

KEY INFORMATION MEMORANDUM (KIM) CUM APPLICATION FORM

Bank of India Small Cap Fund
(Formerly BOI AXA Small Cap Fund)
(An open ended equity scheme predominantly investing in small cap stocks)
Scheme Code: BOIA/O/E/SCF/18/09/0014

Continuous Offer of Units at Applicable NAV

Mutual Fund	Trustee	Investment Manager	Sponsor
Bank of India Mutual Fund B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400013.	Bank of India Trustee Services Pvt 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	Bank Of India Investment Managers Pvt Ltd (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 400013. CIN - U65900MH2007FTC173079	Bank of India Star House, C5, "G" Block Bandra Kurla Complex, Bandra (East), Mumbai-400051

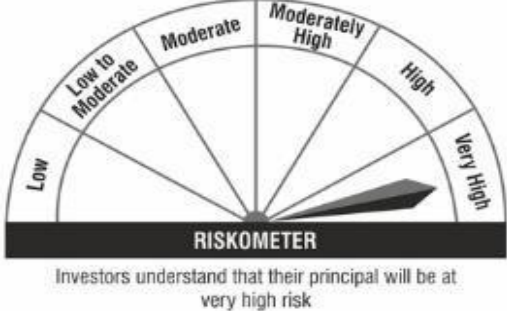
This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme(s)/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations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

This KIM is dated October 30, 2023.

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PRODUCT LABEL

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on September 30, 2023
<ul style="list-style-type: none"> • Long term capital appreciation • Investment predominantly in equity & equity related instruments of Small Cap companies. 	

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

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 para 17.4 of SEBI master circular dated May 19, 2023 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.

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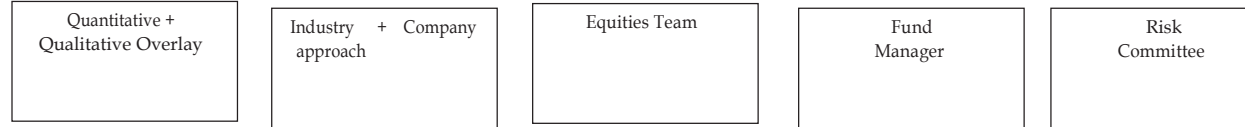
Name of the Scheme	Bank of India Small Cap Fund		
Type of the Scheme	An open ended equity scheme predominantly investing in small cap stocks		
Category of Scheme	Small Cap Fund		
Scheme Characteristics	Minimum investment in equity & equity related instruments of small cap companies- 65% of total assets		
Investment Objective	The investment objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity-related securities of small cap companies. However, there can be no assurance that the investment objectives of the Scheme will be realized.		
Asset Allocation Pattern of the scheme	The funds collected under the Scheme shall generally be invested consistent with the objective of the Scheme in the following manner:		
	Instruments	Instruments allocations (% of total assets) (Minimum - Maximum)	Risk Profile (High/ Medium/ Low)
	Equity & Equity related instruments of Small Cap Companies	65% to 100%	High
	Equity & Equity related instruments of Companies other than Small Cap Companies	0% to 35%	High
	Debt and Money Market instruments	0% to 35%	Low to Medium
	Units issued by REITs and InvITs	0% to 10%	Medium to High
	<p>Small caps are defined as the 251st company onwards in terms of full market capitalization.</p> <p>Investment in derivatives instruments may be up to 50% of the net assets of the Scheme for the purpose of hedging and portfolio balancing purposes.</p> <p>The Scheme may engage in stock lending not exceeding 20% of its net assets, and not more than 5% of the net assets would be deployed in stock lending to any single counter party. The Scheme does not intend to engage in short selling.</p> <p>The Scheme will not make investments in foreign securities or Foreign Securitized Debt. No investments will be made in securitized debt.</p> <p>For complete details on Asset Allocation Pattern of the scheme, please refer the Scheme Information Document of the Scheme.</p>		

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Differentiation from existing product	For details on differentiation from other existing open ended equity oriented schemes of Bank of India Mutual Fund please refer 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: Under normal market conditions, Bank of India Small Cap Fund 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. 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. 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 FII buying/selling figures.</p> <p>Investment Process: Clear 5 Step Process</p> <table border="1" data-bbox="443 1122 1902 1369"> <tr> <td data-bbox="443 1122 667 1219">Process Step</td> <td data-bbox="667 1122 926 1219">Step 1 Screening Process</td> <td data-bbox="926 1122 1184 1219">Step 2 Industry Research</td> <td data-bbox="1184 1122 1442 1219">Step 3 Asset Allocation</td> <td data-bbox="1442 1122 1701 1219">Step 4 Portfolio Construction</td> <td data-bbox="1701 1122 1902 1219">Step 5 Risk and Portfolio Monitoring</td> </tr> <tr> <td data-bbox="443 1219 667 1369">Output</td> <td data-bbox="667 1219 926 1369">Screening the entire equity universe based on quantitative and qualitative criteria</td> <td data-bbox="926 1219 1184 1369">A Focus List of attractive stocks (approx. 150 stocks). Stocks identified based on industry status, company</td> <td data-bbox="1184 1219 1442 1369">Asset allocation in accordance with the MVPS framework.</td> <td data-bbox="1442 1219 1701 1369">Portfolio Construction in accordance with Product Positioning and the outcome of our Asset Allocation, Industry Research and</td> <td data-bbox="1701 1219 1902 1369">Risk reports adherence to Product Positioning and Process</td> </tr> </table>	Process Step	Step 1 Screening Process	Step 2 Industry Research	Step 3 Asset Allocation	Step 4 Portfolio Construction	Step 5 Risk and Portfolio Monitoring	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	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	Risk reports adherence to Product Positioning and Process
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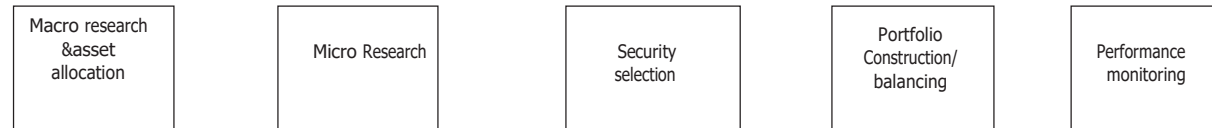
Decision
Process:
Parameters/
Owners



For Debt Investments:

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.

Investment Process



Investment Process

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.

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	<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 Head of Fixed Income 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, 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, Deputy Chief Executive Officer, Chief Operating Officer, Chief Investment Officer, Head-Equity, Head- Fixed Income, Fund Managers, Head – Compliance, Head - Operations, Risk Analyst and Head - Risk at periodic intervals. 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>Credit Evaluation Policy</p>	<p>Credit Analysis at Bank of India Investment Managers 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.</p> <p>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>

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	<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 scenario b) Industry analysis in terms of the competitive dynamics of the market in which the company / issuer operates c) Detailed financial analysis of company / issuer based on key financial ratios d) Management quality.
<p>Risk Profile of the Scheme</p>	<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 Small 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, however, there is no guarantee or assurance that such IDCW will be declared/paid and such declaration / payment is entirely subject to availability of distributable surplus. (f) The Sponsor is not responsible or liable for any loss or shortfall in Scheme's corpus arising or resulting from the operation of the Scheme, beyond the initial contribution of Rs. 1,00,000/- (Rupees One Lakh only) made by it to the Fund at the time of setting up the Mutual Fund. The Associates of the Sponsor are not responsible or liable for any loss or shortfall resulting from the operation of the Scheme. However, the asset management company and the sponsor of the mutual fund shall be liable to compensate the affected investors and/or the scheme for any unfair treatment to any investor as a result of inappropriate valuation.

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- (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.

i) 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,

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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. The AMC may choose to invest in unlisted securities that, in its view would offer attractive yields, within the regulatory limit. This may however increase the risk of the portfolio. 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 their target date of divestment.

7. Fixed Income securities can either be listed on any exchange or be unlisted. 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.

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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 risk refers to the interest rate levels at which cash flows received from the securities in the Scheme or from maturities in the Scheme are re-invested. The additional income from re-investment is the "interest on interest" component. The risk would arise if the above cash flows would have to be re-invested at lower interest rates than originally assumed as per the calculation of the YTM.

14. 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.

(iii) Risk associated with investments in Derivatives

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.

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

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

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

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

(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.

(v) Right to limit redemptions

The Board of AMC and Trustee has the right, at its sole discretion, to limit redemptions under certain circumstances as prescribed under para 1.12 of SEBI Master circular dated May 19, 2023. For more details, please refer para "Right to Limit Redemptions" in Section IV (A) (xvii) (a) of this Document.

(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.

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	<p>(vii) Risk Factors Associated with Investments in REITs and InvITs:</p> <p>1. Market Risk: REITs and InvITs are volatile and prone to price fluctuations on a daily basis owing to market movements. Investors may note that AMC/ Fund Manager’s investment decisions may not always be profitable, as actual market movements may be at variance with the anticipated trends. The NAV of the Scheme is vulnerable to movements in the prices of securities invested by the scheme, due to various market related factors like changes in the general market conditions, factors and forces affecting capital market, level of interest rates, trading volumes, settlement periods and transfer procedures.</p> <p>2. Liquidity Risk: As the liquidity of the investments made by the Scheme(s) could, at times, be restricted by trading volumes and settlement periods, the time taken by the Mutual Fund for liquidating the investments in the scheme may be high in the event of immediate redemption requirement. Investment in such securities may lead to increase in the scheme portfolio risk.</p> <p>3. Reinvestment Risk: Investments in REITs & InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or Payout of IDCW, 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.</p> <p>(viii) Risks associated with Segregated Portfolio</p> <p>(a) Investor holding units of segregated portfolio may not be able to liquidate their holding till the time recovery of money from the issuer.</p> <p>(b) Security(ies) held in segregated portfolio may not realize any value.</p> <p>(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.</p> <p>(ix) Risks associated with investing in Small cap stocks:</p> <p>While investing in Small cap stocks give one an opportunity to go beyond the usual large blue chip stocks and present possible higher capital appreciation, it is important to note that Small caps can be riskier and more volatile on a relative basis. Therefore, the risk levels of investing in Small cap stocks are more than investing in stocks of large well-established companies. And it is important to note that generally, no one class consistently outperforms the others. Small cap stocks carries higher liquidity risk as they are less extensively researched compared to large cap stocks. This may lead to abnormal illiquidity and consequent higher impact cost.</p>
Plans and Options	The Scheme has two plans viz. Regular Plan and Direct Plan. Each of the Plan shall offer the following Option (including sub options)

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- Growth Option
- Income Distribution cum capital withdrawal (IDCW) option (Re-investment of IDCW and Pay-out of IDCW options)

IDCW distribution is at the discretion of the Trustees and subject to available distributable surplus.

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 2.5 of SEBI Master Circular dated May 19, 2023.

There shall be a single portfolio under the scheme.

Default Plan/ Option

Default Plan: Investors should note that the Processing of the Applications will be happening based on the below mentioned table:

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

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.

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	<p>Default Option: If the investor does not clearly specify the choice of Option at the time of investing, it will be treated as a Re-investment of IDCW Facility. Further, If the investor does not clearly specify the choice of Payout of IDCW option or Re-investment of IDCW option within the IDCW Option, it will be treated as a Re-investment of IDCW option.</p>
<p>Applicable NAV for ongoing purchase and sale</p>	<p>The Cut-off time for the subscriptions/ redemptions/ switches is 3 pm and the Applicable NAV will be as under:</p> <p>Subscriptions/Purchases including Switch - ins: The following cut-off timings shall be observed by the Mutual Fund in respect of purchase of units of the Scheme and the following NAVs shall be applied for such purchase:</p> <ol style="list-style-type: none"> 1. where the application is received upto 3.00 pm on a Business day and funds are available for utilization before the cut-off time - the closing NAV of the Business day shall be applicable; 2. where the application is received after 3.00 pm on a Business day and funds are available for utilization on the same day or before the cut- off time of the next Business Day - the closing NAV of the next Business Day shall be applicable; 3. 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>Allotment of Units under the Scheme for Purchase/Switch in/Systematic Transactions:</p> <ol style="list-style-type: none"> i For allotment of units in respect of purchase in the Scheme, it shall be ensured that Funds for the entire amount of subscription/purchase as per the application are credited to the Bank account of the Scheme before the cut-off time ii For allotment of units in respect of switch-in to the Scheme from other Schemes, it shall be ensured that Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the Bank account of the Scheme before the cut-off time. iii In case of systematic transactions, NAV will be applied basis realization of funds in the scheme account. This shall be applicable for all systematic transactions (Systematic Investment Plans as well as for Systematic Transfer Plans) irrespective of amount and registration date of the systematic transactions Please note that where funds are transferred/received first and application is submitted thereafter, date and time of receipt of the application shall be considered for NAV applicability. <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>

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	<p>For Redemption/Switch out/STP:</p> <p>a In respect of valid applications accepted at an Official Point of Acceptance up to 3.00 p.m. on a Business Day, the closing NAV of the same day will be applicable; and</p> <p>b In respect of valid applications accepted at an Official Point of Acceptance after 3.00 p.m., the closing NAV of the next Business Day will be applicable.</p> <p>Further, with respect to investors who transact through the stock exchange, a confirmation slip given by the stock exchange mechanism shall be considered for the purpose of determining Applicable NAV for the Scheme and cut off timing for the transactions</p> <p>Web based transactions: For purchase transactions through the website of the Fund, the electronic bank confirmation is received simultaneously for web-based transactions using internet banking.</p>
<p>Minimum Application Amount/ Number of Units</p>	<p>Single Investment:</p> <p>Minimum application amount ₹ 5,000 and in multiples of ₹ 1/- thereafter</p> <p>Minimum Additional investment: ₹ 1000 and in multiples of ₹ 1/- thereafter</p> <p>Investment through SIP/STP:</p> <p>Minimum installment amount for Monthly SIP/STP ₹ 1000/- and in multiples of ₹ 100 thereafter (eg: ₹ 1,100/-, ₹ 1,200/-, ₹ 1,300/- and so on and so forth)</p> <p>Minimum installment amount for Weekly SIP ₹ 1000/- and in multiples of ₹ 100 thereafter (eg: ₹ 1,100/-, ₹ 1,200/-, ₹ 1,300/- and so on and so forth)</p> <p>Minimum duration for SIP 6 months and any date in a month</p> <p>Debit for contributions in the Scheme will be executed on any day in a month as chosen by the investor / Unitholder (In case the selected date falls on a Non-Business Day or on a day which is not available in a particular month, the SIP will be processed on the immediate following Business Day. In case the SIP date is not indicated, 10th shall be treated as the Default date)</p> <p>Minimum duration for STP</p>

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6 months and Dates 1st, 7th, 10th, 15th, 20th and 25th

SWP Frequency	Monthly	Quarterly	Half Yearly	Annually
Minimum value of SWP	1000	1000	1000	1000
Additional amount in multiples of	100	100	100	100
Dates of SWP Installment* (Only one Date)	1st, 7th, 10th, 15th, 20th, 25th	1st, 7th, 10th, 15th, 20th, 25th	1st, 7th, 10th, 15th, 20th, 25th	1st, 7th, 10th, 15th, 20th, 25th
Minimum No of SWP	6	4	2	1

Weekly Systematic Transfer Plan (STP) facility

IN	OUT	Minimum Amount	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

*If such a day is a Holiday/Non-Business day, then the next Business Day. For further details on Weekly STP please refer the SID

Minimum Redemption

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 S para 16.2 of SEBI master circular dated May 19, 2023 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.

SEBI vide its para 16.2 of SEBI master circular dated May 19, 2023 (Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes) (“Circulars”) has, inter alia mandated

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	<p>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>
Dispatch of Repurchase (Redemption) Request	The AMC shall dispatch the redemption proceeds within 3 Working Days from date of receipt of redemption request from the unitholder/ investor
Benchmark Index	Nifty Smallcap 100 Total Return Index
Dividend Policy	<p>Depending on the respective Plans and Options of the Scheme, the Scheme will endeavor to declare IDCWs at such intervals 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 IDCWs 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. No separate notice of declaration of IDCW will be issued for IDCW Options providing IDCW declaration frequency of upto a month.</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 working 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 IDCWs 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> <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.</p>

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	For further details please refer the Scheme Offer Document of the Scheme																																																																		
Name of the Fund Manager/ Tenure & Other schemes managed alongwith Tenure	Mr. Dhruv Bhatia Managing since April 27, 2022 <ul style="list-style-type: none"> • Bank of India Bluechip Fund w.e.f. January 20, 2022 • Bank of India Midcap Tax Fund - Series 1 w.e.f. January 20, 2022 • Bank of India Midcap Tax Fund - Series 2 w.e.f. January 20, 2022 																																																																		
Name of the Trustee Company	Bank of India Trustee Services Private Limited																																																																		
Performance of the scheme	Compounded Annualised Returns% - as on September 29, 2023- Regular Plan-Growth Option: <table border="1" data-bbox="445 641 1892 1003"> <thead> <tr> <th rowspan="2">Period</th> <th colspan="3">Returns (Compounded Annualized)</th> <th colspan="3">Current Value of Standard Investment of ₹ 10000 in the</th> </tr> <tr> <th>Scheme Returns (%)^</th> <th>Scheme Benchmark (Nifty Smallcap 100 TRI) (%)</th> <th>Additional Benchmark (Nifty 50 TRI) (%)</th> <th>Scheme Returns (Rs.)</th> <th>Scheme Benchmark (Nifty Smallcap 100 TRI) (Rs.)</th> <th>Additional Benchmark (Nifty 50 TRI) (Rs.)</th> </tr> </thead> <tbody> <tr> <td>1 year</td> <td>25.1292%</td> <td>33.8665%</td> <td>16.0617%</td> <td>12,513</td> <td>13,387</td> <td>11,606</td> </tr> <tr> <td>3 years</td> <td>35.5059%</td> <td>35.9477%</td> <td>21.8888%</td> <td>24,861</td> <td>25,104</td> <td>18,099</td> </tr> <tr> <td>5 years</td> <td>NA</td> <td>NA</td> <td>NA</td> <td>NA</td> <td>NA</td> <td>NA</td> </tr> <tr> <td>Since inception*</td> <td>29.0817%</td> <td>20.2893%</td> <td>14.3238%</td> <td>33,910</td> <td>24,198</td> <td>18,971</td> </tr> </tbody> </table> Compounded Annualised Returns% - as on September 29, 2023- Direct Plan- Growth Option: <table border="1" data-bbox="445 1133 1892 1395"> <thead> <tr> <th rowspan="2">Period</th> <th colspan="3">Returns (Compounded Annualized)</th> <th colspan="3">Current Value of Standard Investment of ₹ 10000 in the</th> </tr> <tr> <th>Scheme Return(%)^</th> <th>Scheme Benchmark (Nifty Smallcap 100 TRI) (%)</th> <th>Additional Benchmark (Nifty 50 TRI) (%)</th> <th>Scheme Return (Rs.)</th> <th>Scheme Benchmark (Nifty Smallcap 100 TRI) (Rs.)</th> <th>Additional Benchmark (Nifty 50 TRI) (Rs.)</th> </tr> </thead> <tbody> <tr> <td>1 year</td> <td>27.1315%</td> <td>33.8665%</td> <td>16.0617%</td> <td>12,713</td> <td>13,387</td> <td>11,606</td> </tr> </tbody> </table>						Period	Returns (Compounded Annualized)			Current Value of Standard Investment of ₹ 10000 in the			Scheme Returns (%)^	Scheme Benchmark (Nifty Smallcap 100 TRI) (%)	Additional Benchmark (Nifty 50 TRI) (%)	Scheme Returns (Rs.)	Scheme Benchmark (Nifty Smallcap 100 TRI) (Rs.)	Additional Benchmark (Nifty 50 TRI) (Rs.)	1 year	25.1292%	33.8665%	16.0617%	12,513	13,387	11,606	3 years	35.5059%	35.9477%	21.8888%	24,861	25,104	18,099	5 years	NA	NA	NA	NA	NA	NA	Since inception*	29.0817%	20.2893%	14.3238%	33,910	24,198	18,971	Period	Returns (Compounded Annualized)			Current Value of Standard Investment of ₹ 10000 in the			Scheme Return(%)^	Scheme Benchmark (Nifty Smallcap 100 TRI) (%)	Additional Benchmark (Nifty 50 TRI) (%)	Scheme Return (Rs.)	Scheme Benchmark (Nifty Smallcap 100 TRI) (Rs.)	Additional Benchmark (Nifty 50 TRI) (Rs.)	1 year	27.1315%	33.8665%	16.0617%	12,713	13,387	11,606
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3 years	37.7920%	35.9477%	21.8888%	26,139	25,104	18,099
5 years	NA	NA	NA	NA	NA	NA
Since inception*	31.3300%	20.2893%	14.3238%	36,830	24,198	18,971

**Inception date - date of allotment for Regular Plan and Direct Plan i.e. 19.12.2018*

Note: For the purpose of calculating the performance, the inception date is considered to be the date of release of first NAV of the Scheme. The "Returns" shown are for the Growth Options. Performance of the Dividend Plan for the investor would be net of the dividend distribution tax, as applicable.

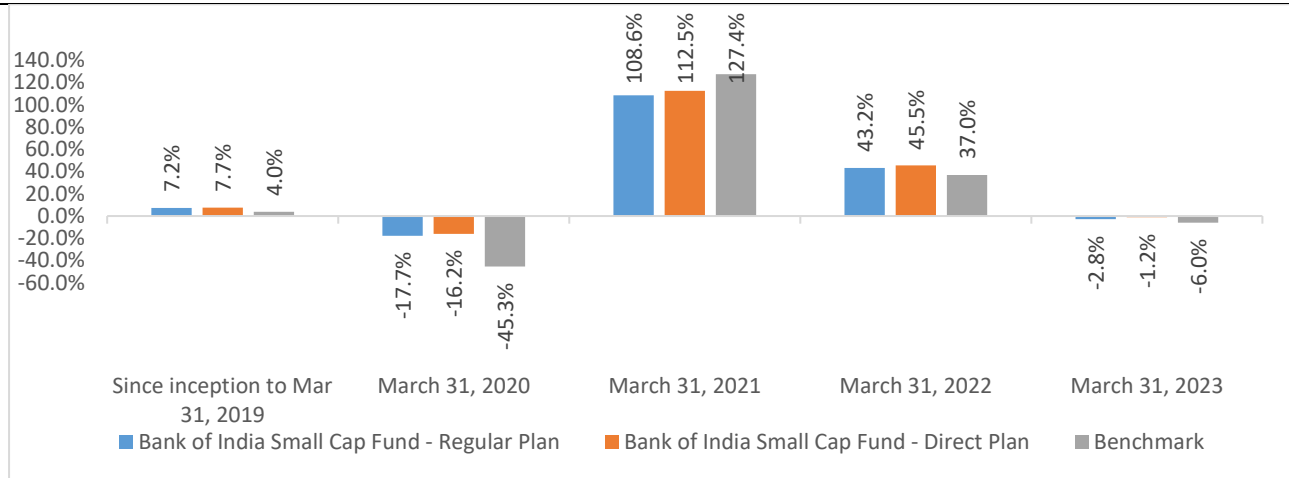
^Past performance may or may not be sustained in future. Above returns are in Compounded Annual Growth Rate (CAGR).

@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns

- 1. Mr. Dhruv Bhatia has been managing since April 27, 2022. In addition to this scheme, he manages 2 close ended schemes and 1 open ended scheme of Bank of India Mutual Fund.*
- 2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.*
- 3. Different plans shall have a different expense structure.*

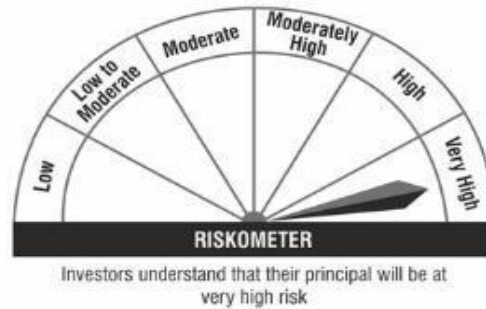
Absolute Returns (%) for each financial year for the last 5 years:

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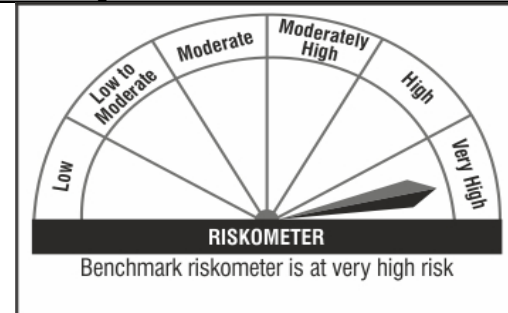


^Past performance may or may not be sustained in future. The Fund has not completed 5 years

Risk-o-meter is based on the scheme portfolio as on September 30, 2023



Risk-o-meter based on Benchmark Crisil Liquid Fund Index as on September 30, 2023



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Schemes Top
Portfolio Holdings 10

Bank of India Small Cap Fund - Top Ten Holdings as on September 30, 2023

Issuer Name	Portfolio %
Lemon Tree Hotels Limited	3.54
Rategain Travel Technologies Limited	3.09
KSB Limited	2.95
Radico Khaitan Limited	2.90
Cholamandalam Financial Holdings Limited	2.88
Praj Industries Limited	2.83
Kaynes Technology India Limited	2.82
Senco Gold Limited	2.66
KEI Industries Limited	2.63
CreditAccess Grameen Limited	2.61

Sector Allocation (% of Net Assets):

Industry level exposure^	Portfolio %
Capital Goods	26.24
Financial Services	15.99
Consumer Durables	9.29
Fast Moving Consumer Goods	8.96

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Healthcare	7.06
Automobile and Auto Components	6.93
Consumer Services	6.58
Chemicals	5.32
Information Technology	4.23
Realty	4.07
Others	2.41
Forest Materials	1.99
Telecommunication	0.64
Textiles	0.29
Construction	0.00
Power	0.00
Metals & Mining	0.00
Media, Entertainment & Publication	0.00
Services	0.00
Oil, Gas & Consumable Fuels	0.00
Construction Materials	0.00
Diversified	0.00
Total	100.00%

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	<p>^Industry Classification as recommended by AMFI. Further please visit http://www.boiaxamf.in/investor-corner#t2 for details on monthly portfolio holding.</p> <p>Aggregate investment in Scheme made by Board of Directors* - Nil Aggregate investment in Scheme made by concerned Schemes fund Manager* - 873,142.00 Aggregate investment in Scheme made by other Key Managerial Person* - Rs 2,736,475.78 <i>(Excluding the Investment made by Fund Manager of Bank of India Small Cap Fund)</i> *Data as on September 30, 2023</p>				
Scheme Portfolio turnover ratios as on September 30, 2023	0.60				
Scheme Information	<p>Assets Under Management (as at September 30, 2023): ₹ 684.85 crores No. of Folios (as at September 30, 2023): 105,385</p>				
Expenses of the Scheme	<p>(i)Load Structure For continuous offer: Entry Load*: Nil 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>*In terms of para 10.4 of SEBI master circular dated May 19, 2023, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor. Units issued on Re-investment of IDCW shall not be subject to Entry Loads.</p> <p>Recurring expenses:</p> <p>The annual total of all permissible recurring charges and expenses of the Fund shall be subject to the following limits as specified in Regulation 52(6) of the Regulations:</p> <table border="1"> <thead> <tr> <th>Assets under management Slab (In ₹ crore)</th> <th>Total expense ratio limits for equity oriented schemes</th> </tr> </thead> <tbody> <tr> <td>on the first ₹ 500 crores of the daily net assets</td> <td>2.25%</td> </tr> </tbody> </table>	Assets under management Slab (In ₹ crore)	Total expense ratio limits for equity oriented schemes	on the first ₹ 500 crores of the daily net assets	2.25%
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on the first ₹ 500 crores of the daily net assets	2.25%				

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on the next ₹ 250 crores of the daily net assets	2.00%
on the next ₹ 1,250 crores 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	Total expense ratio reduction of 0.05% for every increase of ₹ 5000 crores of daily net assets or part thereof
On balance of the assets	1.05%

In addition to the recurring expenses specified for the Scheme(s), the following expenses/GST may also be charged under the Scheme(s)-

- (a) Additional Expenses in respect of inflows from beyond top 30 cities - a maximum charge of 0.30% on the daily net assets computed as per the guidelines issued by SEBI for meeting distribution expenses incurred for bringing inflows from retail investors from such cities. Inflows of amount upto ₹ 2,00,000/- per transaction, by individual investors shall be considered as inflows from “retail investor”;
- (b) Additional expenses not exceeding 0.05% p.a. of daily net assets towards Investment Management and Advisory Fees and the various sub- heads of recurring expenses mentioned under Regulation 52 (2) and (4) of SEBI (MF) Regulations respectively. However, such additional expenses will not be charged if exit load is not levied/ not applicable to the Scheme.;
- (c) GST on Investment Management and Advisory Fees.

Actual expenses for the previous financial year: (2022-23):

Regular Plan: 2.49% (Including GST)

Direct Plan: 1.52% (Including GST)

Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under the Direct Plan.

For complete details on Annual Scheme Recurring Expenses please refer the Scheme Information Document of the Scheme.

Waiver of Load for Direct Applications	Pursuant to para 10.4 of SEBI master circular dated May 19, 2023 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 (Unit holders)	Investors are advised to refer to the details in the SID/SAI and also independently refer to his tax advisor.
Segregated Portfolio	In case of credit event, the Scheme may create segregated portfolio of debt and money market instruments in terms of applicable SEBI Portfolio regulations/ circulars. For more information, the Investors are requested to refer the section on “Segregated Portfolio” in the Scheme Information Document.

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<p>Daily Net Asset Value (NAV) Publication</p>	<p>AMC will declare separate NAV under Regular Plan and Direct Plan of the Scheme. The NAVs will be calculated and disclosed on every Business Day. NAV shall be calculated for upto two decimal places As required by SEBI, the NAVs shall be disclosed in the following manner:</p> <p>a) Displayed on the website of the Mutual Fund (www.boiaxamf.in)</p> <p>b) Displayed on the website of Association of Mutual Funds in India (AMFI) (www.amfiindia.com). Any other manner as may be specified by SEBI from time to time. Mutual Fund / AMC will provide facility of sending latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard. AMC shall update the NAVs on the website of the Fund and AMFI by 11.00 p.m. every Business day. In case of any delay in uploading on AMFI website, the reasons for such delay would be explained to AMFI in writing. 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 providing reasons and explaining when the Mutual Fund would be able to publish the NAVs. Further, the Mutual Fund / AMC will extend the facility of sending the latest available NAVs of the Scheme to the Unit holders through SMS upon receiving a specific request in this regard. Information regarding NAVs can be obtained by the Unit holders / Investors by visiting the nearest ISC or by sending an e-mail to service@boimf.in or calling at our call center on 1800-103-2263/1800-266-2676(Toll-free)</p>	
<p>For Investor Grievances, Please contact</p>	<p>Registrar & Transfer Agent: KFin Technologies Limited Selenium Tower B, Plot Nos. 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500032, India Phone +91 40 7961 5247 E-mail: rathanga.pani@kfintech.com</p>	<p>Asset Management Company: Bank of India Investment Managers Private Limited) Ms. Roshni Pawar Investor Relation Officer Bank of India Investment Managers Private Limited <i>(Formerly BOI Star Investment Managers Private Limited Formerly BOI AXA Investment Managers Private Limited)</i> B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400013 Email: service@boimf.in, Toll Free Number: 1800 103 2263 /1800 266 2676 Tel No. : +91-22-61249024 Fax no. : 91-22-61249001</p>
<p>Unit holder's Information</p>	<p>Allotment: 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</p>	

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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

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:

I. Investors who do not hold Demat Account

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.

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.

[^] 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.

II. Investors who hold Demat Account

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.

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.

^{^^} 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,

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systematic 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) If a Unit holder desires to have a unit certificate (UC) in lieu of SOA the same would be issued to him within 30 days from the date of receipt of such request. Unit Certificates will not be issued for any fractional Units entitlement.
- i) Units held, either in the form of Account Statement or Unit Certificates, are non-transferable. 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 e mail 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

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request. Scheme wise annual report shall also be displayed on the website of the Mutual Fund (www.boiaxamf.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.boiaxamf.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.boiaxamf.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.boiaxamf.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.boiaxamf.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 para 5.1 of SEBI master circular dated May 19, 2023 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 format section of SEBI master circular dated May 19, 2023.

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	<p>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.</p> <p>Half Yearly Financial Results</p> <p>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, HYPERLINK "http://www.boiaxamf.in" www.boiaxamf.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.</p>
<p>Transaction Charges (For Purchases through agent) Lumpsum routed distributor/agent)</p>	<p>In accordance with para 10.5 of SEBI master circular dated May 19, 2023, with effect from November 1, 2011, Bank of India Investment Managers Pvt. Limited / Bank of India Mutual Fund shall deduct a Transaction Charge on per purchase / subscription of ₹ 10,000/- and above, as may be received from new investors (an investor who invests for the first time in any mutual fund schemes) and existing investors. The distributors shall have an option to either "Opt-in / Opt-out" from levying transaction charge based on the type of product. Therefore, the "Opt-in / Opt-out" status shall be at distributor level, basis the product selected by the distributor at the Mutual Fund industry level.</p> <p>Such charges shall be deducted if the investments are being made through the distributor/agent and that distributor / agent has opted to receive the transaction charges as mentioned below:</p> <ul style="list-style-type: none"> • For the new investor a transaction charge of ₹ 150/- shall be levied for per purchase / subscription of ₹ 10,000 and above; and • For the existing investor a transaction charge of ₹ 100/- shall be levied for per purchase / subscription of ₹ 10,000 and above. <p>The transaction charge shall be deducted from the subscription amount and paid to the distributor/agent, as the case may be and the balance shall be invested. The statement of account shall clearly state that the net investment as gross subscription less transaction charge and give the number of units allotted against the net investment.</p> <p>In case of investments through Systematic Investment Plan (SIP) the transaction charges shall be deducted only if the total commitment through SIP (i.e. amount per SIP installment x No. of installments) amounts to ₹ 10,000/- and above. In such cases, the transaction charges shall be deducted in 3-4 installments.</p> <p>Transaction charges shall not be deducted if:</p> <ol style="list-style-type: none"> a) The amount per purchases /subscriptions is less than ₹ 10,000/-; b) The transaction pertains to other than purchases/ subscriptions relating to new inflows such as Switch/STP, etc. c) Purchases/Subscriptions made directly with the Fund through any mode (i.e. not through any distributor/agent). d) Subscription made through Exchange Platform irrespective of investment amount. e) If the distributor has not "opted in"

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<p>Facility to transact in the Schemes through MF Utility infrastructure</p>	<p>MF Utility (“MFU”) - a “Shared Services” initiative, which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form and a single payment instrument. This facility is provided to enable investors, directly or through Mutual Fund distributors and financial advisors to transact in units of schemes offered by participating Asset Management Companies Limited across sales channels.</p> <p>MFUI will allot a Common Account Number (“CAN”), a single reference number for all investments in the participating Mutual Funds, for transacting in multiple Schemes of various participating Mutual Funds through MFU and to map existing folios, if any. Investors can create a CAN by submitting the CAN Registration Form (“CRF”) and necessary documents at the MFUI POS. The AMC and/or its Registrar and Transfer Agent (“RTA”) shall provide necessary details to MFUI as may be needed for providing the required services to investors/distributors through MFU. Investors are requested to visit the websites of MFUI or the AMC (www.boiaxamf.in) to download the relevant forms. Investors transacting through MFU shall be deemed to have consented to the exchange of information viz. personal and/or financial (including the changes, if any) between the Fund /the AMC and MFUI and/or its authorized service providers for validation and processing of transactions carried out through MFU.</p> <p>The applicability of Net Asset Value (NAV) for transactions under this facility shall be based on time stamping as evidenced by the data received from MFUI in this regard and also the realization of funds in the bank account of the Fund (and not the time of realization of funds in the bank account of MFUI) within the applicable cut-off timing. The uniform cut-off time as prescribed by SEBI and as mentioned in the SID / KIM of the Schemes of the Fund and the terms & conditions of offerings of the Scheme(s) of the Fund as specified in the SID, KIM and SAI of the Fund shall be applicable for applications received through this facility. Further, investors should note that transactions through this facility shall be subject to the terms & conditions as stipulated by MFUI/the Fund/ the AMC from time to time and any law for the time being in force. The usage of this facility will be deemed as the investor’s confirmation that the investor understands and agrees to be bound by all the terms and conditions applicable to this facility, as may be amended from time to time.</p> <p>For details on carrying out transactions through MFU or any queries or clarifications related to MFU, please contact the Customer Care of MFUI on 022-61344316 (during the business hours on all days except Saturday, Sunday and Public Holidays) or send an email to clientservices@mfindia.com. For any escalations and post-transaction queries pertaining to the Scheme(s) of the Fund, the investors can contact the AMC/RTA.</p> <p>The AMC reserves the right to change, modify or withdraw this facility at any point of time. However, the change will be effective only on a prospective basis. Further, the AMC reserves the right to restrict the number / type of schemes being offered through this facility.</p>
<p>Introduction of MFCentral as Official Point of Acceptance</p>	<p>Notice is hereby given to all the Unit holders/Investors that based on the para 16.6 of SEBI master circular dated May 19, 2023, to comply with the requirements of RTA inter-operable Platform for enhancing investors’ experience in Mutual Fund transactions / service requests, the Qualified Registrar and Transfer Agent (QRTA’s), Kfin Technologies Private Limited and Computer Age Management Services Limited (CAMS) have jointly developed MFCentral - A digital platform for Mutual Fund investors.</p>

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MFCentral is created with an intent to be a one stop portal / mobile app for all Mutual fund investments and service-related needs that significantly reduces the need for submission of physical documents by enabling various digital/phygital services to Mutual fund investors across fund houses subject to applicable Terms and conditions (T&Cs) of the Platform. MFCentral will be enabling various features and services in a phased manner. MFCentral may be accessed using <https://mfcentral.com/> and a Mobile App in future.

With a view to comply with all provisions of the aforesaid circular and to increase digital penetration of Mutual funds, Bank of India Mutual Fund designates MFCentral as its Official point of acceptance (DISC - Designated investor Service Centre) w.e.f. 23rd September 2021.

Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral, may do so at any of the designated Investor Service centers or collection centers of Kfintech or CAMS.

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 pertaining to scheme such as features, load structure, etc. made to the Scheme Information Document/ Key Information Memorandum by issue of addenda/ notice after the date of this Document from the AMC/ Mutual Fund/Investor Service Centers /Website/Distributors or Brokers.

Date: October 30, 2023

Place: Mumbai

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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 (Formerly BOI AXA Large & Mid Cap Equity Fund) (BOILMCEF)	Bank of India Tax Advantage Fund (Formerly BOI AXA Tax Advantage Fund) (BOITAF)	Bank of India Manufacturing & Infrastructure Fund (Formerly BOI AXA Manufacturing & Infrastructure Fund) (BOIMIF)	Bank of India Balanced Advantage Fund (Formerly BOI AXA Balanced Advantage Fund)	Bank of India Mid & Small Cap Equity & Debt Fund (BOI AXA 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.

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Differentiation factors	Bank of India Large & Mid Cap Equity Fund (Formerly BOI AXA Large & Mid Cap Equity Fund) (BOILMCEF)	Bank of India Tax Advantage Fund (Formerly BOI AXA Tax Advantage Fund) (BOITAF)	Bank of India Manufacturing & Infrastructure Fund (Formerly BOI AXA Manufacturing & Infrastructure Fund) (BOIMIF)	Bank of India Balanced Advantage Fund (Formerly BOI AXA Balanced Advantage Fund)	Bank of India Mid & Small Cap Equity & Debt Fund (BOI AXA Mid & Small Cap Equity & Debt Fund) (BOIMSEDF)
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%)	BATAF 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	Under normal market conditions, BOIMIF 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	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	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 - 250 th company in terms of full market capitalization and small caps are defined as 251st company

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Differentiation factors	Bank of India Large & Mid Cap Equity Fund (Formerly BOI AXA Large & Mid Cap Equity Fund) (BOILMCEF)	Bank of India Tax Advantage Fund (Formerly BOI AXA Tax Advantage Fund) (BOITAF)	Bank of India Manufacturing & Infrastructure Fund (Formerly BOI AXA Manufacturing & Infrastructure Fund) (BOIMIF)	Bank of India Balanced Advantage Fund (Formerly BOI AXA Balanced Advantage Fund)	Bank of India Mid & Small Cap Equity & Debt Fund (BOI AXA Mid & Small Cap Equity & Debt Fund) (BOIMSEDF)
	<p>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.</p>	<p>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</p>	<p>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</p>	<p>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.</p>	<p>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.</p>

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Differentiation factors	Bank of India Large & Mid Cap Equity Fund (Formerly BOI AXA Large & Mid Cap Equity Fund) (BOILMCEF)	Bank of India Tax Advantage Fund (Formerly BOI AXA Tax Advantage Fund) (BOITAF)	Bank of India Manufacturing & Infrastructure Fund (Formerly BOI AXA Manufacturing & Infrastructure Fund) (BOIMIF)	Bank of India Balanced Advantage Fund (Formerly BOI AXA Balanced Advantage Fund)	Bank of India Mid & Small Cap Equity & Debt Fund (BOI AXA Mid & Small Cap Equity & Debt Fund) (BOIMSEDF)
		portfolio construction.	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.		

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Differentiation factors	Bank of India Large & Mid Cap Equity Fund (Formerly BOI AXA Large & Mid Cap Equity Fund) (BOILMCEF)	Bank of India Tax Advantage Fund (Formerly BOI AXA Tax Advantage Fund) (BOITAF)	Bank of India Manufacturing & Infrastructure Fund (Formerly BOI AXA Manufacturing & Infrastructure Fund) (BOIMIF)	Bank of India Balanced Advantage Fund (Formerly BOI AXA Balanced Advantage Fund)	Bank of India Mid & Small Cap Equity & Debt Fund (BOI AXA Mid & Small Cap Equity & Debt Fund) (BOIMSEDF)
			<p>The final stock selection process would be a bottomup process wherein stocks from the short listed themes would be picked up based on valuations.</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 conform to the manufacturing and infrastructure theme.</p>		

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Differentiation factors	Bank of India Large & Mid Cap Equity Fund (Formerly BOI AXA Large & Mid Cap Equity Fund) (BOILMCEF)	Bank of India Tax Advantage Fund (Formerly BOI AXA Tax Advantage Fund) (BOITAF)	Bank of India Manufacturing & Infrastructure Fund (Formerly BOI AXA Manufacturing & Infrastructure Fund) (BOIMIF)	Bank of India Balanced Advantage Fund (Formerly BOI AXA Balanced Advantage Fund)	Bank of India Mid & Small Cap Equity & Debt Fund (BOI AXA Mid & Small Cap Equity & Debt Fund) (BOIMSEDF)
Asset Allocation	<p>Large Cap Equity* and equity related - 35% to 65%</p> <p>Midcap Equity and equity related securities** - 35% to 65%</p> <p>Small Cap Equity and equity related securities*** - 0 to 30%</p> <p>Debt & Money Market Securities/Instruments# - 0 to 30%</p> <p>Units of InvITs/REITs - 0 to 10%</p> <p>- Investments in derivative instruments shall not exceed 50% of net assets of the portfolio.</p>	<p>Equity and equity related Securities - 80% to 100%</p> <p>Debt & money market Securities- 0 to 20%</p>	<p>Equity and equity related securities of companies engaged in Manufacturing infrastructure and infrastructure related sectors - 80% to 100%</p> <p>Debt & money market Securities- 0 to 20%</p>	<p>Equity and equity related securities - 0% to 100%</p> <p>Debt & Money Market Securities/Instruments - 0% to 100%</p> <p>Units of InvITs/REITs - 0 to 10%</p>	<p>Mid Cap & Small Cap Equity & Equity Related Securities* - 65% to 80%</p> <p>Debt & Money market instruments - 20 to 35%</p> <p>*Mid Caps are defined as the 101st -250th company in terms of full market capitalization.</p>

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Differentiation factors	Bank of India Large & Mid Cap Equity Fund (Formerly BOI AXA Large & Mid Cap Equity Fund) (BOILMCEF)	Bank of India Tax Advantage Fund (Formerly BOI AXA Tax Advantage Fund) (BOITAF)	Bank of India Manufacturing & Infrastructure Fund (Formerly BOI AXA Manufacturing & Infrastructure Fund) (BOIMIF)	Bank of India Balanced Advantage Fund (Formerly BOI AXA Balanced Advantage Fund)	Bank of India Mid & Small Cap Equity & Debt Fund (BOI AXA Mid & Small Cap Equity & Debt Fund) (BOIMSEDF)
	<p># no investments will be made in securitized debt.</p> <p>*Large cap are defined as companies 1st -100th company in terms of full market capitalization</p> <p>**Mid caps are defined as companies 101st - 250th Company in terms of full market capitalization.</p> <p>***Small cap are defined as 251st Company onwards in terms of full market capitalization.</p>				Small caps are defined as the 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	BOITAF is an ELSS and hence	BOIMIF is a manufacturing and	By dynamic asset allocation, the scheme aims to reduce	BOIMSEDF is a Equity fund

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Differentiation factors	Bank of India Large & Mid Cap Equity Fund (Formerly BOI AXA Large & Mid Cap Equity Fund) (BOILMCEF)	Bank of India Tax Advantage Fund (Formerly BOI AXA Tax Advantage Fund) (BOITAF)	Bank of India Manufacturing & Infrastructure Fund (Formerly BOI AXA Manufacturing & Infrastructure Fund) (BOIMIF)	Bank of India Balanced Advantage Fund (Formerly BOI AXA Balanced Advantage Fund)	Bank of India Mid & Small Cap Equity & Debt Fund (BOI AXA Mid & Small Cap Equity & Debt Fund) (BOIMSEDF)
	<p>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</p>	<p>suited for investors who wish to avail of a deduction of income under Sec 80 C of Income Tax Act. BATAF 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</p>	<p>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.</p>	<p>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.</p>	<p>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%</p>

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Differentiation factors	Bank of India Large & Mid Cap Equity Fund (Formerly BOI AXA Large & Mid Cap Equity Fund) (BOILMCEF)	Bank of India Tax Advantage Fund (Formerly BOI AXA Tax Advantage Fund) (BOITAF)	Bank of India Manufacturing & Infrastructure Fund (Formerly BOI AXA Manufacturing & Infrastructure Fund) (BOIMIF)	Bank of India Balanced Advantage Fund (Formerly BOI AXA Balanced Advantage Fund)	Bank of India Mid & Small Cap Equity & Debt Fund (BOI AXA Mid & Small Cap Equity & Debt Fund) (BOIMSEDF)
	<p>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.</p>	<p>investments with a long-term horizon.</p>	<p>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</p>		<p>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.</p>

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Differentiation factors	Bank of India Large & Mid Cap Equity Fund (Formerly BOI AXA Large & Mid Cap Equity Fund) (BOILMCEF)	Bank of India Tax Advantage Fund (Formerly BOI AXA Tax Advantage Fund) (BOITAF)	Bank of India Manufacturing & Infrastructure Fund (Formerly BOI AXA Manufacturing & Infrastructure Fund) (BOIMIF)	Bank of India Balanced Advantage Fund (Formerly BOI AXA Balanced Advantage Fund)	Bank of India Mid & Small Cap Equity & Debt Fund (BOI AXA Mid & Small Cap Equity & Debt Fund) (BOIMSEDF)
			advisable to initially start his investment with a diversified equity fund.		
Assets under Management (As on September 30, 2023 (Rs. in crore)	237.01	888.63	137.82	104.17	492.08
No of folios as on September 30, 2023	15,904	117,664	11,579	3,019	19,396

Differentiation factors	Bank of India Small Cap Fund (Formerly BOI AXA Small Cap Fund) (BOISCF)	Bank of India Arbitrage Fund (Formerly BOI AXA Arbitrage Fund) (BOIAF)	Bank of India Flexi Cap Fund (Formerly BOI AXA Flexi Cap Fund)	Bank of India Bluechip Fund (Formerly BOI AXA Bluechip Fund) (BOIBF)	Bank of India Multi Cap Fund (BOIMF)
Objective/Purpose of the Scheme	BOISCF is a small cap fund which can	To generate income through arbitrage	The investment objective of the scheme	BOIBF is a Large cap fund which can	The investment objective of the scheme

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	invest in equity and equity-related securities of small cap companies.	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.	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.	invest in equity and equity-related securities of Large Cap companies.	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	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	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. The fund manager will evaluate price mismatch of a	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	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	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

BANK OF INDIA SMALL CAP FUND

	<p>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>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</p>	<p>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</p>	<p>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</p>	<p>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</p>
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BANK OF INDIA SMALL CAP FUND

	<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>the corresponding stock future etc.</p> <p>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>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</p>	<p>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>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</p>
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BANK OF INDIA SMALL CAP FUND

			gauged from factors like the positive/negative breadth of the market, inflows/outflows into equity mutual funds and FPI buying/selling figures.		like the positive/negative breadth of the market, inflows/outflows into equity mutual funds and FPI buying/selling figures.
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>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</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> <p>Equity & Equity related securities^ 65% to 100% High</p> <p>Debt including Corporate Debt and 0 to 35% Low to Medium Money Market instruments</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>The Asset Allocation Pattern of the Scheme would be as under:</p> <p>Equity & Equity related securities (75% to 100%) :</p> <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

BANK OF INDIA SMALL CAP FUND

	<p>InvITs/REITs - 0 to 10%</p>	<p>strategy pursued by the fund. 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</p>	<p>Units issued by REITs and InvITs 0 to 10% Medium to High ^ (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>Units issued by REITs and InvITs - 0 to 10%</p>	<p>& Equity related instruments of Small Cap companies-25% of total assets</p> <p>Debt and Money Market instruments-0 to 25%</p> <p>Units issued by REITs and INVITs- 0 to 10%</p>
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BANK OF INDIA SMALL CAP FUND

		<p>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</p>			
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BANK OF INDIA SMALL CAP FUND

		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.			
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	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.	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	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.

BANK OF INDIA SMALL CAP FUND

	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.	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.	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.		
Assets under Management (As on September 30, 2023 (Rs. in crore)	684.85	14.85	425.92	101.46	297.73
No of folios as on September 30, 2023	105,385	322	22,693	6,796	18,752

COMMON APPLICATION FORM

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

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

Application No: _____

1 DISTRIBUTOR INFORMATION (Refer Instruction No. 1)						FOR OFFICE USE ONLY	
Distributor ARN/ RIA	Bank Branch Code/ RIA Registration Number	Sub Agent ARN Code	EUIIN No.	CO Code	MO Code	Sales Code	Date/Time of Receipt

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.

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

Sole/1 st applicant/Guardian/ Authorised Signatory/POA	2 nd applicant/Authorised Signatory	3 rd applicant/Authorised Signatory
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2 TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY (Refer Instruction No. 1(a))	
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In case the purchase / subscription amount is ₹ 10,000 or more and your Distributor has opted to receive Transaction Charges, the same are deductible I confirm that I am a First time investor across Mutual Funds. 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 an existing investor in Mutual Funds.

3 EXISTING UNIT HOLDER INFORMATION [Please fill in your Folio Number and proceed to Scheme and Payment Details] (Refer Instruction No. 2(a))	
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Folio No. _____

4 MODE OF HOLDING & KIN/ KYC DETAILS (Refer Instruction No. 9(a & b))	
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Single Joint Anyone or Survivor (Default)

Permanent Account Number (PAN)	KYC Identification Number (KIN)	
First Applicant		<input type="checkbox"/> PAN/ KYC Proof Enclosed
Second Applicant		<input type="checkbox"/> PAN/ KYC Proof Enclosed
Third Applicant		<input type="checkbox"/> PAN/ KYC Proof Enclosed
Guardian (in case Minor)		<input type="checkbox"/> PAN/ KYC Proof Enclosed

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

Name (1st) _____

Date of Birth

D	D	M	M	Y	Y
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 Nationality _____ Country of Birth _____

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

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

Resident Individual NRI-Repatriation NRI-Non Repatriation Partnership Trust HUF AOP PIO Company Minor through guardian BOI OCI Body Corporate LLP Society / Club Foreign National Resident in India FPI Sole Proprietorship Non Profit Organisation Others (please specify) _____

LEI No. _____ Expiry Date:

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

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

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

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

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

Mr. Ms. M/s _____

Designation _____ Mobile +91 _____

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

Mailing address	
Landmark	
City	State
	Pin Code

Email ID* _____ Mobile* +91 _____ Tel. _____

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

Self Spouse My Dependents My Childrens

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

Overseas address (for FPIs/ NRIs/ PIOs)

Mailing address	
Landmark	
State	Country
	City
	Zip Code

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

Application No: _____

Received from: Mr. / Ms. / M/s _____ an application for allotment of units under Scheme _____, Plan _____, Option _____

Cheque/DD No _____ Dated ____/____/____ Amount (₹) _____ Drawn

on Bank and Branch _____.

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

Stamp, Signature & Date

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

Name (2nd)

Email ID*

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

Name (3rd)

Email ID*

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

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

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

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

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

as on DD MM YYYY

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

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

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

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

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

FOR MORE INFORMATION

Bank of India Mutual Fund (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

8 BANK ACCOUNT DETAILS - Mandatory (Payout Bank - If left blank, application will be rejected) (Refer Instruction No. 3)

Name of the Bank																																								
Account Number																A/C Type (Please ✓)	<input type="checkbox"/> Savings	<input type="checkbox"/> Current	<input type="checkbox"/> NRE	<input type="checkbox"/> NRO	<input type="checkbox"/> FCNR	<input type="checkbox"/> Others																		
Branch Address																																								
City																State											PIN Code													
MICR Code																(Please enter the 9 digit number that appears after your cheque number)															Cancelled copy of a cheque required in case of investments not through cheque									
IFSC Code (RTGS/NEFT)																(11 Character code appearing on your cheque leaf)																								

9 SCHEME AND PAYMENT DETAILS (Payment through Cash/Non-MICR Cheques/Outstation Cheques not accepted) (Refer Instruction No.4 & 8)

Scheme Name																																
Plan																Option																
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

10 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 _____

11 DEMAT ACCOUNT DETAILS – (Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant). (If Demat Account details are provided below, units will be allotted by default in electronic mode only) (Refer Instruction No. 10)

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

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

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

Name and Address of Nominee(s) (IN CAPITALS)	PAN	Relationship of Nominee with Unitholder	Date of Birth (Birth proof to be attached)*	Name 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						

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

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.

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.

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

SIGNATURE(S)

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

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).

Document Checklist	Individual	Company	Society	Partnership Firms	Investment through POA	Trusts	NRI	FPI	HUF	AOP & BOI	Demat Holder
PAN Card	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Resolution/ Authorisation to invest		✓	✓	✓		✓		✓		✓	
List of authorised signatories with specimen signatures		✓	✓	✓	✓	✓		✓		✓	
Memorandum & Articles of Association		✓									
Trust Deed						✓					
Bye-laws			✓								
Partnership Deed				✓							
Notorised POA (signed by investor and POA Holder)					✓						
Bank Account Proof (Latest available)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Demat Statement (Latest available)											✓
Client Master Statement (Latest available)											✓
HUF Deed									✓		
Overseas Auditor's Certificate & SEBI Regn. Certificate								✓			
UBO		✓	✓	✓		✓		✓	✓	✓	
FATCA & CRS	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

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



Name of the entity

Type of address given at KRA Residential or Business Residential Business Registered Office
 Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes

Folio Number / /

PAN Date of incorporation

City of incorporation Country of incorporation

Entity Constitution Type (Please tick as appropriate) Partnership Firm HUF Private Limited Company Public Limited Company Society AOP/BOI Trust Liquidator
 Limited Liability Partnership Artificial Juridical Person Others specify

Please tick the applicable tax resident declaration:

1. Is "Entity" a tax resident of any country other than India Yes No (If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)

Country	Tax Identification Number %	Identification Type (TIN or Other, please specify)

In case Tax Identification Number is not available, kindly provide its functional equivalent\$.
 In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.

In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here

ADDITIONAL KYC INFORMATION

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

OR

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

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

Is the entity involved in any of the mentioned services: (Please tick as appropriate)
 Foreign exchange/ Money changer Gaming/ Gambling/ Lottery (Casinos, betting syndicates)
 Money lending/ Pawning Not applicable

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

FATCA & CRS Declaration (Please consult your professional tax advisor for further guidance on FATCA & CRS classification)

PART A (to be filled by Financial Institutions or Direct Reporting NFEs)

We are a, Financial institution ⁶

OR

Direct reporting NFE ⁷ (please tick as appropriate)

GIIN

Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below

Name of sponsoring entity

GIIN not available (please tick as applicable) If the entity is a financial institution, Applied for Not required to apply for - please specify 2 digits sub-category ¹⁰ Not obtained - Non-participating FI

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

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

¹Refer 2a of Part C | ²Refer 2b of Part C | ³Refer 2c of Part C | ⁴Refer 3(ii) of Part C | ⁶Refer 1 of Part C | ⁷Refer 3(vii) of Part C | ¹⁰Refer 1A of Part C

FATCA - CRS Terms and Conditions

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

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

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

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

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

CERTIFICATION

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

Name

Designation

Signatures	Signatures	Signatures
------------	------------	------------

Date

Place

PART C FATCA Instructions & Definitions

1 Financial Institution (FI) - The term FI means any financial institution that is a Depository Institution Custodial Institution, Investment Entity or Specified Insurance company, as defined.

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

or

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

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

- (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
- (ii) The period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 - refer point 2c.)

- Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

FI not required to apply for GIIN:

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

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

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

Types of NFEs that are regarded as excluded NFE are:

a. Publicly traded company (listed company)

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

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

b. Related entity of a publicly traded company

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

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

Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The NFE is a Governmental Entity, an International Organization, a Central Bank , or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
05	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
07	Any NFE that fulfills all of the following requirements: <ul style="list-style-type: none"> • It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; • It is exempt from income tax in India; • It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof. Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:- (I) an Investor Protection Fund referred to in clause (23EA); (II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and (III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;

3. Other definitions

(i) Related entity

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

(ii) Passive NFE

The term passive NFE means

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

(iii) Passive income

The term passive income includes income by way of :

- (1) Dividends,
- (2) Interest
- (3) Income equivalent to interest,

PART D FATCA Instructions & Definitions (Contd.)

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

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

(iv) Controlling persons

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

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

- i. More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- ii. More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership;
or
- iii. More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

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

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

(A) Controlling Person Type:

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

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

- (i) a corporation the stock of which is regularly traded on one or more established securities markets;
- (ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (iii) the United States or any wholly owned agency or instrumentality thereof;
- (iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;

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

(vi) Owner documented FFI

An FFI meets the following requirements:

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

(vii) Direct reporting NFE

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

(viii) Exemption code for U.S. persons

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

FOR MORE INFORMATION

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

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

(Mandatory for Non-individual Investors)

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

II: Category	
<input type="checkbox"/>	Our company is a Listed Company on a recognized stock exchange in India / Subsidiary of a or Controlled by a Listed Company [If this category is selected, no need to provide UBO details].
Name of the Stock Exchange where it is listed#: _____	
Security ISIN# _____	
Name of the Listed Company (applicable if the investor is subsidiary/associate): _____	
#mandatory in case of Listed company or subsidiary of the Listed Company	
<input type="checkbox"/>	Unlisted Company
<input type="checkbox"/>	Partnership Firm / LLP
<input type="checkbox"/>	Unincorporated association / body of individuals
<input type="checkbox"/>	Public Charitable Trust
<input type="checkbox"/>	Private Trust
<input type="checkbox"/>	Religious Trust
<input type="checkbox"/>	Trust created by a Will
<input type="checkbox"/>	Others [please specify] _____

UBO / Controlling Person(s) details	
Does your company/entity have any individual person(s) who holds direct / indirect controlling ownership above the prescribed threshold limit? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If 'YES' - We hereby declare that the following individual person holds directly / indirectly controlling ownership in our entity above the prescribed threshold limit. Details of such individual(s) are given below.	
If 'NO' - declare that no individual person (directly / indirectly) holds controlling ownership in our entity above the prescribed threshold limit. Details of the individual who holds the position of Senior Managing Official (SMO) are provided below.	

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

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

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

Declaration

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

Signature with relevant seal:

Authorized Signatory	Authorized Signatory	Authorized Signatory
Name:	Name:	Name:
Designation:	Designation:	Designation:

Place _____

Date

D	D	M	M	Y	Y	Y	Y
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Instructions on Controlling Persons / Ultimate Beneficial Owner

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

A. For Investors other than individuals or trusts:

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

- more than 10% of shares or capital or profits of the juridical person, where the juridical person is a company.
- more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership.
- more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

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

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

B. For Investors which is a trust:

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

C. Exemption in case of listed companies / foreign investors

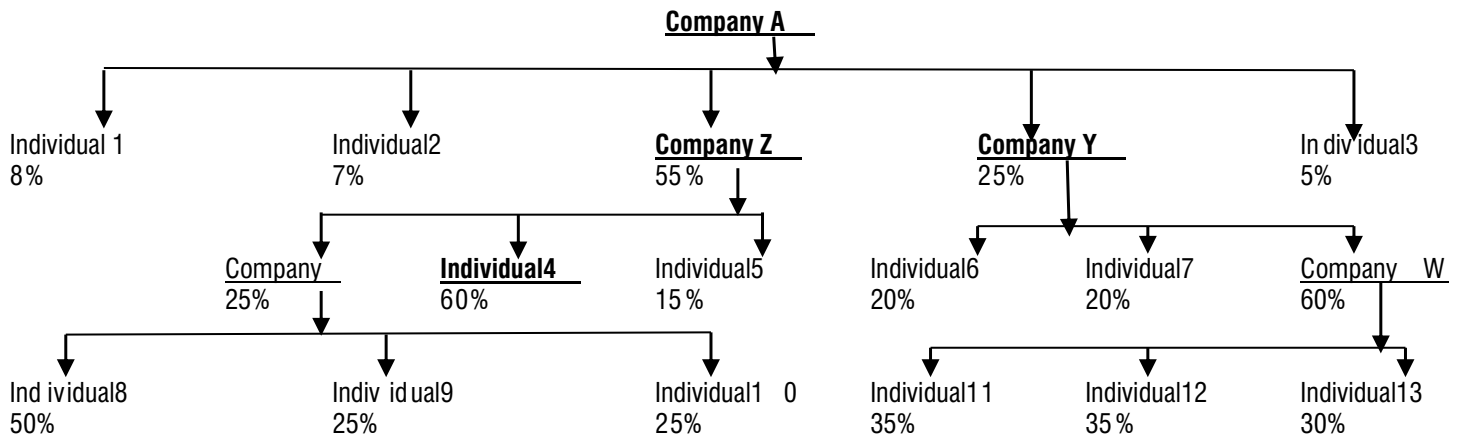
The client or the owner of the controlling interest is a company listed on a stock exchange or is a majority-owned subsidiary of such a company, there is no need for identification and verification of the identity of any shareholder or beneficial owner of such companies and hence exempted from UBO declaration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

D. KYC requirements

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

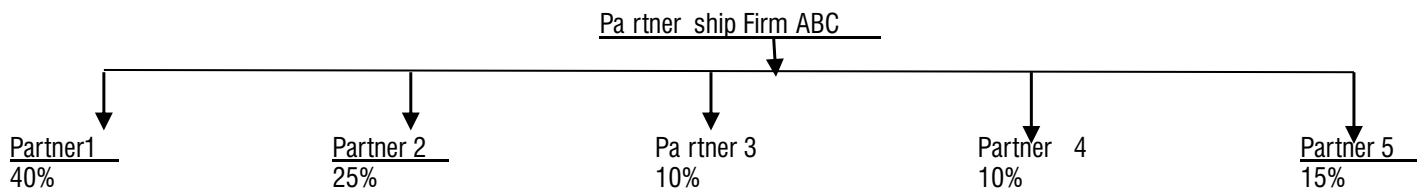
Sample Illustrations for ascertaining beneficial owner

Illustration No. 1 – Company A



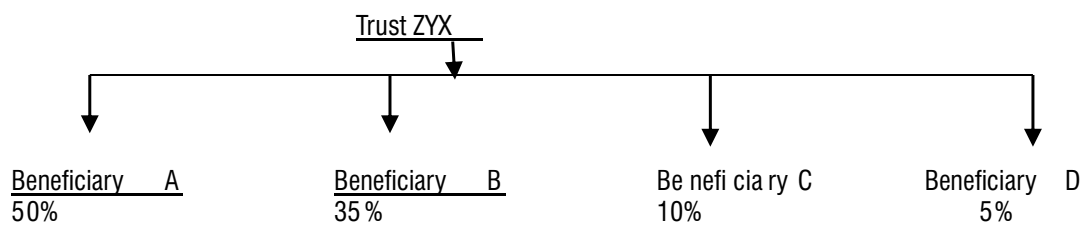
For Applicant A, Individual 4 is considered as UBO as it holds effective ownership of 33% in Company A. Hence details of Individual 4 must be provided with KYC proof, Shareholding pattern of Company A, Z & Y to be provided along with details of persons of Company Y who are senior managing officials and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

Illustration No. 2 – Partner ABC



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

Illustration No. 3 – Trustee ZYX



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

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



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

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

Application No: _____

1 DISTRIBUTOR INFORMATION						FOR OFFICE USE ONLY	
Distributor ARN/ RIA	Bank Branch Code/ RIA Registration Number	Sub Agent ARN Code	EUIIN No.	CO Code	MO Code	Sales Code	Date/Time of Receipt
<input type="checkbox"/> I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.							
Sole/1 st applicant/Guardian/Authorised Signatory/POA		2 nd applicant/Authorised Signatory		3 rd applicant/Authorised Signatory			

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.

2 REGISTRATION CUM MANDATE FORM FOR AUTO DEBIT / NACH FACILITY

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

3 APPLICANT INFORMATION AND SCHEME DETAILS

Sole / First Investor Name																
PAN No.											Folio No.					
Scheme Name/ Plan/ Option																
Sub Option											IDCW Frequency					

4 ANY DAY OR ANY DATE SIP/ PAYMENT DETAILS

Monthly - Any date of the month

D	D
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 (Between 1 to 28) Weekly - Any day of Transfer _____ (Monday to Friday)
(Default date is 10th if not specified) (Default day Wednesday if not specified)

Each SIP Amount (₹)

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 Cheque Amount

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 Cheque Number

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Bank & Branch Name

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Regular SIP SIP Period **: Start

M	M	Y	Y	Y	Y	Y	Y
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 End

M	M	Y	Y	Y	Y	Y	Y
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 (Maximum 30 Years) (Note: Please allow minimum one month for auto debit to register and start). If end date is not specified, the fund will continue SIP till it receives termination notice from the investor.

SIP TOP UP (Optional) TOP UP Amount: ₹ _____ TOP UP Frequency: Half Yearly Yearly
(Tick to avail this facility) TOP UP amount has to be in multiples of ₹ 500 only (Refer Point No. 16).

I/We hereby authorize Bank of India Mutual Fund (Formerly BOI AXA Mutual Fund) to debit my/our following bank account by Auto Debit / NACH Facility for collection of SIP payments.
**Minimum SIP term should be for 6 months for Monthly SIP.

I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above to debit my/our account directly or through participation in Auto Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will also inform AMC, about any changes in my/our bank account. I/We have read and agreed to the terms and conditions mentioned overleaf. I/We confirm that the ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. 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. I/We hereby agree to avail the TOP UP facility for SIP and authorize my bank to execute the NACH/ Standing Instruction/ Direct Debit for a further increase in installment from my designated account. We are not Citizens/Residents of USA/Canada.

First/ Sole Applicant/ Guardian/ PoA/ Authorised Signatory	Second Applicant/ Authorised Signatory	Third Applicant
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DEBIT MANDATE FORM NACH / DIRECT DEBIT

UMRN

F	O	R	O	F	F	I	C	E	U	S	E	O	N	L	Y
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Date

D	D	M	M	Y	Y	Y	Y
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Tick (✓)	Sponsor Bank Code	For Office use only		Utility Code	For Office use only																		
CREATE <input type="checkbox"/>	I/We hereby authorize	Bank of India Mutual Fund (Formerly BOI AXA Mutual Fund)			to debit (tick ✓)	SB/CA/CC/SB-NRE/SB-NRO/Other																	
MODIFY <input type="checkbox"/>	Bank a/c number	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																					
CANCEL <input type="checkbox"/>																							

with Bank

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 Name of customers bank IFSC

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 or MICR

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an amount of Rupees

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 Amount in words ₹

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FREQUENCY Mthly Qly H -Yrly Yrly As & when presented DEBIT TYPE Fixed Amount Maximum Amount

Reference 1

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 Phone No.

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Reference 2

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 Email ID

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I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank

PERIOD	From	<table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y	Signature Primary Account holder	Signature of Account holder	Signature of Account holder
	D	D	M	M	Y	Y	Y	Y					
	To	<table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y			
D	D	M	M	Y	Y	Y	Y						
Or	<input type="checkbox"/> Until Cancelled		1. Name as in bank records	2. Name as in bank records	3. Name as in bank records								

This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the user entity/Corporate to debit my account, based on the instruction as agreed and signed by me.
I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the User entity/Corporate of the bank where I have authorized the debit.

ACKNOWLEDGMENT SLIP (To be filled by the investor)

Folio No.	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																			Investor Name	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																		
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D	D	M	M	Y	Y	Y	Y																																
D	D	M	M	Y	Y	Y	Y																																

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/updation 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.
- Mandate duration period should be less than or equal to 30 years from the application date. An investor has option to choose the "End Date" of the SIP for maximum of 30 years from the start date.

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

INSTRUCTIONS - COMMON TO SWP/ STP FACILITIES AVAILABLE UNDER THE SPECIAL PRODUCTS (SWP /STP)

- Existing investors seeking for Special Product only, need to fill up this Special Product Form. New investors who wish to enrol for the Special Product should fill up Special Product Form in addition to the Common Application Form. However, in line with SEBI and AMFI guidelines the requirement of documents for submission of documents for subscription/ transaction is modified from time to time. Therefore, for such additional requirements the investor is required to refer the "Instruction for Completing the Application Form" (as provided in the main application form) and submit such additional documentation for the same.
- In case of renewal of SWP/ STP this form should be submitted at least 7 working days prior to the due date
- The investor has the right to discontinue SWP/ STP at any time he/she so desires by sending a written request at least 7 working days prior to the due date of next SWP / STP to any of the offices of Bank of India Mutual Fund (Formerly BOI AXA Mutual Fund) or its Authorised Collection Centres. On receipt of such request the SWP/ STP will be terminated.
- Units will be allotted / redeemed / transferred at the Applicable NAV related prices of the 1st / 7th / 10th / 15th / 20th / 25th of every month (or next business day, if 1st / 7th / 10th / 15th / 20th / 25th non business day). An account statement will be dispatched to the unit holders once every quarter within 10 working days of the end of each quarter. The first account statement will be issued within 10 working days of the initial investment.
- DIRECT APPLICATIONS** : Investors should ensure to write the word 'DIRECT' in the column 'ARN No' or 'Broker Code' in their applications for purchases/ additional purchases/ switches/fresh Systematic Investment Plans (SIP)/ fresh Systematic Transfer Plans (STP) in all such cases where applications are not routed through any distributor/ agent/broker. In cases where unit holder uses a pre-printed transaction slip where details in the 'ARN No' or 'Broker Code' column is already printed, unit holder should cancel the ARN No/ Broker Code, write 'DIRECT' in the said column and it should also be counter signed by the unit holder/ all joint holder(s). Transactions slips/application forms where the column under 'ARN No' or 'Broker Code' is provided, has to be filled by the unit holder as 'DIRECT' for processing the same as Direct applications. Investors can submit their applications for purchases / additional purchases/ switches/fresh SIP/ fresh STP at any of the Official Point(s) of Acceptance of Bank of India Mutual Fund (Formerly BOI AXA Mutual Fund). The list of Official Point(s) of Acceptance is available on the website of Bank of India Mutual Fund (Formerly BOI AXA Mutual Fund) (www.boimf.in).
- The applicability of SWP/ STP will be as per the terms & conditions of the respective Scheme Information Documents and Statement of Additional Information.
- Options available under SWP:
 - Fixed withdrawal: Investors can withdraw fixed amount as indicated in the ready reckoner below & the dates applicable for the same are 1st / 7th / 10th / 15th / 20th / 25th.
 - Appreciation SWP: Appreciation of above ₹ 500/- can be withdrawn at monthly, quarterly, half yearly and annually frequency & the dates applicable for the same are 1st / 7th / 10th / 15th / 20th / 25th of the relevant month. In both Fixed Withdrawal and Appreciation SWP, Units will be redeemed basis Applicable NAV on the date chosen as per above.
- If the STP application has from date and to date, then it refers to calendar days and processing happens only on business days.
- If the STP application has number of installments, the number of installment is registered by omitting the non business day and holidays.

Ready Reckoner for Special Product

	Available	Minimum Amount	SIP Frequency	Minimum Duration	Available		Minimum Amount	STP Frequency	Minimum Duration	Available	Minimum Amount	Withdrawal Frequency	Minimum Duration Installment	
					IN	OUT								
Bank of India Large & Mid Cap Equity Fund (Formerly BOI AXA Large & Mid Cap Equity Fund)	✓	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	✓	✓	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	✓	Minimum balance in a scheme for SWP should be ₹ 10,000	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 1
Bank of India Tax Advantage Fund (Formerly BOI AXA Tax Advantage Fund)	✓	₹ 500 and in multiples of ₹ 1 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	✓	✓	₹ 500 and in multiples of ₹ 1 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	✓	Minimum balance in a scheme for SWP should be ₹ 10,000	₹ 500 and in multiples of ₹ 1 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 1
Bank of India Manufacturing & Infrastructure Fund (Formerly BOI AXA Manufacturing & Infrastructure Fund)	✓	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	✓	✓	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	✓	Minimum balance in a scheme for SWP should be ₹ 10,000	₹ 1,000 and in multiples of ₹ 1 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 1
Bank of India Conservative Hybrid Fund (Formerly BOI AXA Conservative Hybrid Fund)	✓	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	✓	✓	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	✓	Minimum balance in a scheme for SWP should be ₹ 25,000	₹ 500 and in multiples of ₹ 100 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 1
Bank of India Balanced Advantage Fund (Formerly BOI AXA Balanced Advantage Fund)	✓	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	✓	✓	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	✓	Minimum balance in a scheme for SWP should be ₹ 10,000	₹ 1,000 and in multiples of ₹ 1 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 1
Bank of India Mid & Small Cap Equity & Debt Fund (Formerly BOI AXA Mid & Small Cap Equity & Debt Fund)	✓	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	✓	✓	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	✓	Minimum balance in a scheme for SWP should be ₹ 10,000	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 1
Bank of India Arbitrage Fund (Formerly BOI AXA Arbitrage Fund)	✓	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	✓	✓	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	✓	Minimum balance in a scheme for SWP should be ₹ 10,000	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 1
Bank of India Small Cap Fund (Formerly BOI AXA Small Cap Fund)	✓	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	✓	✓	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	✓	Minimum balance in a scheme for SWP should be ₹ 10,000	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 1
Bank of India Flexi Cap Fund (Formerly BOI AXA Flexi Cap Fund)	✓	Monthly - ₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	✓	✓	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 6 Weeks	✓	Minimum balance in a scheme for SWP should ₹ 10,000	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 1
Bank of India Bluechip Fund (Formerly BOI AXA Bluechip Fund)	✓	Monthly - ₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	✓	✓	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	✓	Minimum balance in a scheme for SWP should ₹ 10,000	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 1

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

Ready Reckoner for Special Product

Schemes	SIP				STP				SWP					
	Available	Minimum Amount	SIP Frequency	Minimum Duration	Available		Minimum Amount	STP Frequency	Minimum Duration	Available	Minimum Amount	Withdrawal Frequency	Minimum Duration Installment	
					IN	OUT								
Bank of India Multi Cap Fund	✓	Monthly - ₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	✓	✓	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	✓	Minimum balance in a scheme for SWP should be ₹ 10,000	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Quarterly	Monthly - 6 Quarterly - 4
Bank of India Short Term Income Fund (Formerly BOI AXA Short Term Income Fund)	✓	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	✓	✓	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	✓	Minimum balance in a scheme for SWP should be ₹ 25,000	₹ 500 and in multiples of ₹ 100 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 1
Bank of India Liquid Fund (Formerly BOI AXA Liquid Fund)	✗	Not Applicable			✓	✓	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	✓	Minimum balance in a scheme for SWP should be ₹ 10,000	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 1
Bank of India Ultra Short Duration Fund (Formerly BOI AXA Ultra Short Duration Fund)	✓	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	✓	✓	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	✓	Minimum balance in a scheme for SWP should be ₹ 10,000	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 1
Bank of India Credit Risk Fund (Formerly BOI AXA Credit Risk Fund)	Not Applicable													
Bank of India Overnight Fund (Formerly BOI AXA Overnight Fund)	✗	Not Applicable			✓	✓	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	✓	Minimum balance in a scheme for SWP should be ₹ 10,000	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 1

FOR MORE INFORMATION

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Email us at

service@boimf.in

Website

www.boimf.in

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TRANSACTION FORM For Existing Investors Only

1. DISTRIBUTOR INFORMATION (Refer Section 1 under instructions)						FOR OFFICE USE ONLY	
Distributor ARN/ RIA	Bank Branch Code/ RIA Registration Number	Sub Agent ARN Code	EJIN No.	CO Code	MO Code	Sales Code	Date/Time of Receipt

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.

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

Sole/1 st applicant/Guardian/ Authorised Signatory/POA	2 nd applicant/Authorised Signatory	3 rd applicant/Authorised Signatory
--	---	---

• Country of Birth / Citizenship / Nationality or Tax Residency, other than India, for any applicant? (✓): Yes / No (Mandatory to ✓). If Yes, please fill FATCA Declaration.
• Non Individual investors should mandatorily fill separate FATCA & UBO Declarations

2. UNIT HOLDER DETAILS (MANDATORY) (Please fill in BLOCK Letters)			(Refer Section 2 under instructions)					
Name of Sole /First Applicant <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s.			EXISTING FOLIO NO. <table border="1" style="display: inline-table; width: 100%; height: 15px;"></table>					
	Permanent Account Number (PAN)	CKYC identification Number (KIN No)	KYC Proof Enclosed					
1st Applicant			<input type="checkbox"/>					
2nd Applicant			<input type="checkbox"/>					
3rd Applicant			<input type="checkbox"/>					
Guardian			<input type="checkbox"/>					
Legal Entity Identifier (LEI)	(Refer Section 8 under instructions)							

3. ADDITIONAL PURCHASE REQUEST			(Refer Section 3 under instructions)					
Scheme Name <table border="1" style="display: inline-table; width: 100%; height: 15px;"></table>								
Plan <table border="1" style="display: inline-table; width: 20%; height: 15px;"></table>	Option <table border="1" style="display: inline-table; width: 20%; height: 15px;"></table>				<input type="checkbox"/> STP <small>(Increase the additional purchase is for continuation of existing STP)</small>			
Investment Amount <table border="1" style="display: inline-table; width: 30%; height: 15px;"></table>	DD Charges <table border="1" style="display: inline-table; width: 30%; height: 15px;"></table>	Net Amount <table border="1" style="display: inline-table; width: 30%; height: 15px;"></table>						
Cheque/DD No <table border="1" style="display: inline-table; width: 30%; height: 15px;"></table>	Cheque/DD Date <table border="1" style="display: inline-table; width: 30%; height: 15px;"></table>	Drawn on Bank <table border="1" style="display: inline-table; width: 30%; height: 15px;"></table>						
Branch Name <table border="1" style="display: inline-table; width: 60%; height: 15px;"></table>		A/c Type [please ✓] <input type="checkbox"/> Saving <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> FCNR						
<small>• Cheque should be in favour of the scheme name. • Third Party & O/S cheques will not be accepted and transaction is liable to be rejected. • Refer SID/ SAL. • Investment should be through the bank account registered with us.</small>								

4. SWITCH REQUEST			(Refer Section 4 under instructions)					
From	Scheme <table border="1" style="display: inline-table; width: 100%; height: 15px;"></table>	To	Scheme <table border="1" style="display: inline-table; width: 100%; height: 15px;"></table>					
	Plan/ Option <table border="1" style="display: inline-table; width: 100%; height: 15px;"></table>		Plan/ Option <table border="1" style="display: inline-table; width: 100%; height: 15px;"></table>					
	IDCW Sub Option <table border="1" style="display: inline-table; width: 100%; height: 15px;"></table>		IDCW Sub Option <table border="1" style="display: inline-table; width: 100%; height: 15px;"></table>					
	IDCW Frequency <table border="1" style="display: inline-table; width: 100%; height: 15px;"></table>		IDCW Frequency <table border="1" style="display: inline-table; width: 100%; height: 15px;"></table>					
Amount <table border="1" style="display: inline-table; width: 30%; height: 15px;"></table>	OR Number of Units <table border="1" style="display: inline-table; width: 30%; height: 15px;"></table>					OR <input type="checkbox"/> All units (Please 3)		

5. REDEMPTION REQUEST		
Scheme <table border="1" style="display: inline-table; width: 30%; height: 15px;"></table>	Plan <table border="1" style="display: inline-table; width: 30%; height: 15px;"></table>	Option <table border="1" style="display: inline-table; width: 30%; height: 15px;"></table>
Amount <table border="1" style="display: inline-table; width: 30%; height: 15px;"></table>	OR Number of Units <table border="1" style="display: inline-table; width: 30%; height: 15px;"></table>	OR <input type="checkbox"/> All units (Please 3)

6. CHANGE OF CONTACT DETAILS							
Tel No. <table border="1" style="display: inline-table; width: 20%; height: 15px;"></table>	STD Code <table border="1" style="display: inline-table; width: 20%; height: 15px;"></table>	Res. <table border="1" style="display: inline-table; width: 20%; height: 15px;"></table>	Off. <table border="1" style="display: inline-table; width: 20%; height: 15px;"></table>	Fax <table border="1" style="display: inline-table; width: 20%; height: 15px;"></table>			
1 st Applicant <table border="1" style="display: inline-table; width: 20%; height: 15px;"></table>	Mobile No. <table border="1" style="display: inline-table; width: 20%; height: 15px;"></table>	Email ID <table border="1" style="display: inline-table; width: 20%; height: 15px;"></table>					

7. DECLARATION AND SIGNATURE(S) (Mandatory - If left blank, application will be rejected)			(Refer Section 7 under instructions)					
<small>I/We have read and understood the contents of the Scheme Information Document(s) and Statement of Additional Information of Bank of India Mutual Fund (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's (Formerly BOI AXA Mutual Fund) bank(s) and/or Distributor/Broker/Investment Advisor. I/We have neither received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We declare that the information given in this application form is correct, complete and truly stated.</small>								
<small>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.</small>								
<small>I/ We confirm that the ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.</small>								
<small>I/we authorize Bank of India Mutual Fund (Formerly BOI AXA Mutual Fund), 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.</small>								
SIGNATURE(S)			DATE <table border="1" style="display: inline-table; width: 100%; height: 15px;"></table>					
1 st applicant/Guardian/Authorised Signatory/POA			2 nd applicant/Authorised Signatory			3 rd applicant/Authorised Signatory		

----- TEAR HERE -----

TRANSACTION FORM - ACKNOWLEDGEMENT

To be filled in by the Investor

Folio No.

Transaction Details (Please 3)

- ADDITIONAL PURCHASE REQUEST SWITCH REQUEST REDEMPTION REQUEST
 CHANGE OF CONTACT DETAILS

Stamp Signature & Date

--

General Instructions

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

GUIDANCE NOTES TO HELP YOU FILL IN THE TRANSACTION SLIP.**Section 1 - DISTRIBUTOR INFORMATION**

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

Section 2 - UNIT HOLDERS DETAILS

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

Section 3 - ADDITIONAL PURCHASE REQUEST

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

Section 4 - SWITCH REQUEST

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

Section 5 - REDEMPTION REQUEST

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

Section 6 - CHANGE OF CONTACT DETAILS

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

Section 7 - DECLARATION AND SIGNATURES

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

Section 8 - LEGAL ENTITY IDENTIFIER (LEI)

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

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FOR MORE INFORMATION**Bank of India Mutual Fund (Formerly BOI AXA Mutual Fund)**

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CENTRAL KYC REGISTRY | Know Your Customer (KYC) Application Form | Individual

Important Instructions:


- A) Fields marked with "*" are mandatory fields.
- B) Please fill the form in English and in BLOCK letters.
- C) Please fill the date in DD-MM-YYYY format.
- D) Please read section wise detailed guidelines / instructions at the end.
- E) List of State / U.T code as per Indian Motor Vehicle Act, 1988 is available at the end.
- F) List of two character ISO 3166 country codes is available at the end.
- G) KYC number of applicant is mandatory for update application.
- H) For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.

For office use only (To be filled by financial institution)	Application Type* <input type="checkbox"/> New <input type="checkbox"/> Update	KYC Number <input style="width: 200px;" type="text"/> (Mandatory for KYC update request)
	Account Type* <input type="checkbox"/> Normal <input type="checkbox"/> Simplified (for low risk customers) <input type="checkbox"/> Small <input type="checkbox"/> OTP based E-KYC	

1. PERSONAL DETAILS (Please refer instruction A at the end)

	Prefix	First Name	Middle Name	Last Name
<input type="checkbox"/> Name* (Same as ID proof)	<input style="width: 40px;" type="text"/>	<input style="width: 140px;" type="text"/>	<input style="width: 140px;" type="text"/>	<input style="width: 140px;" type="text"/>
Maiden Name	<input style="width: 40px;" type="text"/>	<input style="width: 140px;" type="text"/>	<input style="width: 140px;" type="text"/>	<input style="width: 140px;" type="text"/>
Father / Spouse Name	<input style="width: 40px;" type="text"/>	<input style="width: 140px;" type="text"/>	<input style="width: 140px;" type="text"/>	<input style="width: 140px;" type="text"/>
Mother Name	<input style="width: 40px;" type="text"/>	<input style="width: 140px;" type="text"/>	<input style="width: 140px;" type="text"/>	<input style="width: 140px;" type="text"/>
Date of Birth*	<input style="width: 180px;" type="text"/>			
Gender*	<input type="checkbox"/> M- Male <input type="checkbox"/> F- Female <input type="checkbox"/> T-Transgender			
Marital Status*	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Others			
Citizenship*	<input type="checkbox"/> IN- Indian <input type="checkbox"/> Others (ISO 3166 Country Code <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>)			
Residential Status*	<input type="checkbox"/> Resident Individual <input type="checkbox"/> Non Resident Indian <input type="checkbox"/> Foreign National <input type="checkbox"/> Person of Indian Origin			
Occupation Type*	<input type="checkbox"/> S-Service (<input type="checkbox"/> Private Sector <input type="checkbox"/> Public Sector <input type="checkbox"/> Government Sector) <input type="checkbox"/> O-Others (<input type="checkbox"/> Professional <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student) <input type="checkbox"/> B-Business <input type="checkbox"/> X- Not Categorized			

PHOTO



Signature / Thumb Impression

2. TICK IF APPLICABLE RESIDENCE FOR TAX PURPOSES IN JURISDICTION(S) OUTSIDE INDIA (Please refer instruction B at the end)

ADDITIONAL DETAILS REQUIRED* (Mandatory only if section 2 is ticked)

ISO 3166 Country Code of Jurisdiction of Residence*	<input style="width: 40px;" type="text"/>
Tax Identification Number or equivalent (If issued by jurisdiction)*	<input style="width: 180px;" type="text"/>
Place / City of Birth*	<input style="width: 180px;" type="text"/>
ISO 3166 Country Code of Birth*	<input style="width: 40px;" type="text"/>

3. PROOF OF IDENTITY (PoI)* (Please refer instruction C at the end)

(Certified copy of any one of the following Proof of Identity[PoI] needs to be submitted)

<input type="checkbox"/> A- Passport Number <input style="width: 100px;" type="text"/>	Passport Expiry Date <input style="width: 100px;" type="text"/>
<input type="checkbox"/> B- Voter ID Card <input style="width: 150px;" type="text"/>	
<input type="checkbox"/> C- PAN Card <input style="width: 100px;" type="text"/>	
<input type="checkbox"/> D- Driving Licence <input style="width: 150px;" type="text"/>	Driving Licence Expiry Date <input style="width: 100px;" type="text"/>
<input type="checkbox"/> E- UID (Aadhaar) <input style="width: 100px;" type="text"/>	
<input type="checkbox"/> F- NREGA Job Card <input style="width: 150px;" type="text"/>	
<input type="checkbox"/> Z- Others (any document notified by the central government) <input style="width: 150px;" type="text"/>	Identification Number <input style="width: 100px;" type="text"/>
<input type="checkbox"/> S- Simplified Measures Account - Document Type code <input style="width: 40px;" type="text"/>	Identification Number <input style="width: 100px;" type="text"/>

4. PROOF OF ADDRESS (PoA)*

4.1 CURRENT / PERMANENT / OVERSEAS ADDRESS DETAILS (Please see instruction D at the end)

(Certified copy of any one of the following Proof of Address [PoA] needs to be submitted)

Address Type*	<input type="checkbox"/> Residential / Business <input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office <input type="checkbox"/> Unspecified
Proof of Address*	<input type="checkbox"/> Passport <input type="checkbox"/> Driving Licence <input type="checkbox"/> UID (Aadhaar) <input type="checkbox"/> Voter Identity Card <input type="checkbox"/> NREGA Job Card <input type="checkbox"/> Others <input style="width: 40px;" type="text"/> please specify <input style="width: 40px;" type="text"/> <input type="checkbox"/> Simplified Measures Account - Document Type code <input style="width: 40px;" type="text"/>

Line 1*	<input style="width: 180px;" type="text"/>	City / Town / Village*	<input style="width: 100px;" type="text"/>
Line 2	<input style="width: 180px;" type="text"/>		
Line 3	<input style="width: 180px;" type="text"/>		
District*	<input style="width: 80px;" type="text"/>	Pin / Post Code*	<input style="width: 60px;" type="text"/>
		State / U.T Code*	<input style="width: 40px;" type="text"/>
		ISO 3166 Country Code*	<input style="width: 40px;" type="text"/>

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 City / Town / Village*

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 City / Town / Village*

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 refer instruction G at the end)

Addition of Related Person Deletion of Related Person KYC Number of Related Person (if available*)

Related Person Type* Guardian of Minor Assignee Authorized Representative

Name* Prefix First Name Middle Name Last Name

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

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

A- Passport Number Passport Expiry Date --

B- Voter ID Card

C- PAN Card

D- Driving Licence Driving Licence Expiry Date --

E- UID (Aadhaar)

F- NREGA Job Card

Z- Others (any document notified by the central government) Identification Number

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 : -- 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:

- 1 Fields marked with '*' are mandatory fields.
- 2 Tick '✓' wherever applicable.
- 3 Self-Certification of documents is mandatory.
- 4 Please fill the form in English and in BLOCK Letters.
- 5 Please fill all dates in DD-MM-YYYY format.
- 6 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.
- 7 KYC number of applicant is mandatory for updation of KYC details.
- 8 For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.
- 9 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

- 1 **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.
- 2 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

- 1 **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

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

- 1 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.
- 2 State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.
- 3 In case of Simplified Measures Accounts for verifying the address of the applicant, any one of the following documents can also be submitted and undernoted 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

- 1 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.
- 2 In case of multiple correspondence / local addresses, Please fill 'Annexure A1'

F Clarification / Guidelines on filling 'Contact details' section

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

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

- 1 Provide KYC number of related person if available.

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

- 1 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	SI
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 Île 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		