. • **Bhagalpur**: 2nd Floor, Chandralok Complex, Near Ghantaghar, Bhagalpur - 812 001. • **Bhatinda**: Mcb-Z-3-01043, Gonia Road, Opposite Nippon India Mt Gt Road, Near Hanuman Chowk, Bhatinda - 151001. • **Bhavnagar**: Office No. 207, Skyline Square Building, Near Sanskar Mandal, Waghawadi Road, Bhavnagar - 364001, Gujarat. • **Bhopal**: Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2, M P Nagar, Bhopal, Madhya Pradesh - 462011. • **Bhubaneswar**: A/181, Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar - 751 007. • **Bilaspur**: Anandam Plaza, Shop No. 306; 3rd Floor, Vyapar Vihar Main Road, Chatteringhar, Bilaspur-495001. • **Bokaro**: City Centre, Plot No. HE-07, Sector-IV, Bokaro Steel City - 822000. • **Borivali**: Surbhi Apartment, Ground Floor Shop No. 5-8, SVP Road, Opp HDFC Bank, Next to Jain Temple, Borivali West, Mumbai - 400092. • **Burdwan**: Saluja Complex; 846, Laxmipur, G T Road, Burdwan; PS: Burdwan & Dist: Burdwaneast, Pin: 713101. • **Balasure**: 1-B, 1st Floor, Kalinga Hotel Lane Baleshwar Baleshwar Sadar Balasure 756001. • **Berhampur (OR)**: Opp Divya Nandan Kalyan Mandap 3Rd Lane Dharam Nagar Near Lohiya Motor Berhampur (Or) 760001. • **Bharuch**: 123 Nexus Business Hub Near Gangotri Hotel B/5 Rajeshwari Petroleum Makarpur Road Bharuch 392001. • **Bhilai**: Office No.2, 1st Floor, Plot No. 9/6, Nehru Nagar (East), Bhilai 490020. • **Bhilwara**: Office No. 14 B Prem Bhawan Pur Road Gandhi Nagar Near Canarabank Bhilwara - 311001. • **Bikaner**: H.No. 10, Himtast House, Museum circle, Civil line, Bikaner, Rajasthan - 334001. • **Calicut**: Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut, Pincode - 673001. • **Chandigarh**: First Floor, Sco 2469-70, Sec. 22-C, Chandigarh - 160 022. • **Chennai**: 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai - 600 034. • **Chinsurah**: No : 96, Po: Chinsurah Doctors Lane, Chinsurah - 712101. • **Cochin**: Door No:61/2784, Second Floor, Sreelakshmi Tower, Chittoor Road, Ravipuram, Ernakulam-Kerala - 682 015. • **Coimbatore**: 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641 018. • **Cooch Behar**: Beside Muthoot Fincorp, Opposite Udichi Market, Nipendira Narayan Road, Post & District- Cooch Behar, PIN-735101 - West Bengal. • **Cuttack**: Shop No. 45, 2nd Floor, Netaji Subas Bose Arcade, (Big Bazar Building), Adjacent to Reliance Trends, Dargha Bazar, Cuttack, Odisha - 753001. • **Chandrapur**: C/o Global Financial Services 2nd Floor, Raghuwanshi Complex, Near Azad Garden, Chandrapur, Maharashtra-442402. • **Davangere**: D. No 162/6, 1st Floor, 3rd Main P J Extension, Davangere Taluk Davangere Manda, Davangere, Karnataka - 577002. • **Darbhanga**: H No-185, Ward No-13, National Statistical office Campus, Katalbari, Bhandar Chowk, Darbhanga, Bihar - 846 004. • **Dehradun**: Shop No-809/799, Street No-2 A Rajendra Nagar, Near Sheesha Lounge Kaulagarh Road, Dehradun - 248001. • **Dhanbad**: 208 New Market, 2nd Floor, Bank More, Dhanbad - 826 001. • **Deoria**: K. K. Plaza, Above Apurwa Sweets, Civil Lines Road, Deoria, UP - 274001. • **Durgapur**: MWAV-16, Bengal Ambuja, 2nd Floor, City Centre, Distt. Burdwan, Durgapur - 713 216. • **Dhule**: Ground Floor Ideal Laundry Lane No 4. Khol Galli Near Muthoot Finance Opp Bhavasar General Store Dhule 424001. • **Eluru**: Dno-23A-7-72/73K K S Plaza, Munukutla Vari Street, Opp Andhra Hospitals, R R Peta Eluru - 534002. • **Erode**: Address No 38/1, Ground Floor, Sathy Road (Vctv Main Road), Sorna Krishna Complex, Erode - 638 003. • **Faridabad**: A-2B, 2nd Floor, Neelam Bata Road, Peer Ki Mazar, Nehru Groundnit, Faridabad - 121 001. • **Gandhidham**: Office no - 12 Plot No - 300 Ground Floor, Shree Ambica Arcade Building, Near HDFC Bank, Gandhidham - 370201. • **Ferozpur**: The Mall Road, Chawla Building, 1st Floor, Opp. Central Jail, Near Hanuman Mandir, Ferozpur, Punjab - 152002. • **Gandhinagar**: 138 - Suyesh solitaire, Nr. Podar International School, Kudasar, Ganghinagar-382421. • **Gayá**: Property No. 711045129, Ground Floor hotel Skylark, Swarajpuri Road, Gaya - 823001. • **Ghatkopar**: 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai - 400077. • **Ghaziabad**: FF - 31, Konark Building, Rajnagar, Ghaziabad, Uttar Pradesh Pin code - 201003. • **Ghaziपुर**: House No. 148/19, Mahua Bagh, Rainti Katra, Ghazipur, Uttar Pradesh - 233001. • **Gonda**: H No 782, Shiv Sadan, ITI Road, Near Raghukul Vidyaapeeth, Civil Lines, Gonda, Uttar Pradesh - 271001. • **Gorakhpur**: Cross Road The Mall, Shop No 8-9, 4th Floor, Bank Road, Gorakhpur - 273001. • **Guntur**: 2nd Shatter, 1st Floor, Hno. 6-14-48, 14/2 Lane, Arundal Pet, Guntur - 522002. • **Gurgaon**: No: 212A 2nd Floor Vipul Agora, M. G. Road, Gurgaon - 122001. • **Gulbarga**: H No 2-231 Krishna Complex, 2nd Floor Opp. Municipal Corporation Office, Jagat Station Main Road, Kalaburagi Gulbarga, Karnataka - 585105. • **Guwahati**: Ganapati Enclave, 4th Floor, Opposite Bora Service, Ulubari, Guwahati - 781 007. • **Gwalior**: City Centre, Near Axis Bank, Gwalior - 474 011. • **Haldwani**: Shop No 5, Kmvn Shopping Complex, Haldwani - 263139. • **Haridwar**: Shop No. - 17, Bhatia Complex, Near Jamuna Palace, Haridwar - 249410. • **Hassan**: Sas No: 490 Hemadri Arcade, 2nd Main Road, Salgame Road, Near Brahmins Boys Hostel, Hassan, Karnataka - 573201. • **Hoshiarpur**: Unit #F-6, The Mall Complex, 2nd Floor, Opposite Kapila Hospital, Sutheri Road, Hoshiarpur - 146001. • **Hubli**: R R Mahalaxmi Mansion, Above Indusind Bank, 2nd Floor, Desai Cross, Pinto Road, Hubli - 580029. • **Hyderabad**: JBS Station, Lower Concourse 1 (2nd floor) situated in Jubilee Bus Metro Station, Secunderabad, Telangana - 500009. • **Hyderabad (Gachibowli)**: Selenium, Plot No: 31 & 32, Tower B, Survey No.115/22, 115/24, 115/25, Financial District, Gachibowli, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032. • **Hissar**: Shop No. 20 Ground Floor R D City Centre Railway Road Hissar 125001. • **Hosur**: No 233-4, Sri Venkateswara Layout, Denkanikottai Road, Dinur Hosur - 635109. • **Indore**: 101, Diamond Trade Center, 3-4 Diamond Colony, New Palasia, Above Khurana Bakery, Indore - 452 001. • **Jabalpur**: 2nd Floor, 290/1 (165-New), Near Bhavartal Garden, Jabalpur

- 482 001. • **Jaipur**: Office No 101, 1st Floor, Okay Plus Tower, Next To Kalyan Jewellers, Government Hostel Circle, Ajmer Road, Jaipur - 302 001. • **Jalandhar**: Office No 7, 3rd Floor, City Square Building, E-H197 Civil Lines, Jalandhar - 144001. • **Jammu**: 1D/D Extension 2, Valmiki Chowk, Gandhi Nagar, Jammu - 180 004. • **Jamshedpur**: Madhukuni, 3rd Floor, Q Road, Sakchi, Bistupur, East Singhbhum, Jamshedpur - 831001. • **Jodhpur**: Shop No. 6, Gang Tower, G Floor, Opposite Arora Motor Service Centre, Near Bombay Hotel Circle, Jodhpur - 342 003. • **Jalgaon**: 3rd Floor, 269 Jee Plaza, Baliram Peth, Near Kishore Agencies, Jalgaon - 425001. • **Jhansi**: 1st Floor, Basera Arcade, Opp. Major, Dhyanchand Stadium, BKT Chitra Road, Civil Lines, Jhansi 284001 (U.P.). • **Jaipalgauri**: D B C Road Opp Nirala Hotel Opp Nirala Hotel Opp Nirala Hotel Jaipalgauri 735101. • **Jamnagar**: 131 Madhav Plaza Opp Sbi Bank Nr Lal Bunglow Jamnagar 361008. • **Junagadh**: Shop No. 201 2Nd Floor V-Arcade Complex Near Vanzari Chowk M.G. Road Junagadh 362001. • **Kalyan**: Seasons Business Centre, 104/1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivli Mahanagar Corporation) Kalyan - 421301. • **Kalyani**: Ground Floor, H No B-7/27S, Kalyani, Kalyani HO, Nadia, West Bengal - 741235. • **Kanpur**: 15/46, B, Ground Floor, Opp : Muir Mills, Civil Lines, Kanpur - 208 001. • **Karnal**: 3 Randhir Colony, Near Doctor J. C. Bathla Hospital, Karnal, Haryana - 132001. • **Kharagpur**: Holding No 254/220, SBI Building, Malancha Road, Ward No.16, Po: Kharagpur, Ps: Kharagpur, Dist: Paschim Medinipur Kharagpur - 721304. • **Kolhapur**: 605/1/4 E Ward, Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur - 416 001. • **Kolkata**: 2/1 Russel Street, 4th Floor, Karnaria Centre, Kolkata - 700071. • **Kottayam**: 1st Floor, Csiascension Square, Railway Station Road, Collectorate P O Kottayam - 686002. • **Kannur**: 2Nd Floor Global Village Bank Road Kannur 670001. • **Karimnagar**: 2Nd Shutterhno. 7-2-607 Sri Matha Complex Mankammathota - Karimnagar 505001. • **Karur**: No 88/11 Bb Plaza Nrmp Street K S Mess Back Side, Karur 639002. • **Khammam**: 11-4-3/3 Shop No. S-9 1st Floor Srivenkata Sairam Arcade Old Cpi Office Near Priyadarshini Collegenehru Nagar Khammam 507002. • **Kollam**: Sree Vigneswara Bhavan Shastri Junction Kollam - 691001. • **Korba**: Office No.202, 2nd floor, ICRC, QUBE, 97, T.P. Nagar, Korba -495677. • **Kota**: D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur, Kota - 324007. • **Kurnool**: Shop No:47, 2Nd Floor, S Komda Shopping Mall, Kurnool - 518001. • **Lucknow**: Office No. 202, 2nd Floor, Bhalla Chambers, 5 Park Road, Hazratganj, Lucknow - 226001. • **Ludhiana**: SCO 122, Second Floor, Above HDFC Mutual Fund, Feroze Gandhi Market, Ludhiana - 141001. • **Madurai**: No. G-16/17, Ar Plaza, 1st Floor, North Vel Street, Madurai - 625010. • **Malappuram**: MM18/1974, Peekeys Arcade, (ICICI Bank Building), Near Municipal bus stand, A K Road, Downhill, Malappuram, Kerala - 676519. • **Mathura**: Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centrum, Near New Bus Stand, Mathura - 281001. • **Mangalore**: Shop No - 305, Marian Paradise Plaza, 3rd Floor, Bunts Hostel Road, Mangalore - 575003. • **Mandi**: House No. 99/11, 3rd Floor, Opposite GSS Boy School, Bazar Mandi - 175001. • **Margao**: Shop No 21, Osia Mall, 1st Floor, Near KTC Bus Stand, SGPDMA Market Complex, Margao - 403 601. • **Meerut**: Shop No:- 111, First Floor, Shivam Plaza, Near Canara Bank, Opposite Eves Petrol Pump, Meerut - 250001. • **Moga**: 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barot Ghar Moga, Punjab - 142001. • **Moradabad**: Chadha Complex, G. M. D. Road, Near Tadi Khana, Chowk, Moradabad - 244 001. • **Mirzapur**: Triveni Campus, Near SBI Life, Ratanganj, Mirzapur - 231001. • **Mumbai**: 6/8 Ground Floor, Crossley House Near BSE (Bombay Stock Exchange), Next Union Bank, Fort Mumbai - 400 001. • **Muzaffarpur**: Ground Floor Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur - 842 001. • **Mysore**: No 2924, 2nd Floor, 1st Main, 5th Cross, Saraswathi Puram, Mysore - 570009. • **Malda**: Ram Krishna Pally; Ground Floor English Bazar - Malda 732101. • **Mehsana**: Fr-21 Someshwar Shopping Mall Modhera Char Rasta Mehsana - 384002. • **Morena**: House No. Hig 959 Near Court Front Of Dr. Lal Lab Old Housing Board Colony Morena 476001. • **Nagpur**: Block No. B/1 & 2, Shree Apartment, Plot No. 2, Khare Town, Mata Mandir Road, Dharampeth, Nagpur - 440010. • **Nanded**: Shop No. 4, Santakripa Market, G G Road, Opp.Bank of India, Nanded - 431 601. • **Nasik**: S-9, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422 002. • **New Delhi**: 305, New Delhi House, 27 Barakhamba Road, New Delhi - 110 001. • **Noida**: F-12, 2nd Floor, Sector-18, Noida, Uttar Pradesh - 201301. • **Nadiad**: 311-3Rd Floor City Center Near Paras Circle - Nadiad 387001. • **Nagercoil**: Hno 45 1st Floor East Car Street Nagercoil 629001. • **Navsari**: 103 1st Floor Landmark Mall Near Sayaji Library, Navsari Gujarat Navsari 396445. • **Nellore**: 4-6-326/1, Ibaco Building 4th Floor, Grand Truck road, Beside Hotel Minerva, Saraswathi Nagar, Dargamitta Nellore - 524003. • **Palghar**: The Edge Ground Floor, Shop number 4, Bhausaheb Dandekar Marg, Behind Prakash Talkies, Palghar - 401404. • **Palghat**: No: 20 & 21, Metro Complex H.P.O.Road Palakkad H.P.O.Road Palakkad 678001. • **Panipat**: Shop No. 20, 1st Floor BMK Market, Behind HIVE Hotel, G.T. Road, Panipat - 132103. • **Panjin**: H. No. T-9, T-10, Affran Plaza, 3rd Floor, Near Don Bosco High School, Panjim Goa - 403001. • **Pathankot**: 2nd Floor, Sahni Arcade Complex, Adj. Indira College Gate, Railway Road, Pathankot - 145001. • **Patiala**: B-17/423 Opposite Modi College, Lower Mall, Patiala - 147001. • **Patna**: Flat No. -102, 2BHK Ma Bhawani Shirdalay, Exhibition Road, Patna - 800 001. • **Pondicherry**: No 122(10B), Muthumariamman, Koil Street, Pondicherry - 605001. • **Pune**: Ayaan Chandikda, Office No. 14, 15, 16, Second Floor, H. No. 1315, F. PL No. 701, Dadasaheb Torne Path, Off Jangli Maharaj Road, Shivaji Nagar, Pune - 411005. • **Ratlam**: 106 Rajaswa Colony, Near Sailana Bus Stand, Ratlam (M.P.) 457001. • **Rewa**: Shop No. 2, Shree Sai Anmol Complex Ground Floor Opp Teerth Memorial Hospital Rewa 486001. • **Raipur**: Office No S-13, Second Floor, Reheja Tower, Fafadhi Chowk, Jail Road, Raipur - 492 001. • **Rajahmundry**: D.No: 6-7-7, Sri Venkata Satya Nilayam, 1st Floor, Vadrevu Vani Veedhi, T. Nagar, Rajahmundry, AP - 533 101. • **Rajkot**: 406 Prism Square Building, Near Moti Tanki Chowk, Near Khatiyawadi Gymkhana, Opp RKC School Gate, Dr. Radhakrishnan Marg, Rajkot - 360001. • **Ranchi**: Room no 103, 1st Floor, Commerce Tower, Beside Mahabir Tower, Main Road, Ranchi - 834001. • **Rohtak**: Office No:- 61, First Floor, Ashoka Plaza, Delhi Road, Rohtak - 124 001. • **Renukoot**: Dr.B.K. Mallick Katra (Complex), Shivapark Main Road Dist. Sonbhadra (U.P.) Renukoot - 232127. • **Roorkee**: Near Shri Dwarkadhish Dharm Sala, Ramnagar, Roorkee - 247667. • **Rourkela**: 2nd Floor, Main Road, Udit Nagar, Rourkela, Sundargarh - 769 012. • **Sahanpur**: 1st Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Sahanpur, Uttar Pradesh - 247001. • **Salem**: No 6, Ns Complex, Omalur Main Road, Salem - 636009. • **Sambalpur**: First Floor, Shop No. 219, Sahej Plaza, Golebazar, Sambalpur - 768 001. • **Sangli**: 514/A, Gala No. 2/A, The Signature Building, Near Pudhari Bhavan, Sangli - 416416. • **Satara**: G/7, 465 A, Govind Park Satar Bazaar, Satara - 415001. • **Serampore**: Hinterland-II, Gr. Floor, 6A, Roy Ghat Lane, Serampore, Hooghly, West Bengal - 712201. • **Shillong**: Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong - 793 001. • **Siliguri**: Nanak Complex, Sevoke Road, Siliguri - 734 001. • **Shimla**: 1st Floor, Hills View Complex, Near Tara Hall, Shimla - 171001. • **Shimoga**: Jayarama Nilaya, 2nd Corss Mission Compound, Shimoga - 577201. • **Sitapur**: 12/12 Surya Complex, Station Road, Uttar Pradesh, Sitapur -261001. • **Solan**: Dishu Complex, 1st Floor, Above Axis Bank, Raigarh Road, Solan - 173212. • **Solapur**: Shop No. 106, Krishna Complex 477, Dakshin Kasaba, Datta Chowk, Solapur - 413 007. • **Sultanpur**: 1st Floor, Ramashanker Market, Civil Line, Sultanpur - 228001. • **Surat**: Ground Floor, Empire State Building, Near Udhna Darwaja, Ring Road, Surat - 395 002. • **Sagar**: If Floor Above Shiva Kanch Mandir's Civil Lines Sagar 470002. • **Satna**: 1st Floor Gopal Complex Near Bus Stand Rewa Roa Satna 485001. • **Shivpuri**: A. B. Road In Front Of Sawarkar Park Near Hotel Vanasthali Shivpuri 473551. • **Sikar**: First Floor Super Tower Behind Ram Mandir Near Taparyia Bagichi - Sikar 332001. • **Silchar**: N.N. Dutta Road Chowchakra Complex Premtala Silchar 788001. • **Sonepat**: Shop No 207, 2nd Floor, Opposite Income Tax Office, Subhash Chowk, Sonepat - 131001. • **Sri Ganganagar**: Address Shop No 5 Opposite Bihani Petrol Pump Nh - 15 Near Baba Ramdev Mandir Sri Ganganagar - 335001. • **Srikakulam**: D No: 1-6/2, First Floor, Near Vijaya Ganapathi Temple, Beside I. K. Rao Building, Palakonda Raod, Srikakulam (Village, Mandala, District) - 532001, Andhra Pradesh. • **Thane**: Room No. 302, 3rd Floor, Ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road, Naupada, Thane West, Mumbai - 400 602. • **Tirunelveli**: 55/18 Jeney Building, 2nd Floor, S N Road, Near Aravind Eye Hospital, Tirunelveli - 627001. • **Tirupathi**: Shop No:18-1-421/F1 City Center, K.T.Road, Airtel Backside Office, Tirupathi - 517501. • **Thirissur**: 4th Floor Crown Tower, Shakthan Nagar, Opp. Head Post Office, Thirissur - 680001. • **Trichy**: N o 23C/1 E V R Road, Near Vekkaliamman Kaliyana Mandapam Puthur - Trichy - 620017. • **Trivandrum**: 3rd Floor, No -3B TC-82/3417, Capitol Center, Opp. Secretariat, MG Road, Trivandrum - 695001. • **Tinsukia**: 3rd Floor, Chirwapaty Road, Tinsukia-786125, Assam. • **Tiruvalla**: 2nd Floor Enrijiy Complex Ramanchira Opp Axis Bank Thiruvalla 689107. • **Tutoricorin**: 4- B A34 - A37 Mangalmali Mani Nagar Opp. Rajaji Park Palayamkottai Road Tutoricorin 628003. • **Udaipur**: Shop No. 202, 2nd Floor, Business Centre, 3C Madhuvan, Opp G P O, Chetak Circle, Udaipur - 313 001. • **Ujjain**: Heritage, Shop No. 227, 87 Vishvavidhyalaya Marg, Station Road, Near ICICI Bank Above Vishal Mega Mart, Ujjain - 456001. • **Varanasi**: D 64/52, G - 4 Ahrant Complex, Second Floor, Madhopur, Shivpurva Siga, Near Petrol Pump, Varanasi - 221 010. • **Vashi**: Haware Infotech Park, 902, 9th Floor, Plot No 39/03, Sector 30A, Opp Inorbit Mall, Vashi, Near Mumbai - 400 703. • **Vellore**: No 2/19, 1st Floor, Vellore City Centre, Anna Salai, Vellore - 632001. • **Vijayawada**: H no. 26-23, 1st Floor, Sundarammastreet, Gandhinagar, Krishna, Vijayawada - 520 010. • **Visakhapatnam**: D. NO. 48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp. Road to Lalitha Jeweller Showroom, Beside Taj Hotel Lalitha, Visakhapatnam - 530016. • **Valsad**: 406 Dreamland Arcade Opp Jade Blue Tithal Road Valsad 396001. • **Vapi**: A-8 Second Floor Solitaire Business Centre Opp Dcb Bank Gidc Char Rasta Silvassa Road Vapi 396191. • **Warangal**: Shop No. 22, Ground Floor, Warangal City Center, 15-1-237, Mulugu Road Junction, Warangal - 506002. • **Yamuna Nagar**: B-V 185/A, 2nd Floor, Jagadri Road, Near Dav Girls College (Uco Bank Building), Pyara Chowk, Yamuna Nagar - 135001.

Bank of India Mutual Fund

Bank of India Mutual Fund

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Toll free Number : 1800-103-2263 & 1800-266-2676 I 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	Chokshi & Chokshi LLP 15/17 Raghavji Road, Raghavji building B wing, Ground floor, Gowalia tan, Mumbai- 400036.