

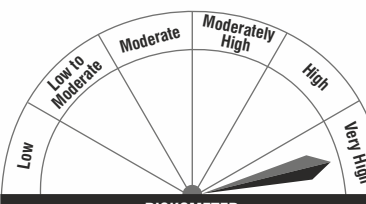
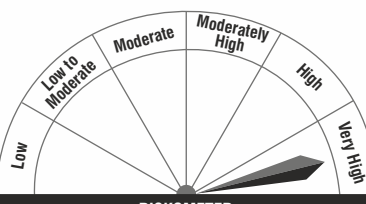
KEY INFORMATION MEMORANDUM (KIM) CUM APPLICATION FORM

BANK OF INDIA MULTI CAP FUND

(An open ended equity scheme investing across large cap, mid cap, small cap stocks)
Scheme Code: BOIA/O/E/MCF/22/10/0018

**Offer of Units of ₹ 10 each for cash (at par) during the New Fund Offer Period and
Continuous Offer for subscription and redemption of Units at NAV based prices**

PRODUCT LABEL

SCHEME	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*:	SCHEME RISKOMETER	FIRST TIER BENCHMARK RISK-O-METER:- S&P BSE 500 TOTAL RETURN INDEX
Bank of India Multi Cap Fund (An open ended equity scheme investing across large cap, mid cap, small cap stocks)	<ul style="list-style-type: none"> Long term capital appreciation Investments in equity and equity related instruments across large cap, mid cap, small cap stocks 	 <p>RISKOMETER Investors understand that their principal will be at very high risk</p>	 <p>RISKOMETER Benchmark riskometer is at very high risk</p>

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

New Fund Offer Opens on:	February 10, 2023
New Fund Offer Closes on:	February 24, 2023
Scheme reopens on:	March 06, 2023

The subscription list may be closed earlier by giving at least one day's notice in one daily newspaper. The Trustee reserves the right to extend the closing date of the New Fund Offer Period, subject to the condition that the subscription list of the New Fund Offer Period shall not be kept open for more than 15 days.

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. **For further details of the scheme(s)/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 Documents and Statement of Additional Information available free of cost at any of the Investor Service Centers or distributors or from the website www.boimf.in**

The Schemes 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.

The Mutual Fund/AMC and its empanelled broker(s) has not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/portfolio with regard to the scheme.

This KIM is dated January 20, 2023.

Note on Risk-o-meters: Please note that the above risk-o-meter is as per the product labelling of the Scheme available as on the date of this Scheme Information Document. As per SEBI circular dated October 5, 2020 on product labelling (as amended from time to time), risk-o-meter will be calculated on a monthly basis based on the risk value of the scheme portfolio based on the methodology specified by SEBI in the above stated circular. The AMC shall disclose the risk-o-meter along with portfolio disclosure for all their schemes on their respective website and on AMFI website within 10 days from the close of each month. Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular Scheme.

Addresses, Website of the entities:

Mutual Fund	Trustee	Investment Manager	Sponsor
Bank of India Mutual Fund (Formerly BOI AXA Mutual Fund) B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400013. www.boimf.in	Bank of India Trustee Services Private Ltd (Formerly BOI Star Trustee Services Private Limited Formerly BOI AXA Trustee Services Private Limited) B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400013. CIN - U67190MH2007FTC173080 www.boimf.in	Bank of India Investment Managers Private Ltd (Formerly BOI Star Investment Managers Pvt Ltd Formerly BOI AXA Investment Managers Pvt Ltd) B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400013. CIN - U65900MH2007FTC173079 www.boimf.in	Bank of India Star House, C5, "G" Block Bandra Kurla Complex, Bandra (East), Mumbai-400051 www.bankofindia.co.in

Name of the Scheme	Bank of India Multi Cap Fund		
Category of Scheme	Multi Cap Fund		
Type of Scheme	An open ended equity scheme investing across large cap, mid cap and small cap stocks		
Scheme Characteristics	Minimum investment in equity & equity related instruments - 75% of total assets		
Investment Objective	The investment objective of the scheme is to generate long term capital appreciation by investing in equity and equity-related securities across various market capitalisation. However, there can be no assurance that the investment objectives of the Scheme will be realized.		
Asset Allocation Pattern of the Scheme	The Asset Allocation Pattern of the Scheme would be as under:		
	Instruments	Indicative allocation (% of total assets) (Minimum – Maximum)	Risk Profile
	Equity & Equity related securities: <ul style="list-style-type: none"> Minimum investment in Equity & Equity related instruments of Large Cap companies - 25% of total assets. Minimum investment in Equity & Equity related instruments of Mid Cap companies - 25% of total assets. Minimum investment in Equity & Equity related instruments of Small Cap companies - 25% of total assets 	75% to 100%	Very High
	Debt and Money Market instruments#	0 to 25%	Low to Medium
	Units issued by REITs and INVITs	0 to 10%	Very High
	#Money Market instruments includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time;		
	Large caps are defined as 1st - 100th company in terms of full market capitalization.		
	Midcaps are defined as the 101st to 250th company in terms of full market capitalization.		
	Small caps are defined as the 251st company onwards in terms of full market capitalization.		
	The list of stocks would be as per the list published by AMFI in accordance with the said circular and updated on half yearly basis.		
	The cumulative gross exposure through equity, debt, derivative positions, Real Estate Investment Trusts (REITs), 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.		
	The Scheme may use derivative instruments like Stock/ Index Futures or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing, or to undertake any other strategy within a limit of 50% of the respective equity and debt exposure of the scheme.		
	<u>Investment in debt instruments having structured obligations / credit enhancements:</u>		
	The Scheme will not invest in Structured Obligations / Credit Enhancements as mentioned in SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2019/04 dated October 01, 2019.		
	The Scheme does not intend to invest in Debt instruments with special features as referred to in SEBI circular dated March 10, 2021. The Scheme will not make investments in foreign securities or Foreign Securitised Debt. The Scheme shall not invest in Units/Securities issued by overseas Mutual Funds or Unit Trusts registered with overseas regulator.		
	From time to time the Scheme may hold cash for the following reasons:		
	<ul style="list-style-type: none"> To meet the redemption requirements Due to lag in deal date and value date of acquiring an asset The scheme may invest in companies coming out with the IPO and whose post issue market cap (based on the issue price) would fall under above-mentioned criteria 		
	To reduce the risk of the portfolio, the Scheme may use various derivative and hedging products from time to time, in the manner permitted by SEBI		
	Subject to the Regulations and the applicable guidelines issued by SEBI, the Trustee may permit the Fund to engage in securities lending and borrowing and short selling. At present, since only lending is permitted, the Fund may temporarily lend securities held with the Custodian to reputed counterparties or on the exchange, for a fee, subject to prudent limits and controls for enhancing returns. The Fund will be allowed to lend securities subject to a maximum of 20%, in aggregate, of the net assets of the Scheme and 5 % of the net assets of the Scheme in the case of a single intermediary		
	The scheme will not invest in corporate bond repo transactions.		
	Changes in Asset Allocation Pattern		
	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 SEBI Circular No. SEBI/HO/IMD/DF2/CIR/ P/2021/024 dated March 4, 2021. The deviations, if any, will be rebalanced within 30 calendar days from the deviation.		
	Pursuant to SEBI circular dated March 30, 2022, In case of such deviation from mandated asset allocation mentioned in the Scheme Information Document (SID) due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs), the portfolio would be rebalanced within a period of thirty (30) business days from the date of said deviation for all the schemes other than Overnight, Index and ETF Funds. In case the same is not aligned to the above asset allocation pattern within thirty (30) business days, justification in writing including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC.		
	The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. In case the portfolio of the scheme is not rebalanced within the aforementioned mandated plus extended timelines, AMC shall not be permitted to launch any new scheme till the time the portfolio is rebalanced. The AMC shall not levy exit load, if any, on the investors exiting such scheme. The AMC will comply with the reporting and disclosure requirements as stated in SEBI Circular Ref No. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022 and other applicable guidelines and circulars issued from time to time.		

Differentiation from other Schemes	For Complete details on differentiation from other existing open ended equity oriented schemes of Bank of India Mutual Fund please refer page no. 18 to 22 of this KIM.																							
Types of instruments in which the Scheme shall invest	Please refer Section ‘D “Where Will The Scheme Invest “given in SID for further details.																							
Investment Strategy	<p>For Equity Investments:</p> <p>Under normal market conditions, Bank of India Multi Cap Fund would invest 75% to 100% of its assets in a diversified portfolio constituting equity and equity related instruments across market capitalization that the Fund Manager believes have sustainable business models, and potential for capital appreciation. The Schemes would follow an actively managed approach allowing it the flexibility to pursue opportunities without having any bias in favour of sectoral allocations. The investment environment, valuation parameters and other investment criteria will determine the allocation and the investment style. Under normal market conditions and depending on the Fund Manager’s views, the assets of the Scheme would be invested across stocks that represent a broad range of sectors of the economy, in order to ensure adequate portfolio diversification.</p> <p>The Fund Manager would follow a top down approach to shortlist stocks for portfolio construction in line with the process outlined below. Under the top down process the Fund Manager would look at the global and Indian economy and the domestic policy environment and stock valuations. This would result in identification of themes which have a potential to outperform. The final stock selection process would be a bottoms-up process wherein stocks from the short listed themes would be picked up based on valuations. For asset allocation, the Fund Manager would take the help of qualitative framework of MVPS (Macro, Valuation, Policy and Sentiment). Sentiment would be gauged from factors like the positive/negative breadth of the market, inflows/outflows into equity mutual funds and FPI buying/selling figures.</p> <p>Investment Process: Clear 5 Step Process</p> <table><tr><td>Process Step</td><td>Step 1</td><td>Step 2</td><td>Step 3</td><td>Step 4</td><td>Step 5</td></tr><tr><td>Output</td><td>Screening the entire equity universe based on quantitative and qualitative criteria</td><td>A Focus List of attractive stocks (approx. 150 stocks). Stocks identified based on industry status, company competitive analysis and valuations</td><td>Asset allocation in accordance with the MVPS framework.</td><td>Portfolio Construction in accordance with Product Positioning and the outcome of our Asset Allocation, Industry Research and Screening process.</td><td>Risk reports Adherence to Product Positioning and Process</td></tr><tr><td>Decision Process: Parameters</td><td>Quantitative + Qualitative Overlay</td><td>Industry + Company approach</td><td>Equities Team</td><td>Fund Manager</td><td>Risk Committee</td></tr></table> <p>For Debt Investments:</p> <p>The Fund Manager will follow a disciplined investment process to meet the Scheme specific investment objectives. He will endeavor to construct a well-diversified, high credit portfolio that minimizes liquidity risk and credit risk. The Fund Manager shall evaluate all the investment proposals to ensure that the credit risk is kept at the minimum level. The portfolios will be constructed in such a manner that the obligations to the investors are met at all points in time and under all circumstances. The alpha to the portfolio will be generated by managing the interest rate risk across different asset classes and duration buckets. The funds would be managed keeping the Scheme’s objectives in mind and with a long term investment horizon for the fund.</p> <p>Investment Process</p> <table><tr><td>Macro research & asset allocation</td><td>Micro Research</td><td>Security selection</td><td>Portfolio Construction/ balancing</td><td>Performance monitoring</td></tr></table> <p>The investment process will be a five stage process as outlined in the above diagram. The process will be research oriented. It will comprise of qualitative as well as quantitative research. Macro economic call will be taken on interest rate direction through detailed analysis of various influencing factors like inflation, money supply, government borrowing, private sector borrowing, currency market movement, central bank policy, domestic fiscal and monetary policy, global interest rate scenario and market sentiment. Interest rate direction call will be supplemented by technical analysis of market and short term influencing factors like trader position, auction/issuance of government/corporate securities, release of economic numbers etc. Interest rate direction call and anticipation of yield curve movement will form the basis of portfolio positioning in duration terms. Holding period return analysis will decide the portfolio selection.</p> <p>Credit research will be done on a regular basis for all companies. Credit research will include reports as well as rating rationales and other inputs from external agencies. Both qualitative and quantitative inputs will form part of the final decision. Internal credit exposure limits, both for individual companies and groups and counterparty exposure limits for repo transactions will be part of the approved list from the risk management team.</p> <p>Asset allocation will be determined based on holding period detail analysis of spread movement across different asset classes over different time periods and time buckets.</p> <p>Members of the Investment team comprising Chief Investment Officer and fund managers will continuously review and analyze market movement, events and news. Trading strategy and asset allocations will be decided and reviewed on a proactive basis. The Investment team will closely coordinate with Risk Management team for all credit related issues and exposures. The Investment team at all points in time will work in a manner to maintain flexibility and responsiveness to the constantly evolving market conditions.</p> <p>Investment Decisions:</p> <p>The investment decisions for the Schemes will be taken by the Fund Manager(s), which will be consistent with the regulatory requirements and the investment objectives of the Scheme. The Fund may additionally observe such internal guidelines as may be prescribed by the Boards of the AMC / Trustee or any internal committee. Subject to above, the day to day investment management decision will solely be of the Fund Manager of the Scheme.</p> <p>All investment decisions shall be recorded. Where an investment is proposed to be made for the first time in any scrip, this will be preceded by making a detailed report justifying such investment. The performance of the Scheme shall be reviewed by Investment Committee comprising Chief Executive Officer, Chief Operating Officer, Chief Investment Officer, Head-Equity, Head-Fixed Income, Fund Managers,</p>	Process Step	Step 1	Step 2	Step 3	Step 4	Step 5	Output	Screening the entire equity universe based on quantitative and qualitative criteria	A Focus List of attractive stocks (approx. 150 stocks). Stocks identified based on industry status, company competitive analysis and valuations	Asset allocation in accordance with the MVPS framework.	Portfolio Construction in accordance with Product Positioning and the outcome of our Asset Allocation, Industry Research and Screening process.	Risk reports Adherence to Product Positioning and Process	Decision Process: Parameters	Quantitative + Qualitative Overlay	Industry + Company approach	Equities Team	Fund Manager	Risk Committee	Macro research & asset allocation	Micro Research	Security selection	Portfolio Construction/ balancing	Performance monitoring
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	<p>Head – Operations, Head – Compliance, Risk Analyst and Head - Risk at periodic intervals. Performance of the Scheme will be also discussed and reviewed by the Boards of the AMC and the Trustee respectively, or any designated Committees, including performance vis-à-vis benchmark indices / peer group.</p> <p>DEBT AND MONEY MARKET IN INDIA</p> <p>The Indian debt markets are one of the largest such markets in Asia. Government and Public Sector enterprises are predominant borrowers in the market. The major players in the Indian debt markets today are banks, financial institutions, mutual funds, insurance companies, primary dealers, trusts and pension funds.</p> <p>The instruments in the market can be broadly categorized as those issued by corporates, banks, financial institutions and those issued by state/ central governments.</p> <p>The debt markets are developing fast, with the rapid introduction of new instruments including derivatives. Foreign Institutional Investors are also allowed to invest in Indian debt markets now. According to National Stock Exchange, the market capitalization of the Indian Bond markets is approximately ₹ 835.90 trillion as on March 31, 2022 (source: NSE Website) The money markets in India essentially consist of the Treasury bills (T-bills), Commercial Papers (CPs), Certificate of Deposits (CDs), Bill Rediscounting (BRD) and Tri- party Repos (TREPs).</p> <p>The Government of India (GOI) routinely issues both T-bills and government securities for liquidity and fiscal management. The T-bills are issued as a discount to their face value whereas the government securities are issued as coupon bearing securities. The GOI had issued certain Zero Coupon Bonds (ZCB) in the past. Both the T-bills and the coupon bearing government securities are issued by RBI on behalf of GOI. Total Outstanding in the Government securities market on March 31, 2022 was ₹ 80.60 Trillion. (source: RBI website).</p> <p>The Corporate bond market is also fast developing with greater number of corporates raising capital through issuances of non-convertible debentures and commercial papers. The corporates are issuing both dated coupon bearing and floating rate NCDs. The debentures and CPs are rated by rating agencies. Some of the capital is even raised through the private placement route. Of late the money market segment of the Indian debt market has become liquid and the longer dated bonds and debentures are less liquid in comparison. Currently, the corporate sector is issuing floating rate debentures linked both to the MIBOR and the INBMK (Indian G-Sec benchmark).</p> <p>The debt market presently offers a variety of short term and medium term instruments with different risk and return characteristics. The various instruments currently available for investments and their indicative yield are (as on January 16, 2023):</p> <table><tr><th>Instrument</th><th>Tenor</th><th>Yield (%)</th><th>Liquidity</th></tr><tr><td rowspan="2">T-Bills</td><td>91 days</td><td>6.85-6.90</td><td>High</td></tr><tr><td>364 days</td><td>6.85-6.90</td><td>High</td></tr><tr><td rowspan="3">Commercial Papers</td><td>3 months</td><td>7.25-7.45</td><td>Medium</td></tr><tr><td>6 months</td><td>7.75-7.85</td><td>Medium</td></tr><tr><td>12 months</td><td>7.80-8.00</td><td>Low</td></tr><tr><td rowspan="3">Government Securities</td><td>1 year</td><td>6.90-7.00</td><td>Medium</td></tr><tr><td>5 year</td><td>7.10-7.20</td><td>High</td></tr><tr><td>10 years</td><td>7.30-7.35</td><td>High</td></tr><tr><td rowspan="2">Corporate Security</td><td>1 year</td><td>7.70-7.80</td><td>Medium</td></tr><tr><td>2 years</td><td>7.70-7.80</td><td>Medium</td></tr><tr><td>Floating Rate Securities</td><td>1 Year +</td><td>Mibor/INBMK +</td><td>Very Low</td></tr></table> <p>The above are only indicative yields and actual yields may be influenced by various factors including general levels of interest rates, market conditions prevailing from time to time such as liquidity in the banking system, credit rating and macro-economic and political factors.</p>	Instrument	Tenor	Yield (%)	Liquidity	T-Bills	91 days	6.85-6.90	High	364 days	6.85-6.90	High	Commercial Papers	3 months	7.25-7.45	Medium	6 months	7.75-7.85	Medium	12 months	7.80-8.00	Low	Government Securities	1 year	6.90-7.00	Medium	5 year	7.10-7.20	High	10 years	7.30-7.35	High	Corporate Security	1 year	7.70-7.80	Medium	2 years	7.70-7.80	Medium	Floating Rate Securities	1 Year +	Mibor/INBMK +	Very Low
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Credit Evaluation Policy	<p>Credit Analysis at Bank of India Investment Managers Private Limited is an independent function performed by the Risk Management team. The Risk Team is responsible for evaluating, setting up and monitoring lending limits for each debt issuer. Each debt issuer (including lending limits) upon recommendation by the credit analyst has to be approved by the Risk Management Committee before being eligible for Investment.</p> <p>Issuer risk limits cover the quantum of exposure and maximum investment tenor. Issuer limit's for individual Scheme are determined by its investment objectives, regulatory guidelines, internal investment risk guidelines and assets under management. Risk limits for issuers are reviewed regularly by the Risk Management Committee. Internal Investment Risk Guidelines include eligible instrument universe, maximum exposure based on credit ratings, duration limits, liquidity constraints and concentration limits.</p> <p>Credit evaluation process: In-depth credit evaluation of issuers are undertaken focusing on (but not be limited to) the following:</p> <ul style="list-style-type: none">a) Business Risk assessment including economic scenariob) Industry analysis in terms of the competitive dynamics of the market in which the company / issuer operatesc) Detailed financial analysis of company / issuer based on key financial ratiosd) Management quality																																										
Risk Profile of the Scheme	<p>A. RISK FACTORS</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 Multi Cap 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 ₹ 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 & Special Considerations

(a) Risk associated with investments in Equity and Equity related instruments:

1. Equity and equity related securities are volatile and carry risk of price fluctuations on an on-going basis. The liquidity of investments made in the Scheme may be restricted by trading volumes and settlement periods. Settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio may result, at times, in potential losses to the Scheme, should there be a subsequent decline in the value of securities held in the Scheme's portfolio.
2. Investments in equity and equity related securities involve a degree of risk and investors should not invest in the Scheme unless they can afford to take the risk of losing their investment.
3. The liquidity and valuation of the Scheme's investments due to its holdings of unlisted securities may be affected if they have to be sold prior to the target date of disinvestment.

(b) Risk associated with investments in Bonds / Fixed Income Instruments

1. Investments in money market instruments involve a moderate credit risk i.e. risk of an issuer's ability to meet the principal payments. Additionally, money market securities, while are fairly liquid, lack a transparent secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the security is finally sold.
2. Fixed Income and Money market instruments may also be subject to price volatility due to factors such as changes in interest rates, general level of market liquidity and market perception of credit worthiness of the issuer of such instruments.
3. The liquidity of investments may be restricted by trading volumes and settlement periods. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are uninvested and no return is earned thereon. The inability of the Scheme to make intended securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. By the same token, the inability to sell securities held in the Scheme's portfolio, due to the absence of a well developed and liquid secondary market for debt securities, could result, at times, in potential losses to the Scheme, should there be a subsequent decline in the value of the securities held in the Scheme's portfolio.
4. The NAV of the Scheme's Units, to the extent the Scheme is invested in coupon bearing fixed income securities, will be affected by changes in the general level of interest rates. When interest rates decline, the value of a portfolio of fixed income securities can be expected to rise. Conversely, when interest rates rise, the value of a portfolio of fixed income securities 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. Fixed Income securities 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.

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

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

12. **Credit Risk:** Credit risk or default risk refers to the risk that an issuer of a fixed income security 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 fixed income security 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 fixed income securities may carry re-investment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the debt security. Consequently, the proceeds may get invested at a lower rate.

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

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

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

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

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

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

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

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

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

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

16. **Performance Risk:** Performance of the Scheme may be impacted with changes in factors which affect the equity market and debt market.

17. **Legislative Risk:** This is the risk that a change in the tax code could affect the value of taxable or tax exempt interest income.

18. **Duration Risk:** Fixed Income securities of any issuer that has higher duration could be more risky in terms of price movements relative to those with lower duration. Thus any impact of interest rate changes would be higher on securities with higher duration irrespective of the status of the issuer of the security.

19. **Counterparty Risk:** This is the risk of failure of counterparty to the transaction to deliver securities against consideration received or to pay consideration against securities delivered, in full or in part or as per the agreed specification. There could be losses to the Scheme in case of counterparty default.

20. **Inflation Risk:** Inflation causes tomorrow's currency to be worth less than today's; in other words, it reduces the purchasing power of a bond investor's future interest payments and principal, collectively known as "cash flows." Inflation also leads to higher interest rates, which in turn leads to lower bond prices. Inflation indexed securities such as Treasury Inflation Protection Securities (TIPS) are structured to remove inflation risk.

21. **Basis Risk:** The underlying benchmark of a floating rate security or a swap might become less active or may cease to exist and thus may not be able to capture the exact interest rate movements, leading to loss of value of the portfolio.

22. **Spread Risk:** In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. In the life of the security this spread may move adversely leading to loss in value of the portfolio. The yield of the underlying benchmark might not change, but the spread of the security over the underlying benchmark might increase leading to loss in value of the security.
23. **Settlement Risk:** Fixed income securities run the risk of settlement which can adversely affect the ability of the fund house to swiftly execute trading strategies which can lead to adverse movements in NAV.
24. **Pre-payment Risk:** Certain fixed income securities 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.

(iii) Risk associated with investments in Derivatives

- Counter Party Risk: This is the risk of default of obligations by the counter party.
- Market risk: Derivatives carry the risk of adverse changes in the market price.
- Illiquidity risk: The risk that a derivative cannot be sold or purchased quickly enough at a fair price, due to lack of liquidity in the market.
- Basis Risk: the risk that the movements in swap rates does not actually reflect the expected movement in benchmark rates, thus, creating a mismatch with what was intended.

The Fund may use permitted derivative instruments like exchange traded options and futures or other derivative instruments as may be permitted from time to time.

Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability to identify such opportunities as well as to manage risks arising thereby. Identification and execution of the strategies to be pursued involve uncertainty and investment decisions may not always be profitable. No assurance can be given that the Fund Manager will be able to identify or execute such strategies.

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

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

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

Risk Associated with Covered Call Strategy:

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

(iv) 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.

(vi) 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.

(viii) Risk Factors Associated with Investments in REITs and InvITs:

- (a) **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.
- (b) **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.
- (c) **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.

(ix) Risks associated with Segregated Portfolio

- a) Investor holding units of segregated portfolio may not be able to liquidate their holding till the time recovery of money from the issuer.
- b) Security(ies) held in segregated portfolio may not realize any value.
- c) 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.

Plans and Options	<p>The Scheme has two plans viz. Regular Plan and Direct Plan. Each of the Plan shall offer the following Option(s):</p> <ul style="list-style-type: none">• Growth Option• IDCW Option (Re-investment of IDCW and payout of IDCW option) <p>Income Distribution cum Capital Withdrawal ("IDCW") is at the discretion of the Trustees and subject to available distributable surplus.</p> <p>Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor and is offered in accordance with Para D of SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012.</p> <p>Investments under Direct Plan can be made through various modes offered by the Fund for investing directly with the Fund (except Stock Exchange Platform(s) and all other Platform(s) where investors' applications for subscription of units are routed through Distributors). Further Registered Investment Advisors (RIAs) can also purchase units of Direct Plan on behalf of their clients through MFSS Platform/MF Utility Platform/NMF-II platform of National Stock Exchange of India Ltd. and/or BSE StAR MF System of BSE Ltd.</p> <p>There shall be a single portfolio under the scheme.</p> <p>For further details investor may refer to the "Plans/Options offered" section in the SID.</p>																																				
Default Plan / Option	<p>Default Plan: Investors should note that the Processing of the Applications will be happening based on the below mentioned table :</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>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>Default Option: If the investor does not clearly specify the choice of Option at the time of investing, it will be treated Growth Option. Further, if the investor does not clearly specify the choice of Payout or Re-investment option within the IDCW Option, it will be treated as a Re-investment of IDCW Option and processed accordingly.</p> <p>For further details investor may refer to the "Plans/Options offered" section in the SID.</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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7	Mentioned	Regular	Regular Plan																																		
8	Mentioned	Not Mentioned	Regular Plan																																		
Applicable NAV (after the Scheme opens for repurchase and sale)	<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>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">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;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">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 timeFor 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.In case of systematic transactions, NAV will be applied basis realization of funds in the scheme account. This shall be applicable for all systematic transactions (Systematic Investment Plans as well as for Systematic Transfer Plans) irrespective of amount and registration date of the systematic transactions. <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>																																				
Minimum Application Amount & Number of Units	<p>Single Investment:</p> <p>Minimum application amount</p> <p>₹ 5,000 and in multiples of ₹ 1/- thereafter</p> <p>Minimum Additional investment:</p> <p>₹ 1000 and in multiples of ₹ 1/- thereafter</p> <p>Investment through SIP/STP/SWP:</p> <p>Minimum installment amount for Monthly SIP/STP</p> <p>₹ 1000/- and in multiples of ₹ 100 thereafter</p> <p>Minimum duration for SIP</p> <p>6 months and any date in a month</p>																																				

	<p>Minimum duration for STP</p> <p>6 months and Dates 1st, 7th, 10th, 15th, 20th and 25th</p> <table><tr><th>SWP Frequency</th><th>Monthly</th><th>Quarterly</th></tr><tr><td>Minimum value of SWP (In INR)</td><td>1000</td><td>1000</td></tr><tr><td>Additional amount in multiples of (In INR)</td><td>100</td><td>100</td></tr><tr><td>Dates of SWP Installment* (Only one Date)</td><td>1st, 7th, 10th, 15th, 20th, 25th</td><td>1st, 7th, 10th, 15th, 20th, 25th</td></tr><tr><td>Minimum No of SWP</td><td>6</td><td>4</td></tr></table> <p>Weekly Systematic Transfer Plan (STP) facility:</p> <table><tr><th>IN</th><th>OUT</th><th>Minimum Amount (in INR)</th><th>Day of Transfer</th><th>Minimum Duration of weekly STP</th></tr><tr><td>Yes</td><td>No</td><td>1,000/- and in multiples of 100/- thereafter</td><td>Any day between Monday to Friday*</td><td>6 Weeks</td></tr></table> <p><i>*If such a day is a Holiday/Non-Business day, then the next Business Day.</i></p> <p>The first SIP/STP/SWP will be with effect from April 05, 2023.</p> <p>SEBI vide its circular SEBI/HO/IMD/IMD-I/DOF5/P/CIR/2021/553 dated April 28, 2021 read along with SEBI/HO/IMD/IMD-IDOF5/P/CIR/2021/624 dated September 20, 2021 (Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes) ("Circulars") has, inter alia mandated that a minimum of 20% of gross annual CTC, net of income tax and any statutory contributions of the Designated Employees of the AMCs shall be invested in units of the scheme(s) of the Fund in which they have a role/oversight. The said guidelines came into effect from October 1, 2021.</p> <p>In accordance with the regulatory requirement, the minimum application amount and minimum redemption amount wherever specified in the concerned SID / KIM will not be applicable for investment made in schemes of the Fund in compliance with the aforesaid circular(s).</p>	SWP Frequency	Monthly	Quarterly	Minimum value of SWP (In INR)	1000	1000	Additional amount in multiples of (In INR)	100	100	Dates of SWP Installment* (Only one Date)	1st, 7th, 10th, 15th, 20th, 25th	1st, 7th, 10th, 15th, 20th, 25th	Minimum No of SWP	6	4	IN	OUT	Minimum Amount (in INR)	Day of Transfer	Minimum Duration of weekly STP	Yes	No	1,000/- and in multiples of 100/- thereafter	Any day between Monday to Friday*	6 Weeks
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Minimum Redemption	<p>₹ 1,000/- (or equivalent Unit value) or account balance, whichever is lower</p> <p>The minimum amount for redemption shall be ₹ 1,000 or equivalent Unit value, or entire account balance whichever is lower. For investors transacting through the Stock Exchange Facility (i.e. the facility for transacting (purchase/ redemption) in the Units of the Scheme through the stock exchange infrastructure, in terms of SEBI Circular No. SEBI / IMD / CIR No.11/183204/ 2009 dated November 13, 2009 and in accordance with the guidelines specified by the Exchange from time to time), the minimum quantity for redemption must be 100 Units or such other quantity as may be specified by the AMC/ Exchange from time to time. If the account balance is less than the minimum number of Units specified, further partial redemption will not be allowed and the entire balance will be redeemed in response to any redemption application received from the investor.</p> <p>SEBI vide its circular SEBI/HO/IMD/IMD-I/DOF5/P/CIR/2021/553 dated April 28, 2021 read along with SEBI/HO/IMD/IMD-IDOF5/P/CIR/2021/624 dated September 20, 2021 (Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes) ("Circulars") has, inter alia mandated that a minimum of 20% of gross annual CTC, net of income tax and any statutory contributions of the Designated Employees of the AMCs shall be invested in units of the scheme(s) of the Fund in which they have a role/oversight. The said guidelines came into effect from October 1, 2021.</p> <p>In accordance with the regulatory requirement, the minimum application amount and minimum redemption amount wherever specified in the concerned SID / KIM will not be applicable for investment made in schemes of the Fund in compliance with the aforesaid circular(s).</p>																									
Applications Supported By Blocked Amount (ASBA)	<p>Investors may apply through the ASBA process during the NFO period of the Scheme by filling in the ASBA form and submitting the same to their respective banks, which in turn will block the amount in the account as per the authority contained in ASBA form, and undertake other tasks as per the procedure specified therein.</p> <p>For complete details on ASBA process refer Statement of Additional Information (SAI) made available on our Website (www.boimf.in).</p>																									
Dispatch of Proceeds of Repurchase / Redemption Request	<p>The Scheme will provide a continuous offer for Redemption of Units at NAV based prices subject to applicable Exit Load given below commencing not later than 5 (five) business days from the date of allotment:</p> <p>Exit Load:</p> <ul style="list-style-type: none">For redemption/switch out upto 10% of the initial units allotted -within 1 year from the date of allotment: "NIL"Any redemption/switch out - in excess of the above mentioned limit would be subject to an exit load of 1%, if the units are redeemed/switched out within 1 year from the date of allotment of units.If the units are redeemed/switched out after 1 year from the date of allotment of units : "Nil" <p>The scheme will dispatch redemption / repurchase proceeds after 3 working days, the Asset Management Company shall be liable to pay Interest for the period of delay to unitholders at the rate of 15% per annum along with the proceeds of redemption or repurchase. Such Interest shall be borne by AMCs. AMFI vide its Circular dated January 16, 2023, has published a list of exceptional circumstances for schemes unable to transfer redemption or repurchase proceeds to investors within time as stipulated, along with applicable time frame for transfer of redemption or repurchase proceeds to the unitholders in such exceptional circumstances.</p>																									
Benchmark Index	S&P BSE 500 Total Return Index																									
IDCW Policy	<p>Depending on the respective Plans and Options of the Scheme, the Scheme will endeavor to declare IDCW as mentioned in the Scheme Information Document.</p> <p>In case no IDCW is declared, the net surplus, if any, will remain invested and be reflected in the NAV. All IDCW will be paid in accordance with procedure prescribed by SEBI circular dated April 4, 2006 and March 04, 2021. Declaration of IDCWs will be subject to availability of distributable profits, as computed in accordance with SEBI Regulations, 1996. All distribution of earnings will be out of distributable surplus and at the discretion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of IDCW declaration shall be final.</p> <p>When units are sold, and sale price (Net Asset Value) is higher than face value of the unit, a portion of sale price that represents realized gains is credited to an Equalization Reserve Account which can be used to pay IDCW. Investors are requested to note that, under the aforesaid Option, the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. Whenever distributable surplus will be distributed, a clear segregation between income distribution (appreciation on NAV) and capital distribution (Equalization Reserve) shall be suitably disclosed in the Consolidated Account Statement provided to investors.</p> <p>IDCWs, if declared, will be paid (subject of deduction of tax at source, if any) to those unit holders whose names appear in the register of Unit holders on the notified record date. The IDCW warrants shall be dispatched to the unitholders within 7 business days from the record date. The AMC shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).</p> <p>The record date for the IDCW may be fixed by the AMC. If such record date is a non-Business Day, then the next working/Business Day will be considered as a record date. All Unit holders in the respective Plans, whose names appear in the Register of Unit holders on the record date, will be eligible to receive the IDCW.</p>																									

	On payment of IDCW, the NAV of the Units under the Income Distribution cum Capital Withdrawal Option will fall to the extent of the IDCW payout and applicable statutory levies, if any. IDCWs will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. For further details please refer the Scheme Offer Document of the Scheme.
Name of the Fund Manager/ Tenure & Other schemes managed alongwith Tenure	Mr. Nitin Gosar – Fund Manager. 1. Bank of India Large & Mid Cap Equity Fund w.e.f. September 27, 2022 2. Bank of India Manufacturing & Infrastructure Fund w.e.f. September 27, 2022
Name of the Trustee Company	Bank of India Trustee Services Private Limited
Performance of the Scheme	This scheme does not have any performance track record, as it is a new Scheme.
Scheme's top 10 portfolio holdings	Not applicable as the scheme is a new scheme.
Fund allocation towards various sector	Not applicable as the scheme is a new scheme.
Website link for Monthly Portfolio Holding	Not applicable as the scheme is a new scheme.
Portfolio Turnover Ratio of the Scheme	Not applicable as the scheme is a new scheme.
Expenses of the Scheme (i) Load Structure	<p>New Fund Offer (Expenses): The NFO expenses of the scheme shall be borne by the AMC. Entry Load: N.A. Exit Load:</p> <ul style="list-style-type: none"> For redemption/switch out upto 10% of the initial units allotted -within 1 year from the date of allotment: "NIL" Any redemption/switch out - in excess of the above mentioned limit would be subject to an exit load of 1%, if the units are redeemed/switched out within 1 year from the date of allotment of units. If the units are redeemed/switched out after 1 year from the date of allotment of units : "Nil" <p>The entire exit load (net of GST), if any shall be credited to the Scheme No Entry / Exit Loads will be chargeable in case of switches made between different options of a Scheme. Exit Load will be computed basis the amount of redemptions made by an investor/Unitholder. Redemption of investments made through SIP, STP, switch or other facilities will also attract Exit Load as applicable except otherwise specified. The entire exit load (net of GST) charged after October 1, 2012 if any, shall be credited to the Scheme. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no Entry Load will be charged to any purchase applications (including additional purchases and switch-ins). Direct Applications will also not attract any Entry Load. 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. Where investments were made directly i.e. without any distributor code, exit load will not be levied on switch of Units from Regular Plan to Direct Plan. No exit load shall be levied in case of switch of Units from Direct Plan to Regular Plan. The investor is requested to check the prevailing Load structure of the Scheme before investing. Investors may refer to the current applicable Load structure by referring to the SID on the AMC Website or by calling at Toll free number: 1800 - 266 - 2676 & 1800 - 103 - 2263. For any change in Load structure, AMC will issue an addendum and display it on the AMC Website immediately and circulated to all Investor Service Centres for inclusion in the existing copies. Units issued on reinvestment of IDCW shall not be subject to exit load. The Trustee reserves the right to modify / alter the Load structure under the Scheme and may decide to charge a Load or revised Load or introduce a differential Load structure on the Units prospectively subject to the following:</p> <ol style="list-style-type: none"> Any imposition or enhancement in the Load shall be applicable on prospective investments only. The addendum detailing the changes may be attached to Scheme Information Documents and key information memorandum. The addendum may be circulated to all the distributors/brokers so that the same can be attached to all Scheme Information Documents and key information memoranda already in stock. Arrangements may be made to display the addendum in the Scheme Information Document in the form of a notice in all the investor service centres and distributors/brokers office. The introduction of the Exit Load along with the details may be stamped in the acknowledgement slip issued to the investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such Load.

**(ii) Recurring expenses
(As a % of daily net assets)**

These are the fees and expenses for operating the Scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below.

The AMC has estimated that recurring expenses, as indicated below, and computed as a percentage of the daily average net assets of the Scheme will be charged to the Scheme as expenses:

Particulars	Expense (as % of average daily net assets) on a per annum basis
Investment Management and Advisory Fee	Upto 2.25%
Trustee Fees	
Audit Fees	
Custodian Fees	
RTA Fees	
Marketing & Selling expense incl. agent commission	
Costs related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and IDCW redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps for cash trades and 5 bps for cash and derivative market trades resp	
GST on expenses other than investment and advisory fees	
GST on brokerage and transaction cost paid for execution of trades	
Other Expenses	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)	Upto 2.25%
Additional expenses under regulation 52 (6A) (c)#	Upto 0.05%
Additional expenses for gross new inflows from specified cities under Regulation 52 (6A) (b)	Up to 0.30%

In terms of SEBI Circular No SEBI/HO/IMD/DF2/CIR/P/ 2018/15 dated February 02, 2018, in case exit load is not levied / not applicable, the AMC shall not charge the said additional expenses.

The purpose of the table is to assist the investor in understanding the various costs and expenses to be borne by the Scheme. Apart from the above expenses, any other expenses which are directly attributable to the Scheme, may be charged with the approval of the Trustee within overall limits as specified in the Regulations except those expenses which are specifically prohibited.

Investment Management and Advisory Fees charged by the AMC to the Scheme shall be within the total expense limit as prescribed under Regulation 52 of the Regulations with no sub-limits on said management and advisory fees.

The annual total of all permissible recurring charges and expenses of the Scheme including Investment Management and Advisory Fees as mentioned in the above table, shall be subject to the following limits as specified in Regulation 52(6) of the Regulations:

Scheme's daily net assets (Amount ₹)	Maximum Permissible Annual Recurring charges and expenses (% of daily net assets)
On first ₹ 500 crore of the daily net assets	2.25%
On the next ₹ 250 crore of the daily net assets	2.00%
On the next ₹ 1250 crore of the daily net assets	1.75%
On the next ₹ 3,000 crores of the daily net assets	1.60%
On the next ₹ 5,000 crores of the daily net assets	1.50%
On the next ₹ 40,000 crores of the daily net assets	TER reduction of 0.05% for every increase of Rs. 5,000 crores or part thereof
On the balance of net assets of the daily net assets	1.05%

Provided that the expenses as per the list as provided by AMFI, which are very small in value but high in volume may be paid out of AMC's books. Such expenses can be paid out of AMC's books at actuals or not exceeding 2 bps of the scheme AUM, whichever is lower. Such expenses incurred by AMC would be properly recorded and audited in the books of account of AMC at year end.

Further, in addition to the limits prescribed in the Regulation 52 (6) of the SEBI (Mutual Funds) Regulations, the following additional costs/expenses may also be charged to the scheme:

- Additional expenses, not exceeding 0.05% of daily net assets may be charged to the Scheme(s), incurred towards Investment Management and Advisory Fees and the various sub-heads of recurring expenses mentioned under Regulation 52 (2) and (4) respectively of the SEBI (Mutual Funds) Regulations, in addition to the limits on total expenses prescribed of Regulation 52(6) of the SEBI (Mutual Funds) Regulations; except where exit load is not levied / not applicable to the Scheme;
- expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from retail investors from such cities as specified by SEBI/AMFI from time to time are at least -
 - 30 per cent of gross new inflows in the scheme, or;
 - 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher

Provided that if inflows from retail investors from such cities is less than the higher of sub-clause (i) or sub-clause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis:

Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities:

Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment;

The additional TER in terms of Regulation 52(6A)(b) of SEBI (Mutual Funds) Regulations, 1996 shall be charged upto 30 basis points on daily net assets of the scheme based on inflows only from retail investors beyond Top 30 cities (B 30 cities). Inflows of amount upto ₹ 2,00,000 per transaction by individual investors shall be considered as inflows from retail investors. Top 30 cities shall mean top 30 cities based on Association of Mutual Funds in India (AMFI) data on 'AUM by Geography - Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year.

The additional commission for B 30 cities shall be paid as trail only.

Further, GST on investment and advisory fees to the scheme shall be charged in addition to the Total Expense Ratio as mentioned above.

	<p>Additionally at least 2 basis points on daily net assets within the maximum limit of overall expense Ratio (as mentioned in the above table) shall be annually set apart for investor education and awareness initiatives.</p> <p>Investors should further note that the AMC reserves the right to charge a higher percentage of Investment and Management Fees than as mentioned in the SID but within the overall total expense ratio mentioned for the Scheme.</p> <p>Further, brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions; any payment over and above this limit shall be charged to the scheme within the maximum limit of total expense ratio (TER) as prescribed under Regulation 52.</p> <p>The TER of the Direct Plan will be lower to the extent of the abovementioned distribution expenses/ commission which is charged in the Regular Plan. The Direct Plan shall also have separate NAV.</p> <p>The total expense ratios of the schemes of the Fund are available in downloadable spreadsheet format on the AMC website and AMFI website. Any change in the current expense ratios will be updated at least three working days prior to the effective date of the change. For the total expense ratio details of the Scheme, investors may visit https://www.boimf.in/investor-corner#t4 available on the website of the AMC viz., www.boimf.in and AMFI's website viz., www.amfiindia.com</p> <p>For complete details on Annual Scheme Recurring Expenses please refer the Scheme Information Document of the scheme.</p>																														
Waiver of Load for Direct Applications	Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009 no entry load shall be charged for all mutual fund schemes. Therefore, the procedure for waiver of load for direct applications is no longer applicable.																														
Tax treatment for the Investors (Unitholders)	<p>Tax rates for equity-oriented fund¹ under Income-tax Act, 1961 (amended by Finance Act, 2022):</p> <table><tr><th>Particulars</th><th>Resident Investor</th><th>Mutual Fund</th></tr><tr><td>IDCW</td><td>Normal rate of taxes applicable to investor</td><td>Nil²</td></tr><tr><td>Long-term capital gains³</td><td>10%⁵</td><td>Nil²</td></tr><tr><td>Short-term capital gains⁴</td><td>15%</td><td>Nil²</td></tr><tr><td>Business income</td><td>Normal rate of taxes applicable to investor</td><td>Nil²</td></tr></table> <p>1. The schemes will attract securities transaction tax (STT) at applicable rates.</p> <p>2. Under section 10(23D) of the Income-tax Act, 1961 (Act).</p> <p>3. Units are treated as a long-term capital asset if they are held for a period of more than 12 months preceding the date of transfer.</p> <p>4. Units are treated as a short-term capital asset if they are held for a period of 12 months or less preceding the date of transfer.</p> <p>5. Tax at the rate of 10% shall be levied only where long-term capital gains exceeding ₹ 1,00,000 on sale of units of equity-oriented fund on recognized stock exchange on which STT is chargeable.</p> <p>Tax rates for schemes other than equity-oriented fund under Income Tax Act, 1961 (amended by Finance Act, 2022):</p> <table><tr><th>Particulars</th><th>Resident Investor</th><th>Mutual Fund</th></tr><tr><td>IDCW</td><td>Normal rate of taxes applicable to investor</td><td>Nil¹</td></tr><tr><td>Long-term capital gains²</td><td>20% (with indexation benefit)</td><td>Nil¹</td></tr><tr><td>Short-term capital gains³</td><td>Normal rate of taxes applicable to investor</td><td>Nil¹</td></tr><tr><td>Business income</td><td>Normal rate of taxes applicable to investor</td><td>Nil¹</td></tr></table> <p>1. Under section 10(23D) of the Act.</p> <p>2. Units of a non-equity oriented mutual fund are treated as a long-term capital asset if they are held for a period of more than to 36 months preceding the date of transfer.</p> <p>3. Units of a non-equity oriented mutual fund are treated as a short-term capital asset if they are held for a period 36 months or less preceding the date of transfer.</p> <p>General Notes:</p> <p>1. The tax rate would be increased by a surcharge of:</p> <p>a) 7% - in case of domestic corporate unit holders, where the total income exceeds ₹ 1,00,00,000 but does not exceed ₹ 10,00,00,000</p> <p>b) 12% - in case of domestic corporate unit holders where the total income exceeds ₹ 10,00,00,000</p> <p>Where domestic corporate unit holders opts for concessional tax rate under section 115BAA of the Act, the surcharge shall be 10% without any threshold.</p> <p>c) 12% - in case of firms/co-operative society where the total income exceeds ₹ 1,00,00,000.</p> <p>Where co-operative society opts for concessional tax rate under section 115BAD of the Act, the surcharge shall be 10% without any threshold.</p> <p>d) 10% - in case of individuals, HUF, AOP and BOI where the total income exceeds ₹ 50,00,000 but does not exceed ₹ 1,00,00,000</p> <p>e) 15% - in case of individuals, HUF, AOP and BOI where the total income exceeds ₹ 1,00,00,000 but does not exceed ₹ 2,00,00,000</p> <p>f) 25% - in case of individuals, HUF, AOP and BOI where the total income exceeds ₹ 2,00,00,000 but does not exceed ₹ 5,00,00,000. Enhanced surcharge is not applicable in respect of IDCW income and capital gains income under section 111A or 112A of the Act i.e. on transfer of unit of equity-oriented fund and long-term capital gains under section 112 of the Act.</p> <p>g) 37% - in case of individuals, HUF, AOP and BOI where the total income exceeds ₹ 5,00,00,000. Enhanced surcharge is not applicable in respect of IDCW income and capital gains income under section 111A or 112A of the Act i.e. on transfer of unit of equity-oriented fund and long-term capital gains under section 112 of the Act.</p> <p>Further, Cess @ 4% (on tax payable including of surcharge, if any) by way of Health and Education Cess would be charged for all unit holders.</p> <p>2. An equity-oriented fund has been defined as:</p> <p>a) In case where the fund invests a minimum of 90% of the total proceeds in units of another fund, which is traded on recognized stock exchange, and such other fund also invests a minimum of 90% of its total proceeds in the equity shares of domestic companies listed on a recognized stock exchange; and</p> <p>b) In any other case, a minimum of 65 per cent of the total proceeds of such fund is invested in the equity shares of domestic companies listed on a recognized stock exchange.</p> <p>The percentage of equity shareholding of the fund shall be computed with reference to the annual average of the monthly averages of the opening and closing figures.</p>	Particulars	Resident Investor	Mutual Fund	IDCW	Normal rate of taxes applicable to investor	Nil ²	Long-term capital gains ³	10% ⁵	Nil ²	Short-term capital gains ⁴	15%	Nil ²	Business income	Normal rate of taxes applicable to investor	Nil ²	Particulars	Resident Investor	Mutual Fund	IDCW	Normal rate of taxes applicable to investor	Nil ¹	Long-term capital gains ²	20% (with indexation benefit)	Nil ¹	Short-term capital gains ³	Normal rate of taxes applicable to investor	Nil ¹	Business income	Normal rate of taxes applicable to investor	Nil ¹
Particulars	Resident Investor	Mutual Fund																													
IDCW	Normal rate of taxes applicable to investor	Nil ²																													
Long-term capital gains ³	10% ⁵	Nil ²																													
Short-term capital gains ⁴	15%	Nil ²																													
Business income	Normal rate of taxes applicable to investor	Nil ²																													
Particulars	Resident Investor	Mutual Fund																													
IDCW	Normal rate of taxes applicable to investor	Nil ¹																													
Long-term capital gains ²	20% (with indexation benefit)	Nil ¹																													
Short-term capital gains ³	Normal rate of taxes applicable to investor	Nil ¹																													
Business income	Normal rate of taxes applicable to investor	Nil ¹																													

	<p>3. TDS shall be deducted at the applicable rates (if any), on income (other than Income in nature of capital gains) in respect of units of mutual fund specified under section 10(23D) of the Income-tax Act, 1961 (Act).</p> <p>The above is intended as a general guide only and does not necessarily describe the tax consequences for all types of investors in the Scheme and no reliance, therefore, should be placed upon them. Each investor is advised to consult his or her own tax consultant with respect to the specific tax implications.</p> <p>For further details on taxation please refer to the clause on Taxation in the SAI.</p>
Creation of Segregated Portfolio	<p>The term 'segregated portfolio' shall mean a portfolio comprising of debt or money market instrument affected by a credit event, that has been segregated in a mutual fund scheme and the term 'main portfolio' shall mean the scheme portfolio excluding the segregated portfolio. The term 'total portfolio' shall mean the scheme portfolio including the securities affected by the credit event.</p> <p>Creation of segregated portfolio shall be subject to guidelines specified by SEBI from time to time and includes the following:</p> <ol style="list-style-type: none"> 1) Segregated portfolio may be created, in case of a credit event at issuer level i.e. downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA), as under: <ol style="list-style-type: none"> a) Downgrade of a debt or money market instrument to 'below investment grade', or b) Subsequent downgrades of the said instruments from 'below investment grade', or c) Similar such downgrades of a loan rating 2) In case of difference in rating by multiple CRAs, the most conservative rating shall be considered. Creation of segregated portfolio shall be based on issuer level credit events as mentioned above and implemented at the ISIN level. 3) Creation of segregated portfolio is optional and at the discretion of the Bank of India Investment Managers Private Limited. ('BOIIM / AMC'). <p>Process for Creation of Segregated Portfolio</p> <ol style="list-style-type: none"> 1) Once the AMC decides on creation of segregated portfolio on the day of credit event/receipt of information about actual default of unrated debt or money market instruments, it shall follow the process laid down below: <ol style="list-style-type: none"> a) AMC shall seek approval of Trustee prior to creation of the segregated portfolio. b) AMC shall immediately issue a press release disclosing its intention to segregate such debt and money market instrument and its impact on the investors. It shall also be disclosed that the segregation shall be subject to approval of Trustee. Additionally, the said press release shall be prominently disclosed on the website of the AMC. c) AMC shall ensure that till the time the Trustee approval is received, which in no case shall exceed 1 (one) business day from the day of credit event, the subscription and redemption in the scheme shall be suspended for processing with respect to creation of units and payment on redemptions. 2) Upon receipt of approval from Trustee: <ol style="list-style-type: none"> a) Segregated portfolio will be effective from the day of credit event b) AMC shall issue a press release immediately with all relevant information pertaining to the segregated portfolio. The said information shall also be submitted to SEBI. c) An e-mail or SMS will be sent to all unit holders of the concerned scheme(s). d) The NAV of both segregated and main portfolio(s) will be disclosed from the day of the credit event. e) All existing investors in the scheme(s) as on the day of the credit event will be allotted equal number of units in the segregated portfolio as held in the main portfolio. f) No redemption and subscription will be allowed in the segregated portfolio. However, in order to facilitate exit to unit holders in segregated portfolio, AMC will enable listing of units of segregated portfolio on the recognized stock exchange within 10 working days of creation of segregated portfolio and also enable transfer of such units on receipt of transfer requests. g) After creation of segregated portfolio, investors redeeming their units will get redemption proceeds based on the NAV of main portfolio and will continue to hold the units of segregated portfolio. Further investors subscribing to the scheme will be allotted units only in the main portfolio based on its NAV. 3) If the Trustee do not approve the proposal to segregate portfolio, AMC will issue a press release immediately informing investors of the same and subscription and redemption applications will be processed based on the NAV of total portfolio. 4) Notwithstanding the decision to segregate the debt and money market instrument, the valuation shall take into account the credit event and the portfolio shall be valued based on the principles of fair valuation (i.e. realizable value of the assets) in terms of the relevant provisions of SEBI (Mutual Funds) Regulations, 1996 and Circular(s) issued thereunder. 5) Further, in accordance with SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2019/127 dated November 07, 2019, Creation of segregated portfolio in mutual fund schemes has been permitted in respect of unrated debt or money market instruments by mutual fund schemes of an issuer that does not have any outstanding rated debt or money market instruments, subject to the following terms: <ol style="list-style-type: none"> a) Segregated portfolio of such unrated debt or money market instruments may be created only in case of actual default of either the interest or principal amount. As per SEBI circular dated December 28, 2018, credit event is considered for creation of segregated portfolio, however for the purpose of SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2019/127 dated November 07, 2019, actual default by the issuer of such instruments shall be considered for creation of segregated portfolio. b) AMCs shall inform AMFI immediately about the actual default by the issuer. Upon being informed about the default, AMFI shall immediately inform the same to all AMCs. Pursuant to dissemination of information by AMFI about actual default by the issuer, AMCs may segregate the portfolio of debt or money market instruments of the said issuer in terms of SEBI circular dated December 28, 2018. c) All other terms and conditions as stated in SEBI circular dated December 28, 2018 shall remain the same. <p>Disclosures:</p> <p>In order to enable the existing as well as the prospective investors to take informed decision, the following shall be adhered to:</p> <ol style="list-style-type: none"> a) A statement of holding indicating the units held by the investors in the segregated portfolio along with the NAV of both segregated portfolio and main portfolio as on the day of the credit event shall be communicated to the investors within 5 working days of creation of the segregated portfolio. b) Adequate disclosure of the segregated portfolio shall appear in all scheme related documents, in monthly and half-yearly portfolio disclosures and in the annual report of the mutual fund and the scheme. c) The Net Asset Value (NAV) of the segregated portfolio shall be declared on daily basis. d) The information regarding number of segregated portfolios created in a scheme shall appear prominently under the name of the scheme at all relevant places such as SID, KIM-cum-Application Form, advertisement, AMC and AMFI websites, etc.

- e) The scheme performance required to be disclosed at various places shall include the impact of creation of segregated portfolio. The scheme performance should clearly reflect the fall in NAV to the extent of the portfolio segregated due to the credit event and the said fall in NAV along with recovery (ies), if any, shall be disclosed as a footnote to the scheme performance.
- f) The disclosures at point (d) and (e) above regarding the segregated portfolio shall be carried out for a period of at least 3 years after the investments in segregated portfolio are fully recovered/ written-off.
- g) The investors of the segregated portfolio shall be duly informed of the recovery proceedings of the investments of the segregated portfolio. Status update may be provided to the investors at the time of recovery and also at the time of writing-off of the segregated securities.

TER for the Segregated Portfolio

- a) AMC will not charge investment and advisory fees on the segregated portfolio. However, TER (excluding the investment and advisory fees) can be charged, on a pro-rata basis only upon recovery of the investments in segregated portfolio.
- b) The TER so levied shall not exceed the simple average of such expenses (excluding the investment and advisory fees) charged on daily basis on the main portfolio (in % terms) during the period for which the segregated portfolio was in existence.
- c) The legal charges related to recovery of the investments of the segregated portfolio may be charged to the segregated portfolio in proportion to the amount of recovery. However, the same shall be within the maximum TER limit as applicable to the main portfolio. The legal charges in excess of the TER limits, if any, shall be borne by the AMC.
- d) The costs related to segregated portfolio will not be charged to the main portfolio.

Monitoring by Trustees:

- a) In order to ensure timely recovery of investments of the segregated portfolio, trustees shall ensure that:
- The AMC puts in sincere efforts to recover the investments of the segregated portfolio.
 - Upon recovery of money, whether partial or full, it shall be immediately distributed to the investors in proportion to their holding in the segregated portfolio. Any recovery of amount of the security in the segregated portfolio even after the write off shall be distributed to the investors of the segregated portfolio.
 - An Action Taken Report (ATR) on the efforts made by the AMC to recover the investments of the segregated portfolio is placed in every trustees meeting till the investments are fully recovered/ written-off.
 - The trustees shall monitor the compliance of aforesaid SEBI circular and disclose in the half-yearly trustees reports filed with SEBI, the compliance in respect of every segregated portfolio created.
- b) In order to avoid misuse of segregated portfolio, trustees shall ensure to have a mechanism in place to negatively impact the performance incentives of Fund Managers, Chief Investment Officers (CIOs), etc. involved in the investment process of securities under the segregated portfolio, mirroring the existing mechanism for performance incentives of the AMC, including claw back of such amount to the segregated portfolio of the scheme.

Risks associated with segregated portfolio:

- a) Investor holding units of segregated portfolio may not be able to liquidate their holding till the time recovery of money from the issuer.
- b) Security(ies) held in segregated portfolio may not realize any value.
- c) 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.

Illustration of Segregated Portfolio

Portfolio Date : 30-Jun-19

Downgrade Event Date: 30-Jun-19

Downgrade Security: **7.65% Z Ltd from AA+ to B (senior secured security)**

Valuation Marked Down: **25%**

The investor is holding 1000 Units of the Scheme, amounting to (1000*15.0573) ₹ 15057.30

Security	Rating	Type of the Security	Qty	Price Per Unit (₹)	Market Value (₹ in Lacs)	% of Net Assets
7.90% X Finance Ltd.	CRISIL AAA	NCD	32,00,000	102.812	3,289.98	21.850
8.70 % Y Industries Ltd.	CRISIL AAA	NCD	32,30,000	98.5139	3,182.00	21.133
7.65 % Z Ltd	CRISIL B*	NCD	32,00,000	73.8430	2,362.97	15.693
D Ltd (15/May/2019)	ICRA A1+	CP	32,00,000	98.3641	3,147.65	20.904
7.65 % E Ltd.	CRISIL AA	NCD	30,00,000	98.6757	2,960.27	19.660
Cash / Cash Equivalents					114.47	0.760
Net Assets					15,057.34	
Unit Capital (no of units)					1000.00	
NAV (₹)					15.0573	

* Marked down by 25% on the date of credit event. Before Marked down the security was valued at ₹ 98.4570 per unit on the date of credit event i.e. on 30th June 2019, NCD of 7.65% Z which is a hotel operator will be segregated as separate portfolio.

Main Portfolio as on June 30, 2019:

Security	Rating	Type of the Security	Qty	Price Per Unit (₹)	Market Value (₹ in Lacs)	% of Net Assets#
7.90% X Finance Ltd.	CRISIL AAA	NCD	32,00,000	102.812	3,289.98	25.92
8.70 % Y Industries Ltd.	CRISIL AAA	NCD	32,30,000	98.5139	3,182.00	25.06
D Ltd (15/May/2019)	ICRA A1+	CP	32,00,000	98.3641	3,147.65	24.80
7.65 % E Ltd.	CRISIL AA	NCD	30,00,000	98.6757	2,960.27	23.32
Cash/Cash Equivalents					114.47	0.90
Net Assets					12,694.37	
Unit Capital (no of units)					1,000.00	
NAV (₹)					12.6944	

After creation of segregated portfolio

	<div>Segregated Portfolio as on June 30, 2019</div> <table><tr><th>Security</th><th>Rating</th><th>Type of the Security</th><th>Qty</th><th>Price Per Unit (₹)</th><th>Market Value (₹ in Lacs)</th><th>% of Net Assets#</th></tr><tr><td>7.65 % Z Ltd</td><td>CRISIL B*</td><td>NCD</td><td>32,00,000</td><td>73.8430</td><td>2,362.97</td><td>100</td></tr><tr><td>Net Assets</td><td colspan="4"></td><td>2,362.97</td><td></td></tr><tr><td>Unit Capital (no of units)</td><td colspan="4"></td><td>1,000.00</td><td></td></tr><tr><td>NAV (₹)</td><td colspan="4"></td><td>2.3630</td><td></td></tr></table> <div># After creation of segregated portfolio</div> <div>Value of Holding of the investor after creation of Segregated Portfolio:</div> <table><tr><th></th><th>Segregated Portfolio</th><th>Main Portfolio</th><th>Total Value</th></tr><tr><td>No of units</td><td>1000</td><td>1000</td><td>-</td></tr><tr><td>NAV (₹)</td><td>2.3630</td><td>12.6944</td><td>-</td></tr><tr><td>Total value (₹)</td><td>2362.97</td><td>12694.33</td><td>15,057.30</td></tr></table> <div>Note: NAV of Main Portfolio + NAV of Segregated Portfolio = NAV of Total Portfolio of the Scheme.</div>	Security	Rating	Type of the Security	Qty	Price Per Unit (₹)	Market Value (₹ in Lacs)	% of Net Assets#	7.65 % Z Ltd	CRISIL B*	NCD	32,00,000	73.8430	2,362.97	100	Net Assets					2,362.97		Unit Capital (no of units)					1,000.00		NAV (₹)					2.3630			Segregated Portfolio	Main Portfolio	Total Value	No of units	1000	1000	-	NAV (₹)	2.3630	12.6944	-	Total value (₹)	2362.97	12694.33	15,057.30
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Daily Net Asset Value (NAV) Publication	<div>The AMC will declare separate NAV under Regular Plan and Direct Plan of Scheme. The first NAV will be calculated and declared within 5 business days of allotment.</div> <div>The Mutual Fund shall declare the Net asset value of the scheme on every business day on AMFI's website www.amfiindia.com by 11.00 p.m. on the day of declaration of the NAV and also on www.boimf.in. Further, AMC will extend facility of sending latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard.</div> <div>In case of any delay, the reasons for such delay would be explained to AMFI and SEBI within 2 working days. If the NAVs are not available before commencement of business hours on the following day due to any reason. Mutual Fund shall issue a press release as prescribed by the SEBI from time to time.</div> <div>Information regarding NAV can be obtained by the Unit holders / Investors by calling or visiting the nearest ISC.</div>																																																			
For Investor Grievances please contact	<div><div>Registrar & Transfer Agent:</div><div>KFin Technologies Limited Selenium Tower B, Plot Nos. 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500032. India E-mail: rathanga.pani@kfintech.com Phone +91 40 7961 5247</div></div> <div><div>Asset Management Company:</div><div>Ms. Roshni Pawar Investor Relation Officer Bank of India Investment Managers Private Limited B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400013 Email: service@boimf.in Toll Free Number: 1800 - 266 - 2676 & 1800 - 103 – 2263 Tel No. : +91-22-61249024 Fax No. : +91-22-61249001</div></div> <div>For any grievances with respect to transactions through stock exchange mechanism, Unit Holders must approach either their stock broker or the investor grievance cell of the respective stock exchange.</div>																																																			
Unitholders' Information, Account Statement/ Consolidated Account Statement (CAS)	<div>Allotment: The process of allotment of units will be completed within 5 (five) business days from the date of closure of the New Fund Offer Period.</div> <div>Under Regulation 36(4) of SEBI (Mutual Funds) Regulations, 1996, the AMC/ RTA is required to send consolidated account statement for each calendar month to all the investors in whose folio transaction has taken place during the month. Further, SEBI vide its circular ref. no. CIR/MRD/DP/31/2014 dated November 12, 2014, in order to enable a single consolidated view of all the investments of an investor in Mutual Fund and securities held in demat form with Depositories, has required Depositories to generate and dispatch a single consolidated account statement for investors having mutual fund investments and holding demat accounts.</div> <div>In view of the said requirements the account statements for transactions in units of the Fund by investors will be dispatched to investors in following manner:</div> <div><div>I. Investors who do not hold Demat Account</div><div>Consolidated account statement ^, based on PAN of the holders, shall be sent by AMC/ RTA to investors not holding demat account, for each calendar month within 15th day of the succeeding month to the investors in whose folios transactions have taken place during that month.</div><div>Half yearly CAS shall be sent to investors who have transacted/not transacted during the last 6 months. This statement will contain the details of the brokerage and the expense ratio charged to the Investor based on his holdings transacted during the six months' period. The CAS shall also contain a disclosure of segregation between income distribution (appreciation on NAV) and capital distribution (Equalization Reserve). The AMC shall ensure that the CAS for half year is issued on or before twenty first day of the succeeding month.</div><div>^ Consolidated account statement sent by AMC/RTA is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, Payout of IDCW, Reinvestment of IDCW, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributor) and holding at the end of the month.</div></div> <div><div>II. Investors who hold Demat Account</div><div>Consolidated account statement ^ ^, based on PAN of the holders, shall be sent by Depositories to investors holding demat account, for each calendar month within 15th day of the succeeding month to the investors in whose folios transactions have taken place during that month.</div><div>Half yearly CAS shall be sent to investors who have transacted/not transacted during the last 6 months. This statement will contain the details of the brokerage and the expense ratio charged to the Investor based on his holdings transacted during the six months' period. The CAS shall also contain a disclosure of segregation between income distribution (appreciation on NAV) and capital distribution (Equalization Reserve). The AMC shall ensure that the CAS for half year is issued on or before twenty first day of the succeeding month. In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the depository shall send account statement in terms of regulations applicable to the depositories.</div><div>^ ^ Consolidated account statement sent by Depositories is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, Payout of IDCW, Reinvestment of IDCW, systematic</div></div>																																																			

investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributor) and transaction in dematerialised securities across demat accounts of the investors and holding at the end of the month.

Following provisions shall be applicable to CAS sent through AMC/ RTA and CAS sent through depositories:

- a. Investors are requested to note that for folios which are not included in the CAS, AMC shall henceforth issue monthly account statement to the unit holders, pursuant to any financial transaction done in such folios; the monthly statement will be sent on or before tenth day of succeeding month. Such statements shall be sent in physical form if no email id is provided in the folio.
- b. The statement sent within the time frame mentioned above is provisional and is subject to realisation of payment instrument and/or verification of documents, including the application form, by the RTA/AMC.
- c. In the event the folio/demat account has more than one registered holder, the first named Unit holder/Account holder shall receive the CAS (AMC/RTA or Depository). For the purpose of CAS (AMC/RTA or Depository), common investors across mutual funds/depositories shall be identified on the basis of PAN. Consolidation shall be based on the common sequence/order of investors in various folios/demat accounts across mutual funds / demat accounts across depository participants.
- d. Investors whose folio(s)/demat account(s) are not updated with PAN shall not receive CAS. Investors are therefore requested to ensure that their folio(s)/demat account(s) are updated with PAN.
- e. For Unit Holders who have provided an e-mail address in KYC records, the CAS will be sent by e-mail.
- f. The Unit Holder may request for a physical account statement by writing to/calling the AMC/RTA. In case of a specific request received from the unit holders, the AMC/RTA shall provide the account statement to the unit holders within 5 business days from the receipt of such request.
- g. Account Statements shall not be construed as proof of title and are only computer printed statements indicating the details of transactions under the Schemes during the current financial year and giving the closing balance of Units for the information of the Unit Holder.
- h. Non-transferable Unit Certificates will be sent, if an applicant so desires, within 5 Business Days of the receipt of a request for the certificate. Unit Certificates will not be issued for any fractional Units entitlement.
- i. There are no restrictions on transfer of Units of the Scheme. Further, additions/deletions of names will not be allowed under any folio of the Scheme. However, the said provisions will not be applicable in case a person (i.e. a transferee) becomes a holder of the Units by operation of law or upon enforcement of pledge, then the AMC shall, subject to production of such satisfactory evidence and submission of such documents, proceed to effect the transfer, if the intended transferee is otherwise eligible to hold the Units of the Scheme.

The said provisions in respect of deletion of names will not be applicable in case of death of a Unit holder (in respect of joint holdings) as this is treated as transmission of Units and not transfer.

The Trustee reserves the right to make the Units transferable at a later date subject to SEBI (MF) Regulations issued from time to time.

Annual report:

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

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

Investors who have not registered their email id, will have an option of receiving a physical copy of the Annual Report or Abridged Summary thereof. Unitholders whose email addresses are not registered with the Mutual Fund may 'optin' to receive a physical copy of the annual report or an abridged summary thereof.

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

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

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 www.boimf.in and on the website of AMFI www.amfiindia.com 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 www.boimf.in and on the website of AMFI (www.amfiindia.com). 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.

Fortnightly Portfolio Disclosures:

In terms of SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2020/130 dated July 22, 2020 for debt schemes portfolio disclosure will be done on fortnightly basis within 5 days of every fortnight. In addition to the current portfolio disclosure, yield of the instrument will also be disclosed. The disclosure will be made in the format mentioned in the circular SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012.

The Mutual Fund shall also disclose additional information (such as ratios etc.) subject to compliance with the SEBI Advertisement Code.

AMCs will provide a feature wherein a link is provided to investors to their registered email to enable the investor to directly view/download only the portfolio of schemes subscribed by the said investor.

Half Yearly Financial Results:

The mutual fund shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on its website namely, www.boimf.in and an advertisement disclosing the hosting of such financial results on its website, in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the mutual fund is situated. The unaudited financial results will also be displayed on the website of the AMC and AMFI.

Transaction Charges (For Lumpsum Purchases received through distributor/ agent)	<p>The AMC shall deduct the Transaction Charges on purchase / subscription of ₹ 10,000/- and above received from first time mutual fund investors and investor other than first time mutual fund investors through the distributor/agent (who have opted to receive the transaction charges for this Scheme type) as under:</p> <p>First Time Mutual Fund Investor:</p> <p>Transaction charge of ₹ 150/- for subscription of ₹ 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent of the first time investor. The balance of the subscription amount shall be invested.</p> <p>Investor other than First Time Mutual Fund Investor:</p> <p>Transaction charge of ₹ 100/- per subscription of ₹ 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent of the investor. The balance of the subscription amount shall be invested.</p> <p>Transaction charges shall not be deducted for :</p> <ul style="list-style-type: none"> • Purchases/subscriptions for an amount less than ₹ 10,000/-; • Transaction other than purchases/ subscriptions relating to new inflows such as Switch/ STP/, etc. • No transaction charges will be deducted for any purchase/subscription made directly with the Fund (i.e. not through any distributor/ agent). <p>Transactions carried out through the stock exchange mode.</p>
<p>Notwithstanding anything contained in the Key Information Memorandum, the provisions of SEBI (Mutual Funds) Regulations, 1996 and Guidelines thereunder shall be applicable. Further, investors may ascertain about any further changes from the Mutual Fund/Investor Service Centers /Distributors or Brokers.</p> <p>Date: January 20, 2023</p> <p>Place: Mumbai</p>	

DIFFERENTIATION FROM OTHER EXISTING OPEN ENDED EQUITY ORIENTED SCHEMES OF BANK OF INDIA MUTUAL FUND:

Differentiation factors	Bank of India Large & Mid Cap Equity Fund (BOILMCEF)	Bank of India Tax Advantage Fund (BOITAF)	Bank of India Manufacturing & Infrastructure Fund (BOIMIF)	Bank of India Balanced Advantage Fund (BOIBAF)	Bank of India Mid & Small Cap Equity & Debt Fund (BOIMSEDF)
Objective/ Purpose of the Scheme	BOILMCEF is a diversified multi-cap fund. As a result the Scheme will have the flexibility to invest in equity and equity related securities across market capitalizations and sectors.	BOITAF is an Equity Linked Savings Scheme (ELSS) offering Tax Benefits under Section 80C of the Income Tax Act. The fund is in the nature of a diversified multicap fund.	BOIMIF is a manufacturing and Infrastructure sector fund. As a result the Scheme will invest only in equity and equity related securities of companies engaged in manufacturing and infrastructure and related sectors, and will not invest in companies belonging to other sectors.	BOIBAF aims at providing long term capital appreciation / income from a dynamic mix of equity and debt investments. There is no assurance that the investment objectives of the Scheme will be realized and the Scheme does not assure or guarantee any returns.	BOIMSEDF is an open-ended Equity Fund which can invest 65 to 80% in mid and small cap equities and the remaining in fixed income instruments.
Investment Strategy	Under normal market conditions, the Scheme would invest predominantly in a diversified portfolio constituting equity and equity related instruments of companies that the Fund Manager believes have sustainable business models, and potential for capital appreciation. The Scheme would follow an actively managed approach without any sectoral bias. The fund would invest predominantly in large cap (35 to 65%) and mid cap (35 to 65%) companies while having the flexibility to also invest up to 30% in small cap companies. The investment environment, valuation parameters and other investment criteria will determine the allocation and the investment style.	BOITAF will invest predominantly in a diversified portfolio constituting equity and equity related instruments of companies that the Fund Manager believes have sustainable business models, and potential for capital appreciation. The fund would follow an actively managed approach allowing it the flexibility to pursue opportunities across the entire market capitalization spectrum, from smaller companies to well established large-cap companies, without having any bias in favour of sectoral allocations or market capitalization. The investment environment, valuation parameters and other investment criteria will determine the allocation and the investment style. The Fund Manager would follow a top down approach to shortlist stocks for portfolio construction.	Under normal market conditions, BAMIF would invest predominantly in a diversified portfolio constituting equity and equity related instruments of companies engaged in manufacturing and infrastructure and related sectors. The Fund would follow an actively managed approach allowing it the flexibility to pursue opportunities across the entire market capitalization spectrum, from smaller companies to well-established large-cap companies, within the pre-defined sectors. The investment environment, valuation parameters and other investment criteria will determine the allocation and the investment style. The Fund Manager would follow a top down approach to shortlist stocks for portfolio construction in line with the process outlined below. Under the top down process the Fund Manager would look at the global and Indian economy and the domestic policy environment and stock valuations. This would result in identification of themes within the manufacturing and infrastructure sectors, which have a potential to outperform. The final stock selection process would be a bottomup process wherein stocks from the short listed themes would be picked up based on valuations. Under normal market conditions and depending on the Fund Manager's views, the assets of the Scheme would be invested across stocks that conform to the manufacturing and infrastructure theme.	The equity component of BOIBAF would follow an actively managed approach within the eligible investment universe comprising the Top 100 stocks by market capitalization listed on the BSE/NSE at the time of investment. The Fixed Income investments will follow a disciplined investment process and endeavor to construct a well-diversified, high credit portfolio that minimizes liquidity risk and credit risk. The Fund Manager shall evaluate all the investment proposals to ensure that the credit risk is kept at the minimum level. The alpha to the portfolio will be generated by managing the interest rate risk across different asset classes and duration buckets.	The equity component of the portfolio will be invested in mid and small cap companies (i.e. not part of the top 100 stocks by market capitalization). Mid caps are defined as 101st - 250th company in terms of full market capitalization and small caps are defined as 251st company onwards in terms of full market capitalization. The equity exposure within the 65% to 80% band would be dynamically managed by the fund manager based on market valuations.
Asset Allocation	Large Cap Equity* and equity related - 35% to 65% Midcap Equity and equity related securities** - 35% to 65% Small Cap Equity and equity related securities*** - 0 to 30% Debt & Money Market Securities/Instruments# - 0 to 30% Units of InvITs/REITs - 0 to 10% - Investments in derivative instruments shall not exceed	Equity and equity related Securities - 80% to 100% Debt & money market Securities - 0 to 20%	Equity and equity related securities of companies engaged in Manufacturing infrastructure and infrastructure related sectors - 80% to 100% Debt & money market Securities - 0 to 20%	Equity and equity related securities - 0% to 100% Debt & Money Market Securities/Instruments - 0% to 100% Units of InvITs/REITs - 0 to 10%	Mid Cap & Small Cap Equity & Equity Related Securities* - 65% to 80% Debt & Money market instruments - 20 to 35% *Mid Caps are defined as the 101st - 250th company in terms of full market capitalization. Small caps are defined as the 251st company onwards in terms of full market capitalization.

DIFFERENTIATION FROM OTHER EXISTING OPEN ENDED EQUITY ORIENTED SCHEMES OF BANK OF INDIA MUTUAL FUND:

Differentiation factors	Bank of India Large & Mid Cap Equity Fund (BOILMCEF)	Bank of India Tax Advantage Fund (BOITAF)	Bank of India Manufacturing & Infrastructure Fund (BOIMIF)	Bank of India Balanced Advantage Fund (BOIBAF)	Bank of India Mid & Small Cap Equity & Debt Fund (BOIMSEDF)
Asset Allocation	50% of net assets of the portfolio. # no investments will be made in securitized debt. *Large cap are defined as companies 1st -100th company in terms of full market capitalization **Mid caps are defined as companies 101st - 250th Company in terms of full market capitalization. ***Small cap are defined as 251st Company onwards in terms of full market capitalization.				
Who should invest in the scheme	Bank of India Large & Mid Cap Equity Fund is an open ended equity scheme investing predominantly in large cap and mid cap stocks. The scheme can also invest upto 30% of its portfolio in small cap stocks. Being a diversified fund, the scheme it would be less volatile as compared to a thematic or sectoral fund. However, equity shares with a mid or small market capitalization are typically more volatile than as compared to shares having large market capitalizations. Hence, the performance of the fund could be more volatile as compared to a fund that invests only in companies with large market capitalizations. The fund is thus suited to investors with some prior experience in equity investing or even for first time equity investors who are aware of the risk associated with investing in equities, particularly with regard to mid and small capitalization companies.	BOITAF is an ELSS and hence suited for investors who wish to avail of a deduction of income under Sec 80 C of Income Tax Act. BOITAF being an Equity Linked Savings Schemes (ELSS) has a 3 year lock-in period. The fund is suitable for investors with a long-term investment horizon. In terms of fund management, the 3 year lock-in period gives the fund manager the comfort of planning his investments with a long-term horizon.	BOIMIF is a manufacturing and infrastructure sector fund. Unlike a fully diversified equity fund, the portfolio concentration of this Scheme would be higher and hence the fund is expected to be more volatile. However, over a long term, the Scheme will benefit by the sustained focus on manufacturing and infrastructure development in India. The Scheme would be more suitable for investors who are desirous of increasing their exposure to manufacturing and infrastructure sector in their personal equity portfolio. Thus, this Scheme could act as a "top up" over existing investments of such investors in diversified equity funds. However, for a first time investor, it might still be advisable to initially start his investment with a diversified equity fund.	By dynamic asset allocation, the scheme aims to reduce volatility as compared to a pure equity fund. Thus, the scheme is suited to the more conservative investors or even first time investors in equities. However, since the fund would normally have exposure to equities, investors should be aware of the risk associated with equity investments.	BOIMSEDF is a Equity fund investing in mid and small cap equity stocks (i.e. not part of the top 100 stocks by market capitalization) as well as fixed income securities. While the fixed income component of the portfolio is expected to provide some buffer from the volatility of mid and small caps, a 65% portion of the portfolio will always be invested in mid cap equities. Hence, investors must understand the higher risk and volatility involved with investing in mid and small caps as compared to large cap stocks.
Assets under Management (As on December 31, 2022) (₹ in crore)	213.48	692.96	87.92	90.91	392.00
No of folios as on December 31, 2022	15871	111482	9683	2929	18430

DIFFERENTIATION FROM OTHER EXISTING OPEN ENDED EQUITY ORIENTED SCHEMES OF BANK OF INDIA MUTUAL FUND:

Differentiation factors	Bank of India Small Cap Fund (BOISCF)	Bank of India Arbitrage Fund (BOIAF)	Bank of India Flexi Cap Fund (BOIFCF)	Bank of India Bluechip Fund (BOIBF)	Bank of India Multi Cap Fund (BOIMCF)
Objective/ Purpose of the Scheme	BOISCF is a small cap fund which can invest in equity and equity-related securities of small cap companies.	To generate income through arbitrage opportunities between cash and derivative segments of the equity market and arbitrage opportunities within the derivative segment and by deployment of surplus cash in debt securities and money market instruments.	The investment objective of the scheme is to generate long term capital appreciation by Investing predominantly in equity and equity related securities across various market capitalisation. However, there can be no assurance that the investment objectives of the Scheme will be realized.	BOIBF is a Large cap fund which can invest in equity and equity-related securities of Large Cap companies.	The investment objective of the scheme is to generate long term capital appreciation by investing in equity and equity-related securities across various market capitalisation. However, there can be no assurance that the investment objectives of the Scheme will be realized.
Investment Strategy	<p>Under normal market conditions, BOISCF would invest 65% to 100% of its assets in a diversified portfolio constituting equity and equity related instruments of small cap companies that the Fund Manager believes have sustainable business models, and potential for capital appreciation.</p> <p>The fund also has the flexibility to invest upto 35% of its assets in equity & equity related instruments of companies other than small cap companies. The Schemes would follow an actively managed approach allowing it the flexibility to pursue opportunities without having any bias in favour of sectoral allocations.</p> <p>The investment environment, valuation parameters and other investment criteria will determine the allocation and the investment style.</p> <p>Under normal market conditions and depending on the Fund Manager's views, the assets of the Scheme would be invested across stocks that represent a broad range of sectors of the economy, in order to ensure adequate portfolio diversification.</p>	<p>Asset allocation of the scheme will be 65% to 100% in Equity and Equity Derivatives on account of arbitrage strategy pursued by the fund. The fund will not take unhedged, directional exposure in Equity and Equity derivatives.</p> <p>The fund manager will evaluate price mismatch of a security between spot price (cash market) and futures market. If the price of a stock in the futures market is higher than in the cash market, after adjusting for cost and taxes, the schemes shall buy the stock in the spot market and sell the same stock in equal quantity in the futures market simultaneously.</p> <p>The Fund will endeavor to build similar market neutral positions that offer an arbitrage potential for e.g. buying the basket of index constituents in the cash segment and selling the index futures and selling the corresponding stock future etc. The Scheme would also look to avail of opportunities between futures contracts of different months.</p> <p>However, under defensive circumstance fund may change when in the event of adequate arbitrage opportunities not being</p>	<p>Under normal market conditions, Bank of India Flexi Cap Fund would invest 65% to 100% of its assets in a diversified portfolio constituting equity and equity related instruments across market capitalization that the Fund Manager believes have sustainable business models, and potential for capital appreciation. The Schemes would follow an actively managed approach allowing it the flexibility to pursue opportunities without having any bias in favour of sectoral allocations. The investment environment, valuation parameters and other investment criteria will determine the allocation and the investment style. Under normal market conditions and depending on the Fund Manager's views, the assets of the Scheme would be invested across stocks that represent a broad range of sectors of the economy, in order to ensure adequate portfolio diversification.</p> <p>The Fund Manager would follow a top down approach to shortlist stocks for portfolio construction in line with the process outlined below. Under the top down process the Fund Manager would look at the global and Indian economy and the domestic policy environment and stock valuations. This would result in identification of themes which have a potential to outperform. The final stock selection process would be a bottoms-up process wherein stocks from the short listed themes would be picked up based on valuations. For asset allocation, the Fund Manager would take the help of qualitative framework of MVPS (Macro, Valuation, Policy and Sentiment). Sentiment would be gauged from factors like the positive/negative breadth of the market, inflows/outflows into equity mutual funds and FPI buying/selling figures.</p>	<p>Under normal market conditions, BOIBF would invest 80% to 100% of its assets in a diversified portfolio constituting equity and equity related instruments of Large Cap companies that the Fund Manager believes have sustainable business models, and potential for capital appreciation. The fund also has the flexibility to invest upto 20% of its assets in equity & equity related instruments of Mid & Small cap companies. The Schemes would follow an actively managed approach allowing it the flexibility to pursue opportunities without having any bias in favour of sectoral allocations.</p> <p>The investment environment, valuation parameters and other investment criteria will determine the allocation and the investment style. Under normal market conditions and depending on the Fund Manager's views, the assets of the Scheme would be invested across stocks that represent a broad range of sectors of the economy, in order to ensure adequate portfolio diversification.</p> <p>The Fund Manager would follow a top down approach to shortlist stocks for portfolio construction in line with the process outlined below. Under the top down process the Fund Manager would look at the global and Indian economy and the domestic policy environment and stock valuations. This would result in identification of themes which have a potential to outperform. The final stock selection process would be a bottoms-up process wherein stocks from the short listed themes would be picked up based on valuations. For asset allocation, the Fund Manager would take the help of qualitative framework of MVPS (Macro, Valuation, Policy and Sentiment). Sentiment would be gauged from factors like the positive/negative breadth of the market, inflows/outflows into equity mutual funds and FPI buying/selling figures.</p>	<p>Under normal market conditions, Bank of India Multi Cap Fund would invest 75% to 100% of its assets in a diversified portfolio constituting equity and equity related instruments across market capitalization that the Fund Manager believes have sustainable business models, and potential for capital appreciation. The Schemes would follow an actively managed approach allowing it the flexibility to pursue opportunities without having any bias in favour of sectoral allocations. The investment environment, valuation parameters and other investment criteria will determine the allocation and the investment style. Under normal market conditions and depending on the Fund Manager's views, the assets of the Scheme would be invested across stocks that represent a broad range of sectors of the economy, in order to ensure adequate portfolio diversification.</p> <p>The Fund Manager would follow a top down approach to shortlist stocks for portfolio construction in line with the process outlined below. Under the top down process the Fund Manager would look at the global and Indian economy and the domestic policy environment and stock valuations. This would result in identification of themes which have a potential to outperform. The final stock selection process would be a bottoms-up process wherein stocks from the short listed themes would be picked up based on valuations. For asset allocation, the Fund Manager would take the help of qualitative framework of MVPS (Macro, Valuation, Policy and Sentiment). Sentiment would be gauged from factors like the positive/negative breadth of the market, inflows/outflows into equity mutual funds and FPI buying/selling figures.</p>

DIFFERENTIATION FROM OTHER EXISTING OPEN ENDED EQUITY ORIENTED SCHEMES OF BANK OF INDIA MUTUAL FUND:

Differentiation factors	Bank of India Small Cap Fund (BOISCF)	Bank of India Arbitrage Fund (BOIAF)	Bank of India Flexi Cap Fund (BOIFCF)	Bank of India Bluechip Fund (BOIBF)	Bank of India Multi Cap Fund (BOIMCF)
Asset Allocation	<p>The Asset Allocation Pattern of the Scheme under normal circumstances would be as under:</p> <p>Equity & Equity related instruments of Small Cap Companies - 65% to 100%</p> <p>Equity & Equity related instruments of Companies other than Small Cap Companies - 0 to 35%</p> <p>Debt & money market instruments - 0 to 35%</p> <p>Units of InvITs/REITs - 0 to 10%</p>	<p>The Asset Allocation Pattern of the Scheme under normal circumstances would be as under:</p> <ul style="list-style-type: none"> Equity and equity related securities* - 65% to 100% Equity Derivatives* - 65% to 100% Debt & Money market securities/ instruments - 0% to 35% <p>*The asset allocation to the extent of 65% to 100% in Equity and Equity Derivatives is on account of arbitrage strategy pursued by the fund.</p> <p>The Asset Allocation Pattern of the Scheme under defensive circumstances would be as under:</p> <ul style="list-style-type: none"> Equity and equity related securities* - 0% to 35% Equity Derivatives* - 0% to 35% Debt & Money market securities/ instruments - 0% to 35% <p>Defensive circumstances are when in the event of adequate arbitrage opportunities not being available in the equity and derivative markets or are when the arbitrage opportunities in the market are negligible or returns are lower than alternative investment opportunities as per the allocation pattern. The allocation under defensive circumstances will be made keeping in view the interest of the Unit holders. Such deviations shall normally be for a short term purpose only, for defensive considerations and the intention being at all times to protect the interests of Unit Holders.</p> <p>The rebalancing of the portfolio in accordance with the asset allocation pattern indicated above shall be done within a period of 30 business days and will be ensured that the portfolio adheres to the investment objective of scheme. In cases where the rebalancing is not carried out within 30 business days, the reasons for not carrying out the rebalancing within the aforesaid period will be placed before the Trustees and Investment Committee for its consideration.</p>	<p>The Asset Allocation Pattern of the Scheme under normal circumstances would be as under:</p> <p>Instruments Indicative allocation Risk Profile (% of total assets) (High/ Medium/ (Minimum - Maximum) Low)</p> <ul style="list-style-type: none"> Equity & Equity related securities ^ 65% to 100% (High) Debt including Corporate Debt and Money Market instruments 0 to 35% (Low to Medium) Units issued by REITs and InvITs 0 to 10% (Medium to High) <p>^ (including derivative instruments to the extent of 50% of the Net Assets of the Scheme. Investment in derivatives shall be for hedging, portfolio balancing and such other purposes as may be permitted from time to time under the Regulations and subject to guidelines issued by SEBI/RBI from time to time.)</p>	<p>The Asset Allocation Pattern of the Scheme under normal circumstances would be as under:</p> <p>Equity & Equity related instruments of Large Cap Companies - 80% to 100%</p> <p>Equity & Equity related instruments of Companies Mid & Small Cap Companies - 0 to 20%</p> <p>Debt & money market instruments - 0 to 20%</p> <p>Units issued by REITs and InvITs - 0 to 10%</p>	<p>The Asset Allocation Pattern of the Scheme under normal circumstances would be as under:</p> <p>Equity & Equity related securities - 75% to 100% (Medium to High).</p> <p>Debt and Money Market instruments# - 0 to 25% (Low.)</p> <p>Units issued by REITs and InvITs - 0 to 10% (Medium to High).</p> <p>#Money Market instruments includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time;</p>

DIFFERENTIATION FROM OTHER EXISTING OPEN ENDED EQUITY ORIENTED SCHEMES OF BANK OF INDIA MUTUAL FUND:

Differentiation factors	Bank of India Small Cap Fund (BOISCF)	Bank of India Arbitrage Fund (BOIAF)	Bank of India Flexi Cap Fund (BOIFCF)	Bank of India Bluechip Fund (BOIBF)	Bank of India Multi Cap Fund (BOIMCF)
Who should invest in the scheme	BOISCF is an Equity fund investing in small cap equity stocks (i.e. not part of the top 251 stocks by market capitalization) as well as fixed income securities. While the fixed income component of the portfolio is expected to provide some buffer from the volatility of small caps, a 65% portion of the portfolio will always be invested in small cap equities. Hence, investors must understand the higher risk and volatility involved with investing in small caps as compared to large cap stocks.	BOIAF is a scheme investing in arbitrage opportunities arising between cash and derivative segments of the equity market and arbitrage opportunities within the derivative segment. Fund tries to generate minimal volatility by investing in equity, arbitrage strategies which fully offset the equity exposure and investments in debt instruments. However, there can be no assurance that the investment objective of the Scheme will be realized.	Bank of India Flexi Cap scheme is an open ended equity scheme investing in all the market capitalization stocks (Large, Mid and Small cap). This fund would be better suited for investors who are looking to balance risk and volatility in a single portfolio and those who have a moderate risk appetite for equities. Investors looking for a fund with a dynamic investment strategy and having long-term financial goals should also consider this fund.	BOIBF is an Equity fund investing in Large cap equity stocks (i.e. 1st of 100th stocks by market capitalization). The scheme can also invest upto 20% of its portfolio in Mid & Small cap stocks.	Investors willing to capitalise on the investment opportunities available across the market capitalisation segments may consider investing with Multicap funds.
Assets under Management (As on December 31, 2022) (₹ in crore)	411.77	14.52	345.34	124.93	-
No of folios as on December 31, 2022	103771	343	20508	8147	-

INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM

1. GENERAL INSTRUCTIONS

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

1 (a) TRANSACTION CHARGES

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

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

Transaction Charges shall not be deducted for:

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

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

(b) EMPLOYEE UNIQUE IDENTIFICATION NUMBER (EUIIN) :

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

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

2. APPLICANT'S INFORMATION

a) Existing Unitholders

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

b) New Applicant

1. Name and address must be given in full (P.O. Box Address is not sufficient).
2. Name of guardian must be mentioned if the investments are being made on behalf of a minor. Date of Birth is mandatory in case of minor. Investments of the existing minor investor on minor attaining majority:
 - Payment for investment by means of Cheque, Demand Draft or any other mode shall be accepted from the bank account of the minor or

from a joint account of the minor with the guardian only.

- Mutual Fund will send an intimation to Unit holders advising the minor (on attaining majority) to submit an application form along with prescribed documents to change the status of the account from 'minor' to 'major'.
 - All transactions/standing instructions/systematic transactions etc. will be suspended i.e. the Folio will be frozen for operation by the guardian from the date of beneficiary child completing 18 years of age, till the status of the minor is changed to major. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new bank account.
 - No investments (lumpsum/SIP/ switch in/ STP in etc.) in the scheme would be allowed once the minor attains majority i.e. 18 years of age.
3. Guardian in the folio(s) on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian.
 4. The information on the relationship/status of the guardian as father, mother or legal guardian will be mandatory.
 5. In case of court appointed legal guardian- a notarised photo copy of the court order should be submitted alongwith the application.
 6. Date of birth of the minor along with photocopies of supporting documents as enumerated below shall be mandatory while opening the account on behalf of minor:
 - i) Birth certificate of the minor, or
 - ii) School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or
 - iii) Passport of the minor, or
 - iv) Any other suitable proof evidencing the date of birth of the minor.

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

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

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

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

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

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

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

**PEP are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/ military officers, senior executives of state owned corporations, important political party officials, etc.*

3. BANK DETAILS

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

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

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

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

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

4. MODE OF PAYMENT

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

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

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

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

- Non Repatriation basis: NRIs or Persons of Indian origin residing abroad investing on a non-repatriable basis may do so by issuing cheques/demand drafts drawn on Non-Resident Ordinary (NRO) account payable at the cities where the Customer Service Centres are located.
- FIRC certificate: In case of investments by Non Resident Indians (NRIs), if FIRC certificate was not submitted, Karvy/AMC will not provide FIRC outward letters to banks.

4. Transfer of Income Distribution cum capital withdrawal Plan

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

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

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

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

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

5. REDEMPTION/ DIVIDEND REMITTANCE

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

6. NOMINATION

- Filling the nomination details with full address is mandatory for individuals applying for / holding units on their own behalf singly and optional for joint holding. Nonindividuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family (HUF), holder of Power of Attorney cannot nominate. All joint holders will sign the nomination form. Nomination is not allowed in case the first applicant is a minor. Nomination form cannot be signed by Power of Attorney (PoA) holders.
- Even those investors who do not wish to nominate must tick confirming their non-intention to nominate.
- All payments and settlements made to such nominee and signature of the Nominee acknowledging receipt thereof, shall be a valid discharge by the AMC/Mutual Fund/ Trustees.
- A minor can be nominated and in that event, the name, relationship and address of the guardian of the minor nominee shall be provided by the unit holder. Guardian of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- Nomination in respect of the units stands withdrawn upon the transfer of units.
- Every new nomination for a folio/account will overwrite the existing nomination.
- Transfer of units in favour of a Nominee shall be valid discharge by the Asset Management Company (AMC) against the legal heir.
- The cancellation of nomination can be made only by those individuals who hold units on their own behalf, singly or jointly and who made the original nomination and the request has to be signed by all the holders.
- On cancellation of the nomination, the nomination shall stand withdrawn and the AMC shall not be under any obligation to transfer the units in favour of the Nominee.
- Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of allocation/share in favour of each of the nominees should be indicated against their name and such allocation/share should be in whole numbers without any decimals making a total of 100 percent.
- A Power of Attorney Holder (PoA) and a guardian investing in mutual fund units on behalf of a minor cannot nominate.

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

m. Transmission Facility

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

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

7. E-MAIL COMMUNICATION:

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

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

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

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

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

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

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

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

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

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

9. KNOW YOUR CUSTOMER (KYC) COMPLIANCE:

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

Units held in account statement (non-demat) form

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

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

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

Units held in electronic (demat) form

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

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

b. Central KYC Records Registry (CKYCR):

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

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

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

10. DEMAT/NON-DEMAT MODE:

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

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

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

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

11. PLEDGE/LIEN :

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

12. MULTIPLE BANK ACCOUNTS

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

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

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

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

INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM (contd.)

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

14. Details under FATCA & CRS:

Details under FATCA & CRS: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income- tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities /appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Please note that we do not accept investments from Citizen or Resident of US/Canada.

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

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

If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number.

⁹It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

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

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

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

Note: However investments from USA/ Canada citizens/ residents not accepted.

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:

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

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

15. Ultimate Beneficial Owners(s)

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

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

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

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

17. Legal Entity Identifier (LEI):

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

18. Ready Reckoner for the Plans and Options offered

Scheme Name	Plan	Option	Sub-Options	Default Option	Default Sub-Option	Minimum Investment Amt	Additional Purchase Amt
Bank of India Multi Cap Fund	Regular Plan, Direct Plan	Growth, IDCW	Re-investment of IDCW, Pay-out of IDCW	Re-investment of IDCW	Re-investment of IDCW	₹ 5,000 and in multiples of ₹ 1 thereafter	₹ 1,000 and in multiples of ₹ 1 thereafter

EMAIL COMMUNICATION INFORMATION

(Refer Instruction No. 14)

Please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below.

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

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

www.boimf.in

10	SCHEME AND PAYMENT DETAILS (Payment through Cash/Non-MICR Cheques/Outstation Cheques not accepted)															(Refer Instruction No.4 & 8)																				
Scheme Name		Bank of India Multi Cap Fund										Plan	<input type="checkbox"/> Regular	<input type="checkbox"/> Direct	Option	<input type="checkbox"/> Growth	<input type="checkbox"/> IDCW Payout	<input type="checkbox"/> IDCW Reinvestment	<input type="checkbox"/> IDCW Transfer																	
Sub Option												IDCW Frequency																								
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)											
<input type="checkbox"/> 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.)																																				
<input type="checkbox"/> Cheque Payment																																				
11	DIVIDEND TRANSFER FACILITY (Please tick to select this facility)																									(Refer Instruction No.4(e)(4))										
<input type="checkbox"/> 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																																				
12	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.																					
13	NOMINATION DETAILS for Individuals [Minor / HUF / POA Holder / Non Individuals cannot Nominate] (Mandatory)																									(Refer Instruction No. 6)										
<input type="checkbox"/> I/We wish to nominate as under: *Proof for Minor Nominee: <input type="checkbox"/> Birth Certificate <input type="checkbox"/> School Leaving Certificate <input type="checkbox"/> Passport <input type="checkbox"/> Others																																				
Name and Address of Nominee(s) (IN CAPITALS)					PAN					Relationship of Nominee with Unitholder					Date of Birth (Birth proof to be attached)*					Name and Address of Guardian					Signature of Nominee (Optional)/ Guardian of Nominee (Mandatory)					Proportion (%) in which the units will be shared by each Nominee (should aggregate to 100%)						
															(to be furnished in case the Nominee is a minor)																					
Nominee 1																																				
Nominee 2																																				
Nominee 3																																				
<input type="checkbox"/> I / We hereby confirm that I / We do not wish to appoint any nominee(s) for my mutual fund units held in my / our mutual fund folio and understand the issues involved in non appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the mutual fund folio.																																				
POA holder cannot nominate.					First / Sole Applicant										Second Applicant										Third Applicant											
14	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 (Formerly BOI AXA 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 (Formerly BOI AXA Mutual Fund) its Investment Manager and its agents to disclose details of my investment to my bank(s)/Bank of India Mutual Fund (Formerly BOI AXA 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.																									(Please write Application Form No. / Folio No. on the reverse of the Cheque / Demand Draft / Payment Instrument.)											
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 (Formerly BOI AXA 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 (Formerly BOI AXA Mutual Fund) to update my/our following details for the above Folios. I/we authorize Bank of India Investment Managers Pvt. Ltd. (Formerly BOI Star Investment Managers Pvt. Ltd.) (Formerly BOI AXA 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 (Formerly BOI AXA 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.																																				
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.																																				

CHECKLIST (Please submit the following documents with your application (where applicable). All documents should be original/ true copies Certified by a Director/Trustee/Company Secretary/Authorized signatory/ Notary Public).

[illegible]

Bank of India Multi Cap Fund

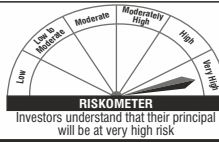
(An open-ended equity scheme investing across large cap, mid cap, small cap stocks)

APPLICATION SUPPORTED BY
BLOCKED AMOUNT (ASBA) FORM

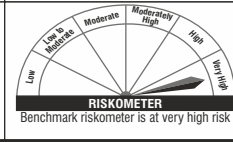
THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*:

- Long term capital appreciation
- Investments in equity and equity related instruments across large cap, mid cap, small cap stocks

Scheme Risk-o-meter



First Tier Benchmark Risk-o-meter:- S&P BSE 500 Total Return Index



*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

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

Application No:

1 DISTRIBUTOR INFORMATION

FOR OFFICE USE ONLY

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

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

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

Sole/1 st applicant/Guardian	2 nd applicant	3 rd applicant
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Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

2 TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY

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

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

3 APPLICANT(S) INFORMATION

Name of First / Sole Applicant	Mr. Ms. M/s.	FIRST NAME	MIDDLE NAME	LAST NAME	PAN
Name of Second Applicant	Mr. Ms. M/s.	FIRST NAME	MIDDLE NAME	LAST NAME	PAN
Name of Third Applicant	Mr. Ms. M/s.	FIRST NAME	MIDDLE NAME	LAST NAME	PAN
Legal Entity Identifier (LEI)	(Refer Instruction No. 18)				
Status of First/ Sole Applicant	<input type="checkbox"/> Individual <input type="checkbox"/> Non - Individual [For Non - individual - please attach FATCA, CRS & Ultimate Beneficial Ownership (UBO) Self Certification Form] (Refer Instruction No. 14 & 15) (Mandatory)				
<input type="checkbox"/> Resident Individual <input type="checkbox"/> NRI-Repatriation <input type="checkbox"/> NRI-Non Repatriation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust <input type="checkbox"/> HUF <input type="checkbox"/> AOP <input type="checkbox"/> PIO <input type="checkbox"/> Company <input type="checkbox"/> Minor through guardian <input type="checkbox"/> BOI <input type="checkbox"/> OCI					
<input type="checkbox"/> Body Corporate <input type="checkbox"/> LLP <input type="checkbox"/> Society / Club <input type="checkbox"/> Foreign National Resident in India <input type="checkbox"/> FPI <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Non Profit Organisation <input type="checkbox"/> Others (please specify)					

4 BANK ACCOUNT DETAILS FOR BLOCKING OF FUNDS

Name of the Bank																
Total Amount to be blocked (₹ in figures)											Total Amount to be blocked (₹ in words)					
₹											(₹ in words)					
Account Number											A/C Type (Please ✓)	<input type="checkbox"/> Savings	<input type="checkbox"/> NRE	<input type="checkbox"/> Current	<input type="checkbox"/> NRO	<input type="checkbox"/> FCNR
Branch Address																
City											State					
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 Multi Cap Fund	Plan	<input type="checkbox"/> Regular	<input type="checkbox"/> Direct	Option	<input type="checkbox"/> Growth	<input type="checkbox"/> IDCW Payout	<input type="checkbox"/> IDCW Reinvestment	<input type="checkbox"/> IDCW Transfer
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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.																					



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

Application No:

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

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

NFO Opens : FEBRUARY 10, 2023 | NFO Closes : FEBRUARY 24, 2023

6 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 (Formerly BOI AXA 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 (Formerly BOI AXA Mutual Fund) account on receipt of instructions from the Registrar to Bank of India Mutual Fund (Formerly BOI AXA 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 (Formerly BOI AXA Mutual Fund) 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 account holder in bank to be the first unitholder in folio. If the name is not matched the application will be rejected and amount to be refunded if any.
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

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



Bank of India
Mutual Fund

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

DISTRIBUTOR INFORMATION

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

☐ New SIP Registration* ☐ SIP Cancellation ☐ Change in Bank Account* (*Please provide a cancelled cheque)

Stamp & Signature

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

Signature of authorised Official from Bank (Bank stamp and date)

TERMS AND CONDITIONS

- Existing investors seeking for Systematic Investment only, need to fill up this Systematic Investment Form. New investors who wish to enroll for the Systematic Investment should fill up SIP Form in addition to the Common Application Form, with or without the initial investment amount i.e. the first installment can be without the cheque. However in lines with SEBI and AMFI guidelines the requirement of submission of documents for subscription/transaction is modified from time to time. Therefore, for such additional requirements the investor is required to refer the "Instruction For Completing the Application Form" (as provided in the main application form) and submit such additional documentation for the same.
- The cheque may be drawn in favour of "Full name of the Scheme" followed by the name of the sole or 1st joint holder/ his PAN/folio number. For e.g. "XYZ Scheme A/c – Sole / First Investor name" or "XYZ Scheme A/c -Permanent Account Number" or "XYZ Scheme A/c -Folio Number".
- If the investment is without a first investment cheque then the cancelled cheque copy is mandatory for submission and, if such cancelled cheque is without any name a bankers attestation is required on the SIP form.
- Please check the Scheme Information Document & the Statement of Additional Information for SIP facility in respective scheme.
- Monthly SIP facility is available on any day of the month Between 1-28 (Default date is 10th if not specified). Weekly SIP is available on any day of the week between Monday-Friday (Default day Wednesday if not specified).
- During ongoing purchase in monthly SIP your first SIP can be for any day of the month. Your second and subsequent SIPs are available only on the above specified dates of the month with a minimum gap of atleast 30 calendar days between first and second SIP installment. In case the chosen date turns out to be a non working day for the scheme; the SIP will be processed on the immediate following working day.
- The SIP cheque (where the investment is made by cheque) should be drawn on the same bank account which is to be registered for Auto Debit. The bank account provided for Auto Debit should participate in local MICR clearing.
- The first investment cheque while applying for Monthly SIP can be either equal to or greater than the subsequent Monthly SIP installment amounts. The subsequent Monthly SIP installment amounts however should remain the same as per the scheme specific information document and all the postdated cheques issued.
- If two consecutive SIP's fail, the SIP will automatically stand terminated and a communication to the effect will be sent to the investor.
- The investor has the right to discontinue SIP at any time he/she so desires by sending a written request, at least 15 working days prior to the due date of next SIP for Monthly SIP, to any of the offices of Bank of India Mutual Fund (Formerly BOI AXA Mutual Fund) or its Investor Service Centres.
- Investor will not hold Bank of India Investment Managers Pvt. Ltd. (Formerly BOI Star Investment Managers Pvt. Ltd.) (Formerly BOI AXA Investment Managers Pvt. Ltd.), its registrars and other service providers responsible if the transaction is delayed or not effected, the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of Auto Debit / local holidays / incomplete or incorrect instructions from the applicant.
- Bank of India Investment Managers Pvt. Ltd. (Formerly BOI Star Investment Managers Pvt. Ltd.) (Formerly BOI AXA Investment Managers Pvt. Ltd.) reserves the right not to represent any mandate for SIP auto Debit facility if the registration could not be effected in time for reason beyond its control.
- Bank of India Investment Managers Pvt. Ltd. (Formerly BOI Star Investment Managers Pvt. Ltd.) (Formerly BOI AXA Investment Managers Pvt. Ltd.), its registrars and other service providers shall not be responsible and liable for any transaction failures, due to rejection of the transaction by your bank / branch or its refusal to register the SIP mandate.
- In case of renewal of SIP this form should be submitted at least 1 month prior to the due date.
- SIP TOP UP Facility:
 - Top Up facility will be available only for valid new registration(s) under SIP or renewal of SIP
 - The minimum SIP Top-up amount is ₹ 500 and in multiples of ₹ 500
 - Top Up can be done on a half yearly / annual basis;
 - If the investor does not specify the frequency, the default frequency for Top-up will be considered as Half-yearly.
 - This facility is available only for Monthly SIP.
 - SIP Top-up facility shall be available for SIP Investments through NACH / Direct Debit Facility/ Standing Instruction only.
 - Top Up Facility will not be available for investments under SIP where the auto debit period has not been indicated by the investor at the time of investments.
 - All other terms & conditions applicable for regular SIP will also be applicable to Top-up SIP
- The responsibility of the information provided in this SIP Registration cum Debit Mandate or any other application form for this facility solely rests with the User(s) and the AMC / Mutual Fund / Registrar will not be responsible or liable for any loss, claims, liability that may arise on account of any incorrect and/ or erroneous data / information supplied by the User(s).
- The User(s) confirm that the information provided in the SIP Registration cum Debit Mandate, KYC/CKYC Application Form and all other documentation provided / communicated to the AMC is true, accurate and correct. The User(s) acknowledge their responsibility for information provided in the SIP Registration cum Debit Mandate, SMS sessions or otherwise solely rests with the User(s). As such the AMC / Registrar will not be responsible or liable for any loss, claims, liability which may arise on account of any incorrect and/ or erroneous information provided by the User(s) in such form, documents or mediums.
- The User(s) agree and confirm that if at any stage the information provided is found to be incorrect/ false/ erroneous, the AMC/ Registrar reserves the right to, at its sole discretion, reject the Registration cum Mandate and refund the Purchase amount or if Units have been allotted, freeze the folio or Redeem the Units at Applicable NAV (at applicable Exit Load, if any) and in such a cases the decision of the AMC / Registrar shall be final and binding on the User(s) and the Mutual Fund / AMC will not be responsible for any consequence there from.

OTHER TERMS & CONDITIONS

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

FOR MORE INFORMATION

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

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

Call us at (Toll Free)

1800-266-2676 & 1800-103-2263

Email us at

service@boimf.in

Website

www.boimf.in

☐ 4.2 CORRESPONDENCE / LOCAL ADDRESS DETAILS * (Please see instruction E at the end)

☐ Same as Current / Permanent / Overseas Address details (In case of multiple correspondence / local addresses, please fill 'Annexure A1')

Line 1*																											
Line 2																											
Line 3																											
District*									Pin / Post Code*					State / U.T Code*			ISO 3166 Country Code*										

☐ 4.3 ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSES* (Applicable if section 2 is ticked)

☐ Same as Current / Permanent / Overseas Address details

☐ Same as Correspondence / Local Address details

Line 1*																											
Line 2																											
Line 3																											
State*									ZIP / Post Code*					ISO 3166 Country Code*													

☐ 5. CONTACT DETAILS (All communications will be sent on provided)

Tel. (Off)									Tel. (Res)									Mobile															
FAX									Email ID																								

☐ 6. DETAILS OF RELATED PERSON (In case of additional related persons, please fill 'Annexure B1') (please refer instruction G at the end)

☐ Addition of Related Person

☐ Deletion of Related Person

KYC Number of Related Person (if available*)

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Related Person Type*

☐ Guardian of Minor

☐ Assignee

☐ Authorized Representative

Name*
(If KYC number and name are provided, below details of section 6 are optional)

Prefix									First Name									Middle Name									Last Name								
--------	--	--	--	--	--	--	--	--	------------	--	--	--	--	--	--	--	--	-------------	--	--	--	--	--	--	--	--	-----------	--	--	--	--	--	--	--	--

PROOF OF IDENTITY [PoI] OF RELATED PERSON* (Please see instruction (H) at the end)

<input type="checkbox"/> A- Passport Number											Passport Expiry Date										
<input type="checkbox"/> B- Voter ID Card																					
<input type="checkbox"/> C- PAN Card																					
<input type="checkbox"/> D- Driving Licence											Driving Licence Expiry Date										
<input type="checkbox"/> E- UID (Aadhaar)																					
<input type="checkbox"/> F- NREGA Job Card																					
<input type="checkbox"/> Z- Others (any document notified by the central government)											Identification Number										
<input type="checkbox"/> S- Simplified Measures Account - Document Type code											Identification Number										

☐ 7. REMARKS (If any)

Mobile no. / Email-ID) (Please refer instruction F at the end)

8. APPLICANT DECLARATION

I hereby declare that the details furnished above are true and correct to the best of my 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 aware that I may be held liable for it.

I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

Date : DD-MM-YYYY

Place :

[Signature / Thumb Impression]

Signature / Thumb Impression of Applicant

9. ATTESTATION / FOR OFFICE USE ONLY

Documents Received ☐ Certified Copies ☐ IPV Done

KYC VERIFICATION CARRIED OUT BY

Date										
Emp. Name										
Emp. Code										
Emp. Designation										
Emp. Branch										

[Employee Signature]

INSTITUTION DETAILS

Name										
Code										

[Institution Stamp]

CENTRAL KYC REGISTRY | Instructions / Check list / Guidelines for filling Individual KYC Application Form

General Instructions:

- Fields marked with '*' are mandatory fields.
- Tick '✓' wherever applicable.
- Self-Certification of documents is mandatory.
- Please fill the form in English and in BLOCK Letters.
- Please fill all dates in DD-MM-YYYY format.
- Wherever state code and country code is to be furnished, the same should be the two -digit code as per Indian Motor Vehicle, 1988 and ISO 3166 country code respectively list of which is available at the end.
- KYC number of applicant is mandatory for updation of KYC details.
- For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.
- In case of 'Small Account type' only personal details at section number 1 and 2, photograph, signature and self-certification required.

A Clarification / Guidelines on filling 'Personal Details' section

- Name:** Please state the name with Prefix (Mr/Mrs/Ms/Dr/etc.). The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
- Either **Mother's name or Father's name or Spouse's name** is mandatory. In case PAN is not available Father's name is mandatory.

B Clarification / Guidelines on filling details if applicant residence for tax purposes in jurisdiction(s) outside India

- Tax identification Number (TIN):** TIN need not be reported if it has not been issued by the jurisdiction. However, if the said jurisdiction has issued a high integrity number with an equivalent level of identification (a "Functional equivalent"), the same may be reported. Examples of that type of number for individual include, a social security/insurance number, citizen/personal identification/services code/number, and resident registration number)

C Clarification / Guidelines on filling 'Proof of Identity [Pol]' section

- If driving license number or passport is provided as proof of identity then expiry date is to be mandatorily furnished.
- Mention identification / reference number if 'Z - Others (any document notified by the central government)' is ticked.
- In case of Simplified Measures Accounts for verifying the identity of the applicant, any one of the following documents can also be submitted and underlined relevant code may be mentioned in point 3 (S).

Document Code	Description
01	Identity card with applicant's photograph issued by Central/ State Government Departments, Statutory/ Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, and Public Financial Institutions.
02	Letter issued by a gazetted officer, with a duly attested photograph of the person.

D Clarification / Guidelines on filling 'Proof of Address [PoA] - Current / Permanent / Overseas Address details' section

- PoA to be submitted only if the submitted Pol does not have an address or address as per Pol is invalid or not in force.
- State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.
- In case of Simplified Measures Accounts for verifying the address of the applicant, any one of the following documents can also be submitted and underlined relevant code may be mentioned in point 4.1.

Document Code	Description
01	Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill).
02	Property or Municipal Tax receipt.
03	Bank account or Post Office savings bank account statement.
04	Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address.
05	Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies. Similarly, leave and license agreements with such employers allotting official accommodation.
06	Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India.

E Clarification / Guidelines on filling 'Proof of Address [PoA] - Correspondence / Local Address details' section

- To be filled only in case the PoA is not the local address or address where the customer is currently residing. No separate PoA is required to be submitted.
- In case of multiple correspondence / local addresses, Please fill 'Annexure A1'

F Clarification / Guidelines on filling 'Contact details' section

- Please mention two-digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91 -9999999999).
- Do not add '0' in the beginning of Mobile number.

G Clarification / Guidelines on filling 'Related Person details' section

- Provide KYC number of related person if available.

H Clarification / Guidelines on filling 'Related Person details – Proof of Identity [Pol] of Related Person' section

- Mention identification / reference number if 'Z - Others (any document notified by the central government)' is ticked.

List of two – digit state / U.T codes as per Indian Motor Vehicle Act, 1988

State / U.T	Code	State / U.T	Code	State / U.T	Code
Andaman & Nicobar	AN	Himachal Pradesh	HP	Pondicherry	PY
Andhra Pradesh	AP	Jammu & Kashmir	JK	Punjab	PB
Arunachal Pradesh	AR	Jharkhand	JH	Rajasthan	RJ
Assam	AS	Karnataka	KA	Sikkim	SK
Bihar	BR	Kerala	KL	Tamil Nadu	TN
Chandigarh	CH	Lakshadweep	LD	Telangana	TS
Chhattisgarh	CG	Madhya Pradesh	MP	Tripura	TR
Dadra and Nagar Haveli	DN	Maharashtra	MH	Uttar Pradesh	UP
Daman & Diu	DD	Manipur	MN	Uttarakhand	UA
Delhi	DL	Meghalaya	ML	West Bengal	WB
Goa	GA	Mizoram	MZ	Other	XX
Gujarat	GJ	Nagaland	NL		
Haryana	HR	Orissa	OR		

List of ISO 3166 two- digit Country Code

Country	Country Code	Country	Country Code	Country	Country Code	Country	Country Code
Afghanistan	AF	Dominican Republic	DO	Libya	LY	Saint Pierre and Miquelon	PM
Aland Islands	AX	Ecuador	EC	Liechtenstein	LI	Saint Vincent and the Grenadines	VC
Albania	AL	Egypt	EG	Lithuania	LT	Samoa	WS
Algeria	DZ	El Salvador	SV	Luxembourg	LU	San Marino	SM
American Samoa	AS	Equatorial Guinea	GQ	Macao	MO	Sao Tome and Principe	ST
Andorra	AD	Eritrea	ER	Macedonia, the former Yugoslav Republic of	MK	Saudi Arabia	SA
Angola	AO	Estonia	EE	Madagascar	MG	Senegal	SN
Anguilla	AI	Ethiopia	ET	Malawi	MW	Serbia	RS
Antarctica	AQ	Falkland Islands (Malvinas)	FK	Malaysia	MY	Seychelles	SC
Antigua and Barbuda	AG	Faroe Islands	FO	Maldives	MV	Sierra Leone	SL
Argentina	AR	Fiji	FJ	Mali	ML	Singapore	SG
Armenia	AM	Finland	FI	Malta	MT	Sint Maarten (Dutch part)	SX
Aruba	AW	France	FR	Marshall Islands	MH	Slovakia	SK
Australia	AU	French Guiana	GF	Martinique	MQ	Slovenia	SI
Austria	AT	French Polynesia	PF	Mauritania	MR	Solomon Islands	SB
Azerbaijan	AZ	French Southern Territories	TF	Mauritius	MU	Somalia	SO
Bahamas	BS	Gabon	GA	Mayotte	YT	South Africa	ZA
Bahrain	BH	Gambia	GM	Mexico	MX	South Georgia and the South Sandwich Islands	GS
Bangladesh	BD	Georgia	GE	Micronesia, Federated States of	FM	South Sudan	SS
Barbados	BB	Germany	DE	Moldova, Republic of	MD	Spain	ES
Belarus	BY	Ghana	GH	Monaco	MC	Sri Lanka	LK
Belgium	BE	Gibraltar	GI	Mongolia	MN	Sudan	SD
Belize	BZ	Greece	GR	Montenegro	ME	Suriname	SR
Benin	BJ	Greenland	GL	Montserrat	MS	Svalbard and Jan Mayen	SJ
Bermuda	BM	Grenada	GD	Morocco	MA	Swaziland	SZ
Bhutan	BT	Guadeloupe	GP	Mozambique	MZ	Sweden	SE
Bolivia, Plurinational State of	BO	Guam	GU	Myanmar	MM	Switzerland	CH
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Namibia	NA	Syrian Arab Republic	SY
Bosnia and Herzegovina	BA	Guernsey	GG	Nauru	NR	Taiwan, Province of China	TW
Botswana	BW	Guinea	GN	Nepal	NP	Tajikistan	TJ
Bouvet Island	BV	Guinea-Bissau	GW	Netherlands	NL	Tanzania, United Republic of	TZ
Brazil	BR	Guyana	GY	New Caledonia	NC	Thailand	TH
British Indian Ocean Territory	IO	Haiti	HT	New Zealand	NZ	Timor-Leste	TL
Brunei Darussalam	BN	Heard Island and McDonald Islands	HM	Nicaragua	NI	Togo	TG
Bulgaria	BG	Holy See (Vatican City State)	VA	Niger	NE	Tokelau	TK
Burkina Faso	BF	Honduras	HN	Nigeria	NG	Tonga	TO
Burundi	BI	Hong Kong	HK	Niue	NU	Trinidad and Tobago	TT
Cabo Verde	CV	Hungary	HU	Norfolk Island	NF	Tunisia	TN
Cambodia	KH	Iceland	IS	Northern Mariana Islands	MP	Turkey	TR
Cameroon	CM	India	IN	Norway	NO	Turkmenistan	TM
Canada	CA	Indonesia	ID	Oman	OM	Turks and Caicos Islands	TC
Cayman Islands	KY	Iran, Islamic Republic of	IR	Pakistan	PK	Tuvalu	TV
Central African Republic	CF	Iraq	IQ	Palau	PW	Uganda	UG
Chad	TD	Ireland	IE	Palestine, State of	PS	Ukraine	UA
Chile	CL	Isle of Man	IM	Panama	PA	United Arab Emirates	AE
China	CN	Israel	IL	Papua New Guinea	PG	United Kingdom	GB
Christmas Island	CX	Italy	IT	Paraguay	PY	United States	US
Cocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE	United States Minor Outlying Islands	UM
Colombia	CO	Japan	JP	Philippines	PH	Uruguay	UY
Comoros	KM	Jersey	JE	Pitcairn	PN	Uzbekistan	UZ
Congo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
Congo, the Democratic Republic of the	CD	Kazakhstan	KZ	Portugal	PT	Venezuela, Bolivarian Republic of	VE
Cook Islands	CK	Kenya	KE	Puerto Rico	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	QA	Virgin Islands, British	VG
Cote d'Ivoire Côte d'Ivoire	CI	Korea, Democratic People's Republic of	KP	Reunion Réunion	RE	Virgin Islands, U.S.	VI
Croatia	HR	Korea, Republic of	KR	Romania	RO	Wallis and Futuna	WF
Cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
Curacao Curaçao	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthelemy Saint Barthélemy	BL	Zambia	ZM
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascension and Tristan da Cunha	SH	Zimbabwe	ZW
Denmark	DK	Lebanon	LB	Saint Kitts and Nevis	KN		
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC		
Dominica	DM	Liberia	LR	Saint Martin (French part)	MF		

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

• **Ahmedabad** - Shop No.- 405, 4th Floor, Zodiac Plaza, H. L. College Road, Navrangpura, Ahmedabad - 380 009. • **Bangalore** - 14/2 Rajesh Chambers, Brunton road, Ashok Nagar, MG road, Craig park layout, Bangalore - 560025. • **Bhopal** - F. F. 16, Part B, Mansarovar Complex, Near Habibganj Railway Station, Bhopal - 462 016. • Chandigarh - 205, Megabyte Business Centre, SCO-333-334, 1st Floor, Sec-35B Chandigarh - 160 022. • **Chennai** - Cabin No. 203, Apeejay Business Center No: 39/12, Haddows Road, Nungambakkam, Chennai - 600 034. • **Jaipur** - Office no.154, 1st Floor, Ganpati Plaza, MI Road, Jaipur - 302 001. • **Kolkata** - The Legacy, Regus Business Center, Room No. 132 & 133, 1st Floor, 25-A, Shakespeare Sarani, Kolkata - 700 017. • **Lucknow** - Office No. 311, 3rd Floor, Saran Chamber II, 5 Park Road, Lucknow - 226001. • **Mumbai** - B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013. • **New Delhi** - B-104, Statesman House, Barakhamba Road, Connaught Place, New Delhi - 110 001. • **Pune** - Cornerstone Projects, CTS No 33/28, Office no 47-501 T.P. Scheme No 1, Erandawane Pune City, 6th Floor, Lane no 4, Prabhat Road, Deccan Gymkhana Pune - 411 004. • **Vadodara** - 118, 1st Floor, Siddharth Complex, R C Dutt Road, Alkapuri, Vadodara - 390 005.

**KFin Technologies Ltd Locations -
Investor Service Centers (ISC)**

• **Agra**: 1st Floor, Deepak Wasan Plaza, Behind Holiday Inn, Sanjay Place, Agra - 282 002. • **Ahmedabad**: Office No. 401, 4th Floor, ABC-I, Off. C.G. Road, Ahmedabad - 380009. • **Akola**: Yamuna Tarang Complex, Shop No 30, Ground Floor, N.H. No- 06, Murtizapur Road, Opp Radhakrishna Talkies, Akola - 444 004. • **Allahabad**: Meena Bazar, 2nd Floor, 10, S. P. Marg, Civil Lines, Subhash Chauraha, In The City of Allahabad - 211 001. • **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 Shrow Room, Grid Char Rasta, Anand - 380 001. • **Asansol**: 112/N, G. T. Road, Bhanga Pachil, G. T. Road, Asansol - 713 303, Paschim Bardhaman, West Bengal. • **Aurangabad**: Shop No B 38, Motiwala Trade Centre, Nirala Bazar, Aurangabad - 431001. • **Bangalore**: Old No 35, New No:59, Kamala Nivas, 1st Floor, Puttanna Road, Basavangudi, Bangalore - 560004. • **Bareilly**: 54, Civil Lines, Ayub Khan Chauraha Above Mitali Women, Bareilly - 243001. • **Baroda**: 1st Floor 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri Vadodara - 390007. • **Belgaum**: Premises No 101, CTS NO 1893, Shree Guru Darshani Tower, Anandwadi, Hindwadi, Belgaum - 590011. • **Bhagalpur**: 2nd Floor, Chandralok Complex, Near Ghantaghar, Bhagalpur - 812 001. • **Bhavnagar**: 303, Sterling Building, Above HDFC Bank, Waghawadi Road, Bhavnagar - 364 001. • **Bhopal**: Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2, M P Nagar, Bhopal, Madhya Pradesh - 462011. • **Bhubaneswar**: A/181, Saheed Nagar, Janardan House, Room #: 07, 3rd Floor, DT: Bhubaneswar - 751 007. • **Bilaspur**: Anandam Plaza, Shop. No. 306; 3rd Floor, Vyapar Vihar Main Road, Chattingarh, Bilaspur-495001. • **Bokaro**: City Centre, Plot No. HE-07, Sector-IV, Bokaro Steel City - 827004. • **Borivali**: Gomati Smuti, Ground Floor, Jambli Gully, Near Railway Station, Borivali, Mumbai - 400 092. • **Burdwan**: Saluja Complex; 846, Laxmipur, G T Road, Burdwan; PS: Burdwan & Dist: Burdwan East, Pin: 713101. • **Calicut**: Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut, Pincode - 673001. • **Chandigarh**: Sco- 2423-2424, Above Mirchi Restaurant, New Aroma Hotel, First Floor, Sector 22-C, Chandigarh - 160 022. • **Chennai**: 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai - 600 034. • **Cochin**: Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam - 682 036. • **Coimbatore**: 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641 018. • **Cuttack**: Shop No. 45, 2nd Floor, Netaji Subas Bose Arcade, (Big Bazar Building), Adjacent to Reliance Trends, Dargha Bazar, Cuttack, Odisha - 753001. • **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. • **Durgapur**: MWAV-16, Bengal Ambuja, 2nd Floor, City Centre, Distt. Burdwan, Durgapur - 713 216. • **Erode**: No: 4, Veerappan Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand, Erode - 638003. • **Faridabad**: A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, NIT, Faridabad - 121001. • **Gandhidham**: Office no - 12 Plot No - 300 Ground Floor, Shree Ambica Arcade Building, Near HDFC Bank, Gandhidham - 370201. • **Gandhinagar**: 123, First Floor, Megh Malhar Complex, Opp. Vijay Petrol Pump, Sector - 11, Gandhinagar - 382 011. • **Ghaziabad**: FF - 31, Konark Building,

Rajnagar, Ghaziabad, Uttar Pradesh Pin code - 201003. • **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. • **Guwahati**: Ganapati Enclave, 4th Floor, Opposite Bora Service, Ullubari, Guwahati - 781 007. • **Gwalior**: 2nd Floor, Rajeev Plaza, Jayendra Ganj, Lashkar, Gwalior - 474 009. • **Hubli**: R R Mahalaxmi Mansion, Above Indusind Bank, 2nd Floor, Desai Cross, Pinto Road, Hubli - 580029. • **Hyderabad**: KARVY HOUSE, No:46, 8-2-609/K, Avenue 4, Street No. 1, Banjara Hills, Hyderabad - 500 034. • **Hyderabad (Gachibowli)**: KARVY Selenium, Plot No: 31 & 32, Tower B, Survey No.115/22, 115/24, 115/25, Financial District, Gachibowli, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032. • **Indore**: 2nd Floor, 203-205 Balaji Corporate House, Above ICICI Bank, 19/1 New Palasia, Near Curewell Hospital, Janjeerwala Square, Indore - 452 001. • **Jabalpur**: 2nd Floor, 290/1 (165-New), Near Bhavartal Garden, Jabalpur - 482 001. • **Jaipur**: S16/A, 11th Floor, Land Mark Building, Opp Jai Club, Mahaver Marg, C Scheme, 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**: Madhukunj, 3rd Floor, Q Road, Sakchi, Bistupur, East Singhbhum, Jamshedpur - 831001. • **Jodhpur**: 203, Modi Arcade, Chopasni Road, Jodhpur - 342 001. • **Kanpur**: 15/46, B, Ground Floor, Opp: Muir Mills, Civil Lines, Kanpur - 208 001. • **Kolhapur**: 605/1/4 E Ward, Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur - 416 001. • **Kolkata**: 2/1 Russel Street, 4th Floor, Kankaria Centre, Kolkata - 700071. • **Lucknow**: 1st Floor, A. A. Complex, 5 Park Road, Hazratganj, Thaper House, Lucknow - 226 001. • **Ludhiana**: SCO 122, Second Floor, Above HDFC Mutual Fund, Feroze Gandhi Market, Ludhiana - 141001. • **Madurai**: No. G-16/17, AR Plaza, 1st Floor, North Veli Street, Madurai - 625010. • **Margao**: Shop No 21, Osia Mall, 1st Floor, Near KTC Bus Stand, SGPDA Market Complex, Margao - 403 601. • **Meerut**: Shop No:- 111, First Floor, Shivam Plaza, Near Canara Bank, Opposite Eves Petrol Pump, Meerut - 250001. • **Moradabad**: Chadha Complex, G. M. D. Road, Near Tadi Khana, Chowk, Moradabad - 244 001. • **Mumbai**: 6/8 Ground Floor, Crossley House Near BSE (Bombay Stock Exchange), Next Union Bank, Fort Mumbai - 400 001. • **Muzaffarpur**: Floor Saroj Complex, Diwan Road, Near Kalyani Chowk, Muzaffarpur - 842 001. • **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 o f 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-21, 2nd Floor, Sector-18, Noida, Uttar Pradesh - 201301. • **Panipat**: Shop No. 20, 1st Floor BMK Market, Behind HIVE Hotel, G.T. Road, Panipat - 132103. • **Panjim**: H. No: T-9, T-10, Affran Plaza, 3rd Floor, Near Don Bosco High School, Panjim Goa - 403001. • **Patiala**: B- 17/423 Opposite Modi College, Lower Mall, Patiala - 147001. • **Patna**: 3A, 3rd Floor, Anand Tower, Exhibition Road, Opp ICICI Bank, Patna - 800 001. • **Pune**: Office No 207-210, 2nd Floor, Kamla Arcade, Jangli Maharaj Road, Opposite Balgandharva, Shivaji Nagar, Pune - 411005. • **Raipur**: Office No S-13, Second Floor, Reheja Tower, Fafadih Chowk, Jail Road, Raipur - 492 001. • **Rajkot**: 302, Metro Plaza, Near Moti Tanki Chowk, Rajkot, Gujarat - 360 001. • **Ranchi**: Room No 307, 3rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi - 834 001. • **Rohtak**: Office No:- 61, First Floor, Ashoka Plaza, Delhi Road, Rohtak - 124 001. • **Rourkela**: 2nd Floor, Main Road, Udit Nagar, Rourkela, Sundargarh - 769 012. • **Shillong**: Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong - 793 001. • **Siliguri**: Nanak Complex, Sevoke Road, Siliguri - 734 001. • **Solapur**: Shop No. 106, Krishna Complex 477, Dakshin Kasaba, Datta Chowk, Solapur - 413 007. • **Surat**: Office No. 516, 5th Floor, Empire State Building, Near Udhna Darwaja, Ring Road, Surat - 395002. • **T Nagar**: G1, Ground Floor, No 22, Vijayaraghava Road, Swathi Court, T Nagar, Chennai - 600 017. • **Thane**: Room No. 302, 3rd Floor, Ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road, Naupada, Thane West, Mumbai - 400 602. • **Udaipur**: 201-202, Madhav Chambers, Opp G P O, Chetak Circle, Udaipur - 313 001. • **Ujjain**: Heritage, Shop No. 227, 87 Vishvavidyalaya Marg, Station Road, Near ICICI Bank Above Vishal Mega Mart, Ujjain - 456001. • **Varanasi**: D-64/132, 2nd Floor, KA, Mauza, Shivpurwa, Settlement Plot No 478, Pargana : Dehat Amanat, Mohalla Sagra, Varanasi - 221 010. • **Vashi**: C Wing, Flat No. 324, 1st Floor, Vashi Plaza, Sector 17 Vashi, Navi Mumbai Pincode - 400703. • **Vijayawada**: 39-10-7, Opp: Municipal Water Tank, Labbipet, Vijayawada - 520 010. • **Vile Parle**: Shop No.1, Ground Floor, Dipti Jyothi Co-operative Housing Society, Near MTNL Office P M Road, Vile Parle East, Pincode - 400057. • **Visakhapatnam**: D. NO. 48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp. Road to Lalitha Jeweller Showroom, Beside Taj Hotel Ladge, Visakhapatnam - 530016.

Bank of India

M u t u a l F u n d

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

B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013.

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