

# **KEY INFORMATION MEMORANDUM**

# Bank of India Consumption Fund (An open ended equity scheme following consumption theme)

This product is suitable for investors who are seeking*:	Scheme Riskometer	Benchmark Riskometer
Long term capital appreciation.     An equity scheme investing in equity & equity related securities of companies engaged in consumption and consumption related sector or allied sectors.	RISKOMETER Investors understand that their principal will be at very high risk	RISKOMETER Benchmark riskometer is at very high risk  As per AMFI, Tier I Benchmark is Nifty India Consumption TRI.

<sup>\*</sup>Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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

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

Name of Mutual Fund : Bank of India Mutual Fund

Name of Asset Management Company : Bank of India Investment Managers Private Limited

Name of Trustee Company : Bank of India Trustee Services Private Limited

Addresses, Website of the entities : B/204, Tower 1, Peninsula Corporate Park, Ganpatrao

Kadam Marg, Lower Parel, Mumbai 400013

Website: www.boimf.in

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

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

This Key Information Memorandum is dated November 14, 2024.



# Investment Objective

The Investment objective of the Scheme is to provide long-term capital appreciation from an actively managed portfolio of equity and equity related securities of companies engaged in consumption and consumption related sector or allied sectors. However, there is no assurance that the investment objective of the Scheme will be achieved.

# Asset Allocation Pattern of the scheme

This includes asset allocation table giving the broad classification of assets and indicative exposure level in percentage terms. The asset allocation should be consistent with the investment objective of the scheme and SEBI circulars on Categorization and Rationalization of Mutual Fund Schemes.

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Minimum	Maximum	
Equity & Equity related instruments of	80%	100%	Very High
companies engaged in consumption and			
consumption related sector or allied sectors#			
Other Equity & Equity Related Instruments	0%	20%	Very High
Debt and Money Market instruments*\$	0%	20%	Low to
			Medium
Units issued by REITs and InVITS	0%	10%	Very High

#For determining list of the companies eligible under consumption theme, the AMC will consider the Industry list published by NSE Indices for NIFTY India Consumption Index. Please refer link <a href="https://www.niftyindices.com/Methodology/Method\_NIFTY\_Equity\_Indices.pdf">https://www.niftyindices.com/Methodology/Method\_NIFTY\_Equity\_Indices.pdf</a> for current index methodology document published by NSE Indices.

\*Money Market instruments includes commercial papers, commercial bills, treasury bills, Triparty repo, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time.

\$The debt and money market instruments may include cash and cash equivalents.

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

The cumulative gross exposure through equity, debt, derivative positions (including commodity and fixed income derivatives), repo transactions and credit default swaps in corporate debt securities, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the scheme. References: para 12.18, 12.25, 12.26 and 12.28 of SEBI master circular dated June 27, 2024 on Mutual Funds.

Securities in which investment is made for the purpose of ensuring liquidity (debt and money market instruments) are those that fall within the definition of liquid assets.

SEBI has vide letter no. SEBI/HO/ IMD-II/DOF3/ OW/P/ 2021/31487/ 1 dated November 3, 2021 advised that for the purpose of the SEBI circular dated August 18, 2010, cash equivalent shall consist of the following securities having residual maturity of less than 91 days:

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



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

Sr. No.	Type of Instrument	Percentage of exposure	Circular references
1.	Securities Lending and Short Selling	Securities Lending:  The Scheme shall adhere to the following limits should it engage in Stock Lending:	Para-no. 12.11 of SEBI Master Circular dated June 27, 2024 on Mutual Funds
		1. Not more than 20% of the net assets of the Scheme can generally be deployed in Stock Lending.	
		2. Not more than 5% of the net assets of the Scheme can generally be deployed in Stock Lending to any single counter party (as may be applicable).	
		Short Selling by the Scheme:	
		The Scheme may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by SEBI.	
2.	Equity Derivatives for non hedging purpose	upto 50%	Para-no. 7.5, 7.6 and 12.25 of SEBI Master Circular dated June 27, 2024 on Mutual Funds
3.	Securitized Debt	0%	Para-no. 12.15 of SEBI Master Circular dated June 27, 2024 on Mutual Funds
4.	Overseas Securities	0%	Para-no. 12.19 of SEBI Master Circular dated June 27, 2024 on Mutual Funds
5.	ReITS and InVITS	Upto 10%	Para no. 12.21 of SEBI Master Circular dated June 27, 2024 on Mutual Funds
6.	Tri party Repo	Allocation may be made to TREPS from any amounts that are pending deployment or on account of any adverse market situation.	-
7.	Mutual Fund Units	The Scheme may invest upto 5% of the net assets of the Scheme in units of mutual fund schemes of Bank of	Clause 4 of Seventh Schedule of SEBI



	India Investment Managers Private	(MF)	Regulations,
	Limited ("AMC) or in the Scheme of	1996	
	other Mutual Funds in conformity		
	with the investment objective of the		
	Scheme and in terms of the		
	prevailing SEBI (MF) Regulations.		

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

Structured Obligations / Credit Enhancements as mentioned in para 12.2 of SEBI Master circular dated June 27, 2024 on Mutual Funds as amended from time to time.

Debt instruments with special features as referred to in para no. 12.3 of SEBI Master circular dated June 27, 2024 on Mutual Funds as amended from time to time.

Credit Default Swap transactions.

Repo/ reverse repo transactions in corporate debt securities

# Portfolio Rebalancing in case of passive deviation from asset allocation:

Pursuant to para 2.9 of SEBI Master circular dated June 27, 2024 on Mutual Funds, In case of such deviation from mandated asset allocation mentioned in the Scheme Information Document (SID) due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs), the portfolio would be rebalanced within a period of thirty (30) business days from the date of said deviation for all the schemes other than Overnight, Index and ETF Funds. In case the same is not aligned to the above asset allocation pattern within thirty (30) business days, justification in writing including details of efforts taken to rebalance the portfolio shall be placed shall be placed before the Investment Committee of the AMC.

The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. In case the portfolio of the scheme is not rebalanced within the aforementioned mandated plus extended timelines, AMC shall not be permitted to launch any new scheme till the time the portfolio is rebalanced. The AMC shall not levy exit load, if any, on the investors exiting such scheme. The AMC will comply with the reporting and disclosure requirements as stated in para 2.9 of SEBI Master circular dated June 27, 2024 on Mutual Funds and other applicable guidelines and circulars issued from time to time.

# <u>Portfolio</u> rebalancing in case of deviation from asset allocation under Defensive consideration:

It may be noted that the asset allocation percentages stated above are only indicative and not absolute. Subject to Regulations, and keeping in view market conditions, market opportunities and political and economic factors, the asset allocation pattern may change from time to time. The Fund Manager may alter the asset allocation for a short term period on defensive considerations as per para 1.14.1.2 of SEBI master circular dated June 27, 2024 on Mutual Funds. The deviations, if any, will be rebalanced within 30 calendar days from the deviation. In case the same is not aligned within 30 calendar days, justification shall be provided to the Investment Committee of the AMC and reasons for the same shall be recorded in writing.

# Investment Strategy

The Scheme aims to provide long-term capital growth from an actively managed diversified portfolio of equity & equity related securities of companies engaged in consumption and consumption related sector or allied sectors.



For determining list of the companies eligible under consumption theme the AMC will consider the Industry list published by NSE Indices for NIFTY India Consumption Index. Please refer link <a href="https://www.niftyindices.com/Methodology/Method NIFTY Equity Indices.pdf">https://www.niftyindices.com/Methodology/Method NIFTY Equity Indices.pdf</a> for current index methodology document published by NSE Indices.

We are witnessing increase in consumption in India given the shift inter-alia from unorganized to organized sector, premium categories and narrowing of rural and urban consumption gap. We believe factors like these will drive strong consumption spends in the coming decades.

The Scheme will invest across market capitalization. The Fund Manager would endeavor to allocate to companies using a bottom up approach while taking exposure in sectors which will benefit from the economic trends in consumption. The Fund Manager will consider macro and micro economic parameters and overlay it with an internal investment framework to arrive at the portfolio which will comprehend the sectors, stocks and style suited to the investment objective of the scheme. The stock selection of the scheme would emphasize on identifying companies with sound corporate managements and prospects of good future growth. The Fund Manager will favour companies that offer the best value relative to their respective long-term growth prospects, returns on capital and management quality.

For detailed investment strategy, please refer SID of the Scheme.

# Risk Profile of the Scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

# (i) Standard Risk Factors

- (a) Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- (b) As the price / value / interest rate of the securities in which the Scheme invests fluctuates, the value of the investment in the scheme may go up or down. As with any investment in securities, the NAV of the Units under the Scheme can go up or down, depending on the factors and forces affecting the markets. The various factors which impact the value of the scheme's investments include, but are not limited to, fluctuations in the bond markets, fluctuations in interest rates, prevailing political and economic environment, changes in government policy, factors specific to the issuer of the securities, tax laws, liquidity of the underlying instruments, settlement periods, trading volumes etc.
- (c) Past performance of the Sponsor/AMC/Mutual Fund does not guarantee future performance of the Scheme.
- (d) Bank of India Consumption Fund is only the name of the Scheme and does not in any manner indicate either the quality of the Scheme or its future prospects and returns.
- (e) While the Schemes will endeavour to declare IDCW under IDCW option, however, there is no guarantee or assurance that such IDCW will be declared/paid and such declaration / payment is entirely subject to availability of distributable surplus.
- (f) The Sponsor is not responsible or liable for any loss or shortfall in Scheme's corpus arising or resulting from the operation of the Scheme, beyond the initial contribution of Rs. 1,00,000/- (Rupees One Lakh only) made by it to the Fund at the time of setting up the Mutual Fund. The Associates of the Sponsor are not responsible or liable for any loss or shortfall resulting from the operation of the Scheme. However, the asset



- management company and the sponsor of the mutual fund shall be liable to compensate the affected investors and/or the scheme for any unfair treatment to any investor as a result of inappropriate valuation.
- (g) The present Scheme is not a guaranteed or assured return scheme and investors in the Scheme are not being offered any guaranteed / assured return.
- (h) Statements/Observations made in this Scheme Information Document are subject to the laws of the land as they exist at any relevant point of time.
- (i) Mutual Funds and securities investments are subject to market risks and the NAVs of the units issued under the scheme may go up or down depending on the factors and forces affecting the capital markets.
- (j) Growth, appreciation, IDCW and income, if any, referred to in this Scheme Information Document are subject to the tax laws and other fiscal enactments as they exist from time to time

# (ii) Scheme Specific Risk Factors

# A. Risk associated with investments in Equity and Equity related instruments:

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

# B. Risk Factors associated with Sectoral/Thematic Schemes:

1. The scheme shall seek to generate capital appreciation by investing in a diversified portfolio of companies that follow consumption and consumption related activity.



Investing in a thematic fund is based on the premise that the Fund will seek to invest in companies belonging to specific theme. This will limit the ability of the Fund to invest in other sectors. The consumption theme based portfolio may result in higher level of volatility vis-à-vis other diversified equity oriented schemes. Since the scheme will predominantly be investing in Consumption theme based securities it is expected to have higher market liquidity risk compared to a regular diversified equity scheme. Also, in case of equity investing, there is the risk that companies in that specific sectors will not achieve its expected earnings results, or that an unexpected change in the market (due to Government Policies or Macro Economic factors) or within the company may occur, both of which may adversely affect investment results. Thus investing in a sector/thematic specific fund could involve potentially greater volatility and risk.

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

- Investments in money market instruments involve a moderate credit risk i.e. risk of
  an issuer's ability to meet the principal payments. Additionally, money market
  securities, while are fairly liquid, lack a transparent secondary market, which may
  restrict the selling ability of the Scheme and may lead to the Scheme incurring losses
  till the security is finally sold.
- 2. Fixed Income and Money market instruments may also be subject to price volatility due to factors such as changes in interest rates, general level of market liquidity and market perception of credit worthiness of the issuer of such instruments.
- 3. The liquidity of investments may be restricted by trading volumes and settlement periods. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are uninvested and no return is earned thereon. The inability of the Scheme to make intended securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. By the same token, the inability to sell securities held in the Scheme's portfolio, due to the absence of a well-developed and liquid secondary market for debt securities, could result, at times, in potential losses to the Scheme, should there be a subsequent decline in the value of the securities held in the Scheme's portfolio.
- 4. The NAV of the Scheme's Units, to the extent the Scheme is invested in coupon bearing debt instruments, will be affected by changes in the general level of interest rates. When interest rates decline, the value of a portfolio of debt instruments can be expected to rise. Conversely, when interest rates rise, the value of a portfolio of debt instruments can be expected to decline. In case of floating rate securities it depends upon the frequency of the coupon reset.
- 5. The liquidity of the scheme is inherently restricted by trading volumes in securities in which it invest.
- 6. Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger liquidity risk in comparison with securities that are listed on the exchanges or offer other exit options to the investors, including put options.
- 7. Debt instruments can either be listed on any exchange or deemed to be listed which includes securities credited in the account as part of IPO allotment or any corporate action. It has been seen over the years that the price discovery in case of listed securities is much quicker and transparent. Moreover, securities that are listed on the stock exchange carry lower liquidity risk, but the ability to sell these investments is limited by the overall trading volume on the stock exchanges. Now-a-days money market securities are fairly liquid, but lack a well-developed transparent secondary



market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the security is finally sold. This holds true when the Scheme is looking to purchase securities as well. Corporate debt market transactions in the primary and secondary market is an over the telephone market, which leads to poor price discovery and transparency. There are risks inherent in securities lending, including the risk of failure of the other party, in this case the approved intermediary to comply with the terms of the agreement. Such failure can result in a possible loss of rights to the collateral, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of corporate benefits accruing thereon.

- 8. Investment decisions made by the Investment Manager may not always be profitable.
- 9. Different types of securities in which the Schemes would invest as given in the SID carry different levels and types of risk. Accordingly, the Scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risk than Government securities. Further, even among corporate bonds, bonds which are rated AAA are comparatively less risky than bonds which are AA rated.
- 10. Interest Rate Risk: As with all debt securities, changes in interest rates will affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. Prices of long term securities generally fluctuate more in response to interest rate changes than of shorter-term securities. Interest rate movements in the Indian debt markets can be volatile leading to the possibility of large price movements up or down in debt and money market securities and thereby to possibly large movements in the NAV.

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

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



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

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

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

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

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

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

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

To mitigate the potential losses arising in case any member defaults in settling the transactions routed through CCIL, CCIL maintains a Default Fund. CCIL shall maintain two separate Default Funds in respect of its securities segment, one to meet



the losses airing out of any default by its members from outright and repo trades and other for meeting losses arising out of any default by its members from Triparty Repo trades.

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

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

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

- 15. **Repurchase Risk:** The Scheme is open-ended. To provide liquidity to the investors, the Fund proposes to provide repurchase facility in the Scheme on every Business Day.
- 16.**Performance Risk:** Performance of the Scheme may be impacted with changes in factors which affect the equity market and debt market.
- 17. **Legislative Risk:** This is the risk that a change in the tax code could affect the value of taxable or tax exempt interest income.
- 18. **Duration Risk:** Debt instruments of any issuer that has higher duration could be more risky in terms of price movements relative to those with lower duration. Thus any impact of interest rate changes would be higher on securities with higher duration irrespective of the status of the issuer of the security.
- 19. **Counterparty Risk:** This is the risk of failure of counterparty to the transaction to deliver securities against consideration received or to pay consideration against securities delivered, in full or in part or as per the agreed specification. There could be losses to the Scheme in case of counterparty default.
- 20. **Inflation Risk**: Inflation causes tomorrow's currency to be worth less than today's; in other words, it reduces the purchasing power of a bond investor's future interest payments and principal, collectively known as "cash flows." Inflation also leads to higher interest rates, which in turn leads to lower bond prices. Inflation indexed securities such as Treasury Inflation Protection Securities (TIPS) are structured to remove inflation risk.



- 21. **Basis Risk:** The underlying benchmark of a floating rate security or a swap might become less active or may cease to exist and thus may not be able to capture the exact interest rate movements, leading to loss of value of the portfolio.
- **22. Spread Risk:** In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. In the life of the security this spread may move adversely leading to loss in value of the portfolio. The yield of the underlying benchmark might not change, but the spread of the security over the underlying benchmark might increase leading to loss in value of the security.
- 23. **Settlement Risk:** Debt instruments run the risk of settlement which can adversely affect the ability of the fund house to swiftly execute trading strategies which can lead to adverse movements in NAV.
- 24. **Pre-payment Risk:** Certain debt instruments give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the fund.

# D. Risk associated with investments in Derivatives:

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

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

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

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

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



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

# Risk Associated with Covered Call Strategy:

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

# E. Risk associated with Securities Lending:

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

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

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

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

- 1. Market Risk: REITs and InvITs are volatile and prone to price fluctuations on a daily basis owing to market movements. Investors may note that AMC/ Fund Manager's investment decisions may not always be profitable, as actual market movements may be at variance with the anticipated trends. The NAV of the Scheme is vulnerable to movements in the prices of securities invested by the scheme, due to various market related factors like changes in the general market conditions, factors and forces affecting capital market, level of interest rates, trading volumes, settlement periods and transfer procedures.
- 2. **Liquidity Risk:** As the liquidity of the investments made by the Scheme(s) could, at times, be restricted by trading volumes and settlement periods, the time taken by the Mutual Fund for liquidating the investments in the scheme may be high in the event of immediate redemption requirement. Investment in such securities may lead to increase in the scheme portfolio risk.



3. **Reinvestment Risk:** Investments in REITs & InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or IDCW pay-outs, etc. Consequently, the proceeds may get invested in assets providing lower returns. The above are some of the common risks associated with investments in REITs & InvITs. There can be no assurance that a Scheme's investment objectives will be achieved, or that there will be no loss of capital. Investment results may vary substantially on a monthly, quarterly or annual basis.

# H. Risks associated with Segregated Portfolio:

- 1. Investor holding units of segregated portfolio may not able to liquidate their holding till the time recovery of money from the issuer.
- 2. Security(ies) held in segregated portfolio may not realize any value.
- 3. Listing of units of segregated portfolio in recognized stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.

# I. Redemption Risk:

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

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

# Plans/ Options

# Plans- Direct Plan and Regular Plan

# Options under each Plan(s):

- Growth
- Income Distribution cum Capital Withdrawal (IDCW) (Reinvestment of IDCW & payout of IDCW option)

Income Distribution and Capital Withdrawal ("IDCW") is at the discretion of the Trustees and subject to available distributable surplus.

# **Direct Plan**

Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor.

# Regular Plan

Regular Plan is available for all type of investors investing through a Distributor.

All the plans will have common portfolio.

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

Scenari	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan

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2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not mentioned	Regular Plan

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

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

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

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

# Subscriptions/Purchases including Switch - ins:

The following cut-off timings shall be observed by the Mutual Fund in respect of purchase of units of the Scheme and the following NAVs shall be applied for such purchase:

- 1. Where the application is received upto 3.00 pm on a Business day and funds are available for utilization before the cut-off time the closing NAV of the Business day shall be applicable;
- 2. Where the application is received after 3.00 pm on a Business day and funds are available for utilization on the same day or before the cut-off time of the next Business Day the closing NAV of the next Business Day shall be applicable;

Irrespective of the time of receipt of application, where the funds are not available for utilization before the cutoff time without availing any credit facility, the closing NAV of the day on which the funds are available for utilization shall be applicable.

# Allotment of Units under the Scheme for Purchase/Switch-in/Systematic Transactions:

- 1. For allotment of units in respect of purchase in the Scheme, it shall be ensured that Funds for the entire amount of subscription/purchase as per the application are credited to the Bank account of the Scheme before the cut-off time
- 2. For allotment of units in respect of switch-in to the Scheme from other Schemes, it shall be ensured that Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the Bank account of the Scheme before the cut-off time.
- 3. In case of systematic transactions, NAV will be applied basis realization of funds in the scheme account. This shall be applicable for all systematic transactions (Systematic Investment Plans as well as for Systematic Transfer Plans) irrespective of amount and registration date of the systematic transactions.

Please note that where funds are transferred/received first and application is submitted thereafter, date and time of receipt of the application shall be considered for NAV applicability.



# Transactions through online facilities / electronic modes: The time of transaction done through various online facilities / electronic modes offered by the Online Channel Partners of the AMC, for the purpose of determining the applicability of NAV, would be the time when the request for purchase / sale / switch of units is received in the servers of AMC/RTA. In case of transactions through Online facilities / electronic modes, there may be a time lag of few days between the amount of subscription being debited to investor's bank account and the subsequent credit into the respective Scheme's bank account. This lag may impact the applicability of NAV for transactions where NAV is to be applied, based on actual realization/receipt of funds by the Scheme. Under no circumstances will BOI MF/ AMC or its bankers or its service providers be liable for any lag / delay in realization of funds and consequent pricing of units. The AMC has the right to amend cut off timings of transactions received through online channels within the cut off time stipulated by SEBI (MF) Regulations for the smooth and efficient functioning of the Scheme. **Exchange Platforms & MFU:** The cut - off timing and applicability of Net Asset Value (NAV) shall be subject to the guidelines issued by SEBI in this regard from time to time. With respect to investors who transact through Stock Exchange Platforms (i.e. BSE/NSE or MFU), the applicable NAV shall be reckoned on the basis of the time stamping as evidenced by confirmation slip given by Stock Exchange/MFU mechanism, and subject to receipt of funds by the AMC/ Fund before the cut - off time of the Scheme for purchase transactions. These platforms are authorized Point of Acceptance for the limited purpose of time-stamping the transactions. Minimum **Purchase Additional Purchase** Redemption **Application During NFO:** Rs. 1000 and Rs. 1,000 (or equivalent Unit in Amount/ Rs. 5,000 and in multiples of Rs. multiples of Rs. 1/value) or account balance, which Number of 1/- thereafter. thereafter ever is lower Units On continuous basis: Rs. 5,000 and in multiples of Rs 1/- thereafter. Despatch of Redemption: Within 3 working days of the receipt of the redemption request at the authorised Redemption centre of the Bank of India Mutual Fund. Request **Benchmark** First Tier Benchmark: Nifty India Consumption TRI. Index Dividend The Income Distribution Cum Capital Withdrawal warrants shall be dispatched to the **Policy** unitholders within 7 Working days of the Record Date. (IDCW)

The IDCW will be paid to only those Unitholders whose names appear on the register of Unitholders of the Scheme / Option at the close of the business hours on the record date. Pursuant to 11.4 of SEBI Master Circular dated June 27, 2024 on Mutual Funds, The Fund is



Name of the Fund Manager	the AMC fails to dispatch to days, it shall be liable to pay be prescribed by SEBI from On payment of Income Disby the amount of Income Dany.	the IDCW paymery interest to the stribution Cum Constribution Cum	ents within the stip unit holders at 15% Capital Withdrawal, Capital Withdrawa s can be distributed (Equalization Reser	s from the record date. In case ulated time of seven working p.a. or such other rate as may the NAV will stand reduced al and statutory levies paid if as Income Distribution Cumve), which is part
Name of the	Bank of India Trustee Servi	ac Prizzato Limit	od	
Trustee	Dank of fildia 11 ustee Service	ces i fivate Liffit	eu	
Company				
		ı		
Performance	Compounded	Scheme	Benchmark	Additional Benchmark
of the scheme	Annualised Returns	Returns (%)	Returns (%)	Returns (%)
	D ( (1 1 (1		n-Growth Option	D.T.A
	Returns for the last 1	NA	NA	NA
	Year Returns for the last 3	NA	NA	NA
	Years	INA	INA	INA
	Returns for the last 5	NA	NA	NA
	Years	1,11		
	Returns since	NA	NA	NA
	Allotment*			
		Direct Plan	-Growth Option	
	Direct Plan - Returns for	NA	NA	NA
	the last 1 year			
	Direct Plan - Returns for	NA	NA	NA
	the last 3 years Direct Plan - Returns for	NA	NA	NA
	the last 5 years	1 1/1	1 1/1	1771
	Returns for Direct Plan	NA	NA	NA
	since allotment*			
	Absolute returns for last 5	years: Not app	licable	
	This scheme does not have			
Additional	1. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards			
Scheme	various sectors to be provided through a functional website link that contains detailed description.)- This is a new Scheme and hence, not applicable. Subsequently, the details			
Related				
Disclosures	related-disclosures-2).	шк ( <u>nttps://w</u>	ww.boimr.in/ stadi	sclosures/additional-scheme-
	related-disclosures-2).			
	2. Disclosure of name and	l exposure to T	op 7 issuers, stoc	ks, groups and sectors as a
				ETFs/index funds through a
				Not applicable- This is a new



	Scheme and hence, not applicable. Subsequently, the details can be accessed using the link ( <a href="https://www.boimf.in/siddisclosures/additional-scheme-related-disclosures-2">https://www.boimf.in/siddisclosures/additional-scheme-related-disclosures-2</a> ).			
	<b>3. Portfolio Turnover Rate particularly for equity oriented schemes shall also be disclosed</b> This is a new Scheme and hence, not applicable.			
Expense of the Scheme	New Fund Offer Period			
Load Structure	Exit Load:			
	<ul><li>For 10% of investments-:Nil</li><li>For remaining investments:1%</li></ul>	3 months from the date of allotment:  months from the date of allotment: Nil		
	,			
	Asset under Management slab ( in crore)	TER limits		
	on the first Rs. 500 crores of the daily net assets.	2.25%		
Recurring	on the next Rs. 250 crores of the daily net assets	2.00%.		
Expense	on the next Rs. 1,250 crores of the daily net assets.	1.75%		
	on the next Rs. 3,000 crores of the daily net assets	1.60%		
	on the next Rs. 5,000 crores of the daily net assets	1.50%.		
	On the next Rs.40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof,		
	on balance of the assets	1.05%		
	Actual expenses for the previous financial year: Not Applicable as the it is a new scheme.			
	The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read "Section-Annual Scheme Recurring Expenses" in the SID.			
Tax treatment for the Investors	Investor are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.			
(Unitholders)				
Daily Net Asset Value (NAV) Publication	The AMC will prominently disclose the NAVs under a separate head on the website of the Fund ( <a href="https://www.boimf.in/nav">https://www.boimf.in/nav</a> ) and of the Association of Mutual Funds in India-AMFI ( <a href="www.amfiindia.com">www.amfiindia.com</a> ) by 11 p.m. on every Business Day.			
For Investor Grievances	Name and Address of Registrar KFin Technologies Limited			



nlosco		Varray Calanium Toyyan R. Dlat No. 21 6-22 First Flags	
please contact		Karvy Selenium Tower B, Plot No 31 & 32, First Floor, Gachibowli, Financial District, Nanakramguda,	
Contact		Serilingampally, Hyderabad – 500032.	
		Seriniganipany, Tryderabad - 500052.	
		Telephone-+91 40 7961 5247	
		Email id: rathanga.pani@kfintech.com	
		Website address: www.kfintech.com	
		Website dadress. WWW.Minteeth.com	
	Name and Address of Investor	Ms. Roshni Pawar	
	Relations Officer of Bank of India	Investor Relation Officer	
	Investment Managers Pvt. Ltd.	Address: Bank of India Investment Managers Private	
	_	Limited B/204, Tower 1, Peninsula Corporate Park,	
		Ganpatrao Kadam Marg, Lower Parel, Mumbai	
		400013	
		Phone No: +91-22-61249024	
		Email: service@boimf.in	
		Contact details for general service requests and Complaint:	
		Investors can lodge any service request or complaints	
		or enquire about NAVs, Unit Holdings, IDCW, etc by	
		calling the Investor line of the AMC at toll free	
		number 1800 - 266 - 2676 & 1800 - 103 - 2263	
		(chargeable) from 9.00 am to 6.00 pm (Monday to	
		Saturday) or +91-22-61249000 (at local call rate for enquiring at AMC ISC's) or email – <a href="mailto:service@boimf.in">service@boimf.in</a> .	
		The service representatives may require personal	
		information of the Investor for verification of his / her	
		identity in order to protect confidentiality of	
		information. The AMC will at all times endeavor to	
		handle transactions efficiently and to resolve any	
		investor grievances promptly.	
		For any grievances with respect to transactions	
		through BSE StAR and / or NSE MFSS, the investors	
		/ Unit Holders should approach either the stock	
		broker or the investor grievance cell of the respective	
		stock exchange.	
Unitholders'	Give the frequency and the policy of th	e fund house for the providing the Accounts Statement,	
Information	Annual Financial results and Half year		
	Account Statements:		
	The AMC shall send an allotment confirmation specifying the units allotted by way of email		
	and/or SMS within 5 working days of receipt of valid application/transaction to the Unit		
	holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).		
	mode of in account statement form).		
	A Consolidated Account Statement (CA	AS) detailing all the transactions across all mutual funds	
	-	the distributor) and holding at the end of the month	



shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month.

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

For further details, refer SAI.

# **Annual Report:**

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

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

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

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

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

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

# Monthly/Half yearly Portfolio Disclosures:

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



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

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

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

# INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM

#### 1. GENERAL INSTRUCTIONS

 The application form is for all investors and should be completed in English in BLOCK Letters.

#### ii) Direct Investments

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

# 1 (a) TRANSACTION CHARGES

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

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

## Transaction Charges shall not be deducted for:

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

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

# (b) EMPLOYEE UNIQUE IDENTIFICATION NUMBER (EUIN):

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

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

# 2. APPLICANT'S INFORMATION

# a) Existing Unitholders

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

# b) New Applicant

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

- Payment for investment by means of Cheque, Demand Draft or any other mode shall be accepted from the bank account of the minor or from a joint account of the minor with the guardian only.
- Mutual Fund will send an intimation to Unit holders advising the minor (on attaining majority) to submit an application form along with prescribed documents to change the status of the account from 'minor' to 'major'.
- All transactions/standing instructions/systematic transactions etc. will be suspended i.e. the Folio will be frozen for operation by the guardian from the date of beneficiary child completing 18 years of age, till the status of the minor is changed to major. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new bank account.
- No investments (lumpsum/SIP/ switch in/ STP in etc.) in the scheme would be allowed once the minor attains majority i.e. 18 years of age.
- Guardian in the folio(s) on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian.
- The information on the relationship/status of the guardian as father, mother or legal guardian will be mandatory.
- In case of court appointed legal guardian- a notorised photo copy of the court order should be submitted alongwith the application.
- 6. Date of birth of the minor along with photocopies of supporting documents as enumerated below shall be mandatory while opening the account on behalf of minor:
  - i) Birth certificate of the minor, or
  - School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or
  - iii) Passport of the minor, or
  - iv) Any other suitable proof evidencing the date of birth of the minor.
- 7. In case of an application under Power of Attorney or by a limited company, body corporate, registered society, trust or partnership, etc. the relevant Power of Attorney or the relevant resolution or authority to make the application as the case may be, or duly certified copy thereof, along with the Memorandum and Articles of Association/ bye-laws must be lodged along with the application form.

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

- 8. PAN is mandatory: As per SEBI Circular MRD/Dop/Cir/-05/2007 dated May 10, 2007 Permanent Account Number (PAN) has been made the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction, w.e.f. August 13, 2007. PAN is mandatory for all mutual fund investments w.e.f. 1st January, 2008. Accordingly, any application not accompanied with the PAN is liable to be rejected.
  - Please contact any of the Investor Service Centres/ KFIN Technologies Ltd/ Distributors or visit our website www.boimf.in for further details.
- Applicants should indicate their status by ticking the appropriate box.
   Applications without a tick in the 'Status' box will be considered as investment by "Others". Those who select the status as "Others", they should specify their status in the space provided."
- The information and opinion contained in this document do not constitute a distribution, an offer to buy or sell or the solicitation of any offer to buy or sell any securities or financial instruments for persons belonging to United States of America ("US"), Canada and in Countries which are non-compliant with FATF Agreements to or for the benefit of United States persons (being persons resident in the US, corporations, partnerships or other entities created or organised in or under the laws of the US or any person falling within the definition of the term "US Person" under the US Securities Act of 1933, as amended) and persons of Canada and of Countries which are noncompliant with FATF Agreements; (collectively called 'Restricted Persons'). The term "U.S. Person" shall mean any person that is a "United States Person" within the meaning of Regulation under the United States Securities Act of 1933 or as defined by the U.S. Commodity Futures Trading Commission or as per such further amended definitions, interpretations, legislation, rules, regulations etc. as may be in force from time to time. In no event shall members of the Bank of India Group and / or their directors. officers and employees be liable for any special direct, indirect, special, incidental or consequential damages arising out of the use of information / opinion herein. Hence, the units of the schemes can be purchased by persons other than 'U.S Person', residents in Canada and in Countries which are non-compliant with FATF Agreements.
- In accordance with SEBI Circular No. CIR/MIRSD/13/2013 dated December 26, 2013, the additional details viz. Occupation details, Gross Annual Income/networth and Politically Exposed Person (PEP)\* status mentioned under section 4 & 5 which was forming part of uniform KYC form will now be captured in the application form of the Fund. Also, the detail of nature of services viz. Foreign Exchange/Gaming/Money Lending, etc., (applicable for first/sole applicant) is required to be provided as part of Client Due Diligence (CDD) Process of the Fund.

# **INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM (contd.)**

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

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

#### 3 BANK DETAILS

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

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

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

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

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

#### 4. MODE OF PAYMENT

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

# e) NRI/FPI/PIO Investors

- Repatriation basis: Payments by NRIs/FPIs/Persons of Indian Origin residing abroad, may be made either by way of Indian Rupee drafts or cheques by means of
  - (i) inward remittance through normal banking channels; or (ii) out of funds held in NRE/FCNR account payable at par and payable at the cities where the Customer Service Centres are located.
  - In case of Indian Rupee drafts purchased through NRE/FCNR Account, an account debit certificate from the bank issuing the draft confirming the debit should also be enclosed. In case the debit certificate is not provided, the AMC reserves the right to reject the application of the NRI investors.
- Non Repatriation basis: NRIs or Persons of Indian origin residing abroad investing on a non-repatriable basis may do so by issuing cheques/demand drafts drawn on Non-Resident Ordinary (NRO) account payable at the cities where the Customer Service Centres are located.
- FIRC certificate: In case of investments by Non Resident Indians (NRIs), if FIRC certificate was not submitted, KFIN Technologies Ltd/AMC will not provide FIRC outward letters to banks.

# 4. Transfer of Income Distribution cum capital withdrawal Plan

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

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

namo, ronamo alo ib	ovv option(s) in the following mariner.
Old Name (Option / Plan)	New Name (Option / Plan)
Dividend Payout	Payout of Income Distribution cum capital withdrawal option (Payout of IDCW)
Dividend Re-investment	Reinvestment of Income Distribution cum capital withdrawal option (Re-investment of IDCW)
Dividend Transfer Plan	Transfer of Income Distribution cum capital withdrawal plan (Transfer of IDCW)

Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges stipulated by the State Bank of India. Outstation Demand Draft has been defined as a demand draft issued by a bank where there is no ISC available for Investors. The AMC will not accept any request for refund of demand draft charges, in such cases.

# 5. REDEMPTION/ DIVIDEND REMITTANCE

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

## 6. NOMINATION

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

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

# m. Transmission Facility

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

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

# 7. E-MAIL COMMUNICATION:

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

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

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

# **INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM (contd.)**

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

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

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

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

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

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

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

# 9. KNOW YOUR CUSTOMER (KYC) COMPLIANCE:

# a. KYC registered under KYC Registration Agency (KRA): Units held in account statement (non-demat) form

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

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

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

# Units held in electronic (demat) form

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

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

## b. Central KYC Records Registry (CKYCR):

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

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

# 10. DEMAT/NON-DEMAT MODE:

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

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

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

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

# 11. PLEDGE/LIEN:

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

# 12. MULTIPLE BANK ACCOUNTS

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

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

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

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

# **INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM (contd.)**

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

#### 14. Details under FATCA & CRS:

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

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

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

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

<sup>s</sup>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.

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

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS indicia
U.S. place of birth	Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes;
	<ol> <li>Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below);AND</li> </ol>
	Any one of the following documents:     Certified Copy of "Certificate of Loss of Nationality     or Reasonable explanation of why the customer     does not have such a certificate despite renouncing     US citizenship;     or Reason the customer did not obtain U.S.     citizenship at birth

FATCA & CRS Indicia	Documentation required for Cure of
observed (ticked)	FATCA/ CRS indicia
Residence/ mailing address in a country other than India	Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and
	2. Documentary evidence (refer list below)
Telephone number in a	If no Indian telephone number is provided
country other than India	<ol> <li>Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and</li> </ol>
	2. Documentary evidence (refer list below)
	If Indian telephone number is provided along with a
	foreign country telephone number
	Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; <b>OR</b>
	2. Documentary evidence (refer list below)
Telephone number in a country other than India	Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and
	2. Documentary evidence (refer list below)

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

- Certificate of residence issued by an authorized government body\*
- Valid identification issued by an authorized government body\* (e.g. Passport, National Identity card. etc.)
- \* Government or agency thereof or a municipality of the country or territory in which the payee claims to be a resident.

## 15. Ultimate Beneficial Owners(s)

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

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

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

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

# 17. Legal Entity Identifier (LEI):

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

# 18. Ready Reckoner for the Plans and Options offered

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

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# **Bank of India Consumption Fund**

(An open ended equity scheme following consumption theme)

# **APPLICATION FORM**

1 DISTRIBUTOR INFORMATION

Distributor ARN/ RIA

THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING\*:

Long term capital appreciation.
 An equity scheme investing in equity & equity related securities of companies engaged in consumption and consumption related sector or allied sectors.

EUIN No.

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

Sub Agent ARN Code



(Refer Instruction No. 1)

Bank Branch Code/ Sub Broker Code

Scheme Riskometer



**Application No:** 

Sales Code

Benchmark Riskometer



FOR OFFICE USE ONLY

Date/Time of Receipt

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

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

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andmark  ty  State  Mobile* +91  Tel.  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 asse 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.  Lating address   Mr PFIs/ NRIs/ PIOs)  Lating address   City   Zip Code    ACKNOWLEDGEMENT SLIP (TO BE FILLED IN BY THE SOLE/FIRST APPLICANT)  Application No:  Lating address   Plan   Regular   Direct    Plan   Regular	We are a "Non-Profit Or tax Act, 1961 (43 of 196 Company registered und If yes, please quote Regi (If not registered already, for Investments "On behalaME OF GUARDIAN (in	ion 8 c ganizati 1), and er the se stration please alf of M case of	ompa on" [N is regi ection of No. or registe	anies t IPO] wistered 8 of the f Darpa er imme	hich I as a Con an po ediat	ve be has be trust o npanie ortal of ely and	en cor or a s es Act Niti	decla onstitu society t, 201: Aayog nfirm v	arat uted y und 3 (1) g. with Sch	for reder the 8 of 2 the about the OF	eligio e So 2013 bove Certif	us or obcieties ). • inform	haritat Regist	ole pu tration	rpose n Act,	more) s refer 1860	red to (21 o	in c f 186	clause 60) or	(15) any :	of sec similar	State	of the legis	e Inc lation	ome- n or a	athe	ır [	\ N	<b>/ES</b>			<b>NO</b>	Guar	dian
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FOR MORE INFORMATION

Bank of India Mutual Fund
Add: B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400013

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

Email us at service@boimf.in

Website www.boimf.in

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Nominee 1  Nominee 2  Nominee 3  I / We hereby confirm that I / We do not wish to appoint any nominee(s) for my multaal fund units held in my / our multaal 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, Sead on the value of assets held in the mutual fund folio.  POA holder cannot monitable.  First / Sole Applicant  DECLARATION  Whe have read and understood the contents of the Scheme Information Document and Statement of Additional Information of Bank of India Mutual Fund including the section on Who cannot invest and apret to added by the turns and conditions applicable thereto. Whe hereby alterior and on a foreigned from the purpose of any contravention or excellent or any Part, Pules, Regulations, Notifications or Directions issued by any regulatory authority in India. Whe hereby authories Bank of India Mutual Fund and or to Benthalour Riorder / Investment Authories and Contravention or excellent or the purpose of any contravention or excellent or proprieting contravention and the information provided collected in this application form is correct, complete and muty stated.  Whe search are and with the Scheme is being recommended to make the fundamental proprieting services to make or for goining, centriuming and or promising in the purpose of any contravention or excellent in the purpose of any contravention or excellent in the purpose of any contravention or provided collected in this application form is correct, complete and muty stated.  Whe request Rank of India Mutual Fund day hought provide in the submitted from an amongst which the Scheme is being recommended to make a fundamental provider investment account folion.  Again of particular provider investment fundamental provider investment account folion.  Again of particular provider investment account folion.  Whe request stank o	Nomines 1   Nomines 2   Nomines 2   Nomines 2   Nomines 2   Nomines 2   Nomines 3   Nomines 4   Nomines 5   Nomines 6   Nomi	"					Nominee with	(Birth proof to		Name of Guar	dian	(Optional)/ Guardian of	the units will be shared by each Nominee (should
Nominee 2   Nominee 3	Nomines 2							(to be furn	ished	in case the Nominee i	s a minor)*		aggregate to 100%)*
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.	I/ We herely 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 or nominee(s) and further are aware that in case of cealt 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.  PAD holder cannot mind the value of assets held in the mutual fund folio and understand the issues involved in non appointment or nominate.  First / Sole Applicant    Page   P		Nom	inee 1									
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hereby authorise Bank of India Mutual Fund its Investment Manager and its agents to disclose details of my investment to my bank(s)Bank of India Mutual Fund and /or Distributor (Broker, I'nvestment Advisor. I/We have neither received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. We declare that the information given in this application form is correct, complete and truly stated.  I/We are aware that the information provided/collected in this application form is necessary in relation to operation of my/our investment account. I/We hereby give consent for sharing my/our data/information with any third party as may be required by Bank of India Mutual Fund for the purpose of providing services to me/us or for opening, continuing and operating my/our investment account/folio.  I/We confirm that the ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him by the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.  I/We request Bank of India Mutual Fund to update my/our following details for the above Folios. I/we authorize Bank of India Investment Managers Pvt. Litd. 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 Addrask 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's Sadhara Self Service Update Portal, currently, https://ssup.uidai.gov.in/web/guest/update and also with Bank of India North Market Portal, currently, https://ssup.uidai.gov.in/	hereby authorise Bank of India Mutual Fund its Investment Manager and its agents to disclose details of my investment tomy banks (SPank of India Mutual Fund and /or Distributor, Robert / Investment Advisor. Whe have neither received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. U'We declare that the information given in this application form is correct, complete and truly stated.  U'We are aware that the information provided/collected in this application form is necessary in relation to operation of my/our investment account. U'We hereby give consent for sharing my/our data/information with any third party as may be required by Bank of India Mutual Fund for the purpose of providing services to me/us or for opening, continuing and operating my/our investment account/folio.  I' We confirm that the ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him by the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.  We request Bank of India Mutual Fund to update my/our following details for the above Folios. I/we authorize Bank of India Mutual Fund to update my/our following details for the above Folios. I/we authorize Bank of India Mutual Fund to update my/our following details for the above Folios. I/we authorize Bank of India Mutual Fund to update my/our following details for the above Folios. I/we authorize Bank of India Mutual Fund to update my/our following details for the above Folios. I/we authorize Bank of India Mutual Fund to Update Provise Mutual Funds for the above Folios. I/we authorize authorities including India Mutual Fund (IDAI) Provise Mutual Funds for the details to any of the appropriate authorities including India Mutual Fund (IDAI) Provise Mutual Funds for the Authorities of the Provis	sou	urces only and d	oes not in	volve and is	not designed for the purpos	e of any contraven	ition or evasion of				it mod amondy	
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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	Trusts	NRI	FPI	HUF	AOP & BOI	Demat Holder
PAN Card	<b>√</b>	✓	✓	✓	<b>√</b>	1	<b>√</b>	<b>√</b>	<b>√</b>	✓	✓
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	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

# **Bank of India Consumption Fund**

(An open ended equity scheme following consumption theme)

# APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) FORM

# THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING\*:

- Long term capital appreciation.
- An equity scheme investing in equity & equity related securities of companies engaged in consumption and consumption related sector or allied sectors.



Scheme Riskometer



Benchmark Riskometer



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

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# UNDERTAKING BY ASBA INVESTOR AND ACCOUNT HOLDER

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

Applicable to NRIs only: I/We confirm that I am/we are non-resident of Indian Nationality/origin and I/we hereby confirm that the funds for subscription, have been remitted from abroad through normal banking channels or from funds in my/our non-resident external/ordinary account/FCNR account. I/We am/are not prohibited from accessing capital markets under any order/ruling/judgement etc. of any regulation, including SEBI. I/We am/are confirm that my application is in compliance with applicable Indian and Foreign laws.

First / Sole Applicant / Guardian	Second Applicant	Third Applicant

## **INSTRUCTIONS FOR FILLING ASBA APPLICATION FORM**

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

FOR MORE INFORMATION

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

Email us at service@boimf.in

Website www.boimf.in

# **REGISTRAR & TRANSFER AGENT**

KFIN Technologies Limited

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

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



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

Investors must read Instructions before completing this Form

To Scheme Bank of India Consumption Fund (Plan)

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# **INSTRUCTIONS FOR AUTO SWITCH**

- (1) Auto Switch facility is a Special facility available to the investors having invested in Specified Schemes of Bank of India Mutual Fund only during the New Fund Offering (NFO) period whereby investors can switch their units from such Specified Schemes at the specified date during the NFO Period.
- (2) Auto Switch out facility is available only for Bank of India Liquid Fund, Bank of India Ultra Short Duration Fund, Bank of India Arbitrage Fund and Bank of India Overnight Fund.
- (3) Unit holders are advised to read the Statement of Additional Information (SAI), Scheme Information Document (SID) and Key Information Memorandum (KIM) of the Scheme which is available at all the Investor Service Centers (ISC), brokers/ distributors and on our website http://www.boimf.in carefully before investing.
- (4) This Auto Switch Form can be used only by the investors having invested in eligible/ specified schemes of Bank of India Mutual Fund to switch their units. Bank of India Mutual Fund reserves the right to extend or limit the said facility on such terms and conditions as may be decided from time to time. For eligible/ specified transferor scheme please refer to SID.
- (5) Existing unit holders having investments in Schemes other than mentioned above and wish to switch their investments have to fill up a seperate Switch Form.
- (6) The application for Auto Switch will be processed on the closing day of the NFO.
- (7) All valid Auto Switch request would be treated as switchout/ redemption for the Transferor Scheme.
- (8) The units from the Specified Transferor Scheme will be switched, subject to provisions mentioned in the Scheme Information Document of the Transferor Scheme. The units in the Transferee Scheme will be allotted at the NFO Price of the Scheme on the Specified Schemes allotment date.
- (9) Unitholders are required to maintain clear balance in accordance with amount specified in the Auto Switch Application Form on the execution date. In case of insufficient balance in the account/folio, the application for Auto Switch will be rejected.
- (10) Unit holders should note that Unit holders' details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the folio number of the Transferor Scheme. Units will be allotted under the same folio number.

- (11) The Unit holders are given an Option to hold the units by way of an Account Statement or in Dematerialized ('Demat') form. Unit holders opting to hold the units in demat form must provide their Demat Account details in the specified section of the application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with the DP (registered with NSDL / CDSL as may be indicated by the Fund at the time of launch of the Plan) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP. In case Unit holders do not provide their Demat Account details, an Account Statement shall be sent to them. Such investors will not be able to trade on the stock exchange till the holdings are converted in to demat form.
- (12) For Direct Investments, please mention "Direct" in the column "Name & Broker Code/ARN".
- (13) This facility will not be available for units which are under any Lien/Pledged or any lock-in period.
- (14) The application is subject to detailed scrutiny and verification. Applications which are not complete in all respect are liable for rejection either at the collection point itself or subsequently after detailed scrutiny/ verification at the back office of the Registrar.
- (15) Bank of India Mutual Fund reserves the right to withdraw this amend or withdraw this facility or change the procedures from time to time.
- (16) Investors are requested to clearly mention the Plan and the Option in which investment is to be made. Incase of any ambuigity, the application will be liable to be rejected. In the absence of clear indication as to the choice of Option (Growth or IDCW Payout), by default, the units will be allotted under the Growth Option of the Plan.
- (17) Employee Unique Identification Number (EUIN) would assist in tackling the problem of mis-selling even if the employee/ relationship manager/ sales person leave the employment of the distributor.

FOR MORE INFORMATION

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

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



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# **FATCA - CRS Terms and Conditions**

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

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

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

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

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

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# PART C FATCA Instructions & Definitions

- 1 Financial Institution (FI) The term FI means any financial institution that is a Depository Institution Custodial Institution, Investment Entity or Specified Insurance company, as defined.
  - Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar husiness
  - Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets
    for the account of others and where it's income attributale to holding financial assets and related
    financial services equals or exceeds 20 percent of the entity's gross income during the shorter of
    - (i) The three financial years preceding the year in which determination is made; or
    - (ii) The period during which the entity has been in existence, whichever is less.
  - · Investment entity is any entity:
    - That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
    - (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

# ${\bf 2.}\ \ Non-financial\ entity\ (NFE)\ -\ For eign\ entity\ that\ is\ not\ a\ financial\ institution$

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

(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> <li>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;</li> </ul>
	It is exempt from income tax in India;
	<ul> <li>It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</li> </ul>
	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:- $\frac{1}{2} \left( \frac{1}{2} \right) = \frac{1}{2} \left( \frac{1}{2} \right) $
	(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

# 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

- 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
- $\label{eq:continuous} \mbox{(iii) a withholding for eign partnership or withholding for eign trust;}$

(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 entitythat regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

# (iv) Controlling persons

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

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

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

or

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

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

# (A) Controlling Person Type:

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

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

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

- (v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code:
- (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- 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 ownerdocumented 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
Α	An organization exempt from tax under section $501(a)$ or any individual retirement plan as defined in section $7701(a)(37)$
В	The United States or any of its agencies or instrumentalities
С	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
Е	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c) (1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
Н	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan

# FOR MORE INFORMATION

# **Bank of India Mutual Fund**

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

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





l: Investor details:			
Investor Name			
Folio PAN	* If PAN is:	not available, specify Folio No. (s)	
	11744 151	not available, speelly I one Ive. (3)	
II: Category			
Our company is a Listed Company	y on a recognized stock exchange in India/Subsidiary of a	or Controlled by a Listed Company [If this category is sel	ected, no need to provide UBO details].
Name of the Stock Exchange where it is	listed#		
Security ISIN#			
Name of the Listed Company (applicabl #mandatory in case of Listed company	e if the investor is subsidiary/associate):		
	_	ociation / body of individuals Public C	haritable Trust Private Trust
		у]	
	others (please specify	yj	
UBO / Controlling Person(s) details			
Does your company/entity have any indiv	ridual person(s) who holds direct/indirect controlling own	nership above the prescribed threshold limit?	Yes No
If 'YES' - We hereby declare that the follow	ving individual person holds directly / indirectly controlling	ownership in our entity above the prescribed threshold lin	mit. Details of such individual(s) are given below.
If 'NO' - declare that no individual person	(directly/indirectly) holds controlling ownership in our ent	tity above the prescribed threshold limit. Details of the ind	ividual who holds the position of Senior Managing Official
(SMO) are provided below.			
	I		
	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]			
	>10% controlling interest.	>10% controlling interest.	>10% controlling interest.
% of beneficial interest#.	>15% controlling interest. >25% controlling interest.	>15% controlling interest.  >25% controlling interest.	>15% controlling interest. >25% controlling interest.
	NA. (for SMO)	NA. (for SMO)	NA. (for SMO)
UBO / SMO Country of			
Tax Residency#.			
UBO / SMO Taxpayer			
Identification Number /			
Equivalent ID Number#.			
UBO / SMO Identity Type			
UBO / SMO Place &	Place of Birth:	Place of Birth:	Place of Birth:
Country of Birth#			
	Country of Birth:	Country of Birth:	Country of Birth:
UBO / SMO Nationality			
UBO / SMO Date of Birth	D D M M Y Y Y	D D M M Y Y Y	D D M M Y Y Y
[dd-mmm-yyyy] #	Yes – PEP		
UBO / SMO PEP#	Yes – Related to PEP	Yes – PEP Yes – Related to PEP	Yes – PEP Yes – Related to PEP
	N – Not a PEP	N – Not a PEP	N – Not a PEP
UBO / SMO Address	Address:	Address:	Address:
[include City, Pincode, State, Country]			
	City:	City:	City:
	Pincode:	Pincode:	Pincode:
	State:	State:	State:
	Country:	Country:	Country:

UBO / SMO Address Type	Residence Business Registered Office	Residence Business Registered Office	Residence Business Registered Office
UBO / SMO Email			
UBO / SMO Mobile			
UBO / SMO Gender	Male Female Others	Male Female Others	Male Female Others
UBO / SMO Father's Name			
UBO / SMO Occupation	Public Service Private Service Business Others	Public Service Private Service Business Others	Public Service Private Service Business Others
SMO Designation#			
UBO / SMO KYC Complied?	Yes No. If 'Yes,' please attach the KYC acknowledgement. If 'No,' complete the KYC and confirm the status.	Yes No. If 'Yes,' please attach the KYC acknowledgement. If 'No,' complete the KYC and confirm the status.	Yes No. If 'Yes,' please attach the KYC acknowledgement. If 'No,' complete the KYC and confirm the status.
	columns are not sufficient, required information in the g rmation/documentation wherever required or if the given i		
Declaration			
misleading, or misrepresenting, I/We am perusing all applicable shareholding patte Managers Pvt. Ltd] to disclose, share, re the Mutual Fund, its Sponsor, Asset Manabut not limited to the Financial Intelligence me/us of the same. Further, I/We authori	n/are aware hat I/We may be liable for it including any pern and MF/RTA/other registered intermediaries can makely, remit in any form, mode or manner, all / any of the inforgement Company, trustees, their employees / RTAs (the Unit-India (FIU-IND), the tax / revenue authorities in India ize to share the given information to other SEBI Register	penalty levied by the statutory/legal/regulatory authority e reliance on the same. I/We hereby authorize you [CAM rmation provided by me, including all changes, updates to Authorized Parties') or any Indian or foreign governmen a or outside India wherever it is legally required and other red Intermediaries /or any regulated intermediaries regis	above specified information is found to be false, untrue, I/We hereby confirm the above beneficial interest after IS/Bank of India Mutual Fund/ Bank of India Investment to such information as and when provided by me to any of intal or statutory or judicial authorities / agencies including rinvestigation agencies without any obligation of advising stered with SEBI / RBI / IRDA / PFRDA to facilitate single information in future within 30 days of such changes and

submission / update & for other relevant purposes. I/We also undertake to keep you informed in writing about any changes / modification to the 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

# 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

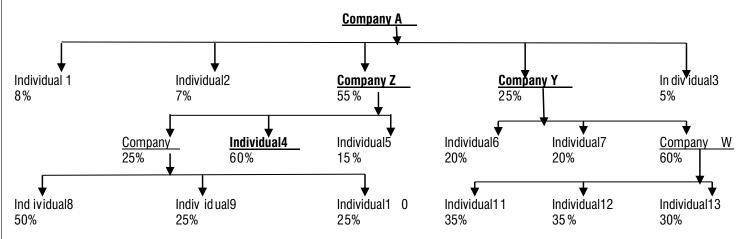
The client or the owner of the controlling interest is a company listed on a stock exchange or is a majority-owned subsidiary of such a company, there is no need for identification and verification of the identity of any shareholder or beneficial owner of such companies and hence exempted from UBO declaration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

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).

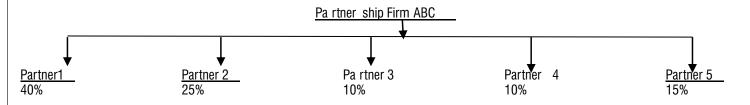
# Sample Illustrations for ascertaining beneficial owner

# Illustration No. 1 – Company A



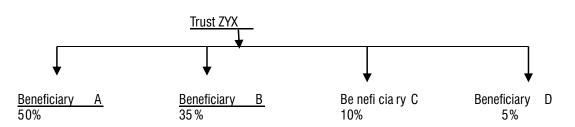
For Applicant A, Individual 4 is considered as UBO as it holds effective ownership of 33% in Company A. Hence details of Individual 4 must be provided with KYC proof, Shareholding pattern of Company A, Z & Y to be provided along with details of persons of Company Y who are senior managing officials and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

THIS PACE IS INTENTIONALLY LEFT BLANK

**Know Your Client (KYC)** CDSL VENTURES LIMITED
....Exploring New Horizons

Bank of India **Application Form (For Individuals Only)** Please fill the form in ENGLISH and in BLOCK letters Application Number: Fields marked \* are mandatory Fields marked <sup>+</sup> are pertaining to CKYC and mandatory only if processing CKYC Application Type\*: ☐ New KYC ☐ Modification KYC KYC Mode\*: Please Tick (✓) Online KYC ☐ EKYC OTP ☐ EKYC Biometric Offline EKYC Digilocker Normal 1. Identity Details (please refer guidelines overleaf) PAN\* Please enclose a duly attested copy of your PAN Card Name\* (same as ID proof) Maiden Name<sup>†</sup> (if any) Fathers/Spouse's Name\* Date of Birth\* Gender\* Male Female Transgender Marital Status\* ☐ Single **Applicant Photo** Nationality\* Indian Other Residential Status\* Resident Individual Non Resident Indian Please Tick (✓) Foreign National Person of Indian Origin (Passport mandatory for NRIs, PIOs and Foreign Nationals) Proof of Identity (POI) submitted for PAN exempted cases (Please tick) A — Aadhaar Card XXXX XXXX \_\_ \_\_ \_\_ B — Passport Number (Expiry Date) C — Voter ID Card (Expiry Date) D — Driving License E - NREGA Job Card F — NPR Z —Others (any document notified by Central Government) **Identification Number** 2. Address Details\* (please refer guidelines overleaf)

# 2. Address Details\* (please refer guidelines overleaf) A. Correspondence/ Local Address\* Line 1\* Line 2 Line 3 City/Town/Village\* State\* Country\* Address Type\* Residential/Business Residential Business Registered Office Unspecified

Applicant e-SIGN

B. Permanent residence address of applicant, if different from	om above A / Oversea	s Address* (Mandator	y for NRI Applicant)
Line 1*			
Line 2			
Line3			
City/ Town/Village* Dis	trict*	Pin Code*	
State*Cou	ıntry*		
Address Type* Residential/Business Residential	Business	Registered Office	Unspecified
Proof of Address* (attested copy of any 1 POA for correspondence and perma	nent address each to be submitt	tted)	
A — Aadhaar Card XXXX XXXX			
B — Passport Number		(Expiry Date)	
C — Voter ID Card			
D —Driving License		(Expiry Date)	
E —NREGA Job Card			
F — NPR Letter			
Z—Others	(any document not	tified by Central Government)	
Identification Number			
			3
3. Contact Details			
Email ID			
Mobile No			
Tel (off)	Tel (Res)		
4. Applicant Declaration			
I hereby declare that the details furnished above are true and	Applicant e-SIGN	Applica	nt Wet Signature
correct to the best of my/our knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am/We are aware that I/We may be held liable for it.		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
I/We hereby consent to receiving information from CVL KRA through SMS/Email on the above registered number/Email address.			
DATE: (DD-MM-YYYY)			
PLACE:			
5. For Office Use Only			
In-Person Verification (IPV) carried out by*		Intermediary Details*	
IPV Date	Self certified d	locument copies receive	d (OVD)
	True Copies of	f documents received (A	ttested)
Emp. Code	AMC / Intermedia	ry Name :	
Emp. Designation			
Employee Signature and Stamp			

# Instructions/Guidelines for filling Individual KYC Application Form

# A. General Instructions:

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

# B. Proof of Identity (POI):

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

# C. Proof of Address (POA):

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

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

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

# E. List of people authorized to attest the documents:

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

# F. Online Mode Processing of KYC:

# 1. EKYC BIOMETRIC

Applicant may directly upload their documents (OVD) as scanned images on intermediary's portal.

The documents should be e-signed.

Applicant details are verified using UIDAI Biometric details.

Original Seen Verification (OSV) of documents as well as IPV / VIPV is exempted.

Intermediary attestation on documents is exempted.

# 2. EKYC OPT

Applicant may directly upload their documents (OVD) as scanned images on intermediary's portal.

The documents should be e-signed.

Applicant details are verified using UIDAI details using OTP.

Original Seen Verification (OSV) of documents as well as IPV / VIPV is exempted.

Intermediary attestation on documents is exempted.

# 3. ONLINE KYC

Applicant may directly upload their documents (OVD) as scanned images on intermediary's portal.

The documents should be e-signed.

Virtual In Person Verification (VIPV) is mandatory as per SEBI guidelines.

Intermediary attestation on documents (OSV) is exempted.

# 4. OFFLINE EKYC

Applicant may directly upload their document (PAN copy) as scanned images on intermediary's portal.

The documents should be e-signed.

Digital KYC performed through Offline Aadhaar e-KYC. OVD sourced from Offline Aadhaar e-KYC.

Original Seen Verification (OSV) of documents as well as IPV / VIPV is exempted.

# 5. DIGILOCKER

Digital KYC performed through the documents (OVD) sourced from Digilocker.

Original Seen Verification (OSV) of documents as well as IPV / VIPV is exempted.

Intermediary attestation on documents is exempted.

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

• Ahmedabad - Office No. 604 6th Floor, Building Name - Sun Square, C. G. Road, Navrangpura, Ahmedabad - 380006. • Bangalore - 14/2 Rajesh Chambers, Brunton road, Ashok Nagar, MG road, Craig park layout, Bangaluru - 560025. • Chandigarh - 205, Megabyte Business Centre, SCO-333-334, Ist Floor, Sec-35B Chandigarh - 160 022. • Chennai - Cabin No. 308, Apeejay Business Center No: 39/12, Haddows Road, Nungambakkam, Chennai - 600 034. • Hyderabad - First Floor, Legend Plaza, GHMC no 1-7-79-A and B, 1-7-95 to 111, Mandalay Line, Penderghast Road, Secunderabad - 500 Nower, Room No. 154, 1st Floor, Ganpati Plaza, MI Road, Jaipur - 302 001. • Kolkata - 0M Tower, Room No. 1008, 32, Jawahar Lal Nehru Road, Kolkata - 700071. • Lucknow - Office Number - F-105, Wing -A, Ski-Hi Chambers, 11/05 park road, lucknow-226001. • Mumbai - Mumb

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

• Agra: House No. 17/2/4, 2Nd Floor, Deepak Wasan Plaza, Behind Hotel Holiday Inn, Sanjay Place, Agra - 282 002. • Ahmedabad: Office No. 401, 4th Floor, ABC-I, Off. C.G. Road, Ahmedabad - 380009. • Ahmednagar: 1st Floor, Above Shubham Mobile and Home Appliances, Tilak Road, Maliwada, Ahmednagar, Maharashtra-414001 • **Akola**: Shop No 25, Ground Floor Yamuna tarang complex, Murtizapur Road N.H. No-6, Opp Radhakrishna Talkies Akola - 444 001. • Aligarh: 1st Floor, Sevti Complex, Near Jain Temple, Samad Road, Aligarh Akoid - 444 001. \* Aligam: 1st Proof, see'd Complex, Near Jain Terripie, Sarinad Hoad, Aligam: - 202001 \* Aliahabad: Meena Bazar, 2nd Floor, 10, S. P. Marg, Civil Lines, Subhash Chauraha, In The City of Allahabad - 211 001. \* Alwar: Office Number 137, First Floor, Jai Complex, Road No-2, Alwar, Rajasthan – 301001. \* Ambala: 6349, 2nd Floor, Nicholson Road, Adjacent KOS Hospital Ambala Cant, Ambala -133 001, Haryana. \* Amritsar: SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, City- Amritsar, Punjab - 143001. \* Anand: B-42, Vaibhav Commercial Center, Nr Tvs Down Town Shrow Room, Grid Canter, Parta Asand. 320.01. \* Anand: 112/NIC T. Road Phanas Pachil, G. T. Paced Anand. Rasta, Anand - 380 001. • Asansol: 112/N, G. T. Road, Bhanga Pachil, G. T. Road, Asansol - 713 303, Paschim Bardhaman, West Bengal. • Aurangabad: Shop No B 38, Motiwala Trade Centre, Nirala Bazar, Aurangabad - 431001. • Azamgarh: Shop no. 18 Gr. Floor, Nagarpalika, Cerlite, Nirala Bazar, Aurangada - 45 toot : \*\*Ramgarii. Shiph ito: 16 di. Phot, Nagarphain, Irfront of Tresery Office, Azamgarh, UP – 276001 \*\* Bangalore: Old No 35, New No:59, Kamala Nivas, 1st Floor, Puttanna Road, Basavangudi, Bangalore - 560004 \*\* Bareilly: 54, Civil Lines, Ayub Khan Chauraha Above Mitali Women, Bareilly - 243001. \*\* Bankura: Plot Nos-80/1/Anatunchati Mahalla 3rd Floor, Ward No-24, Opposite PC Chandra, Bankura Town, Bankura - 722101. • Baroda: 1st Floor 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Balikula - 722101. • Bardua. Iskribor izə kalila capital, Opp. Expless Hotel, N c Dult Hoday, Alkapuri Vadodara - 390007. • Begusarai: Sri Ram Market, Kali Asthan Chowk, Matihani Road, Begusarai, Bihar - 851 101. • Belgaum: Premises No 101, CTS NO 1893, Shree Guru Darshani Tower, Anandwadi, Hindwadi, Belgaum - 590011. • Bellary: Ground Floor, 3rd Office, Near Womens College Road, Beside Amruth Diagnostic Shanthi Archade, Bellary - 583103. • Bhagalpur: 2nd Floor, Chandralok Complex, Near Ghantaghar, Bhagalpur - 812. 001. • Bhatinda: Mcb-Z-3-01043, Goniana Road, Opposite Nippon India Mf Gt Road, Near Hanuman Chowk, Bhatinda - 151001. • Bhavnagar: 303, Sterling Building, Above HDFC Bank, Waghawadi Road, Bhavnagar - 364 001. • Bhopal: Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2, M P Nagar, Bhopal, Madhya Pradesh - 462011. • Bhubaneswar: A/181, Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar - 751 007. • Bilaspur: Anandam Plaza, Shop. No. 306; 3rd Floor, Vyapar Vihar Maio Rad Chettiagare, Bilaspur: Apandam Plaza, Shop. No. 306; 3rd Floor, Vyapar Vihar Robert Chettiagare, Place Roberts (No. 1007). Main Road, Chattingarh, Bilaspur-495001. • Bokaro: City Centre, Plot No. HE-07, Sector-IV, Malin Kodu, Chalungarii, Bilasbur-495001. \* Bokaro. City Ceriter, Piot No. ne-07, Section-1980 Bokaro Steel City - 827004. \* Borivali: Gomati Smuti, Ground Floor, Jambli Gully, Near Railway Station, Borivali, Mumbai - 400 092. \* Burdwan: Saluja Complex; 846, Laxmipur, G T Road, Burdwan; PS: BURDWAN & DIST: BURDWANEAST, PIN: 713101. \* Calicut: Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut, Pincode - 673001. \* Chandigarh: First Floor, Sco 2469-70, Sec. 22-C, Chandigarh - 160 022. \* Chennai: 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai - 600 032. Chinsurah: No : 96, Po: Chinsurah Doctors Lane, Chinsurah - 712101. • Cochin: Door No:61/2784, Second Floor, Sreelakshmi Tower, Chittoor Road, Ravipuram, Ernakulam-Kerala - 682 015. • Coimbatore: 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641 olla. • Cuttack: Shop No. 45, 2nd Floor, Netaji Subas Bose Arcade, (Big Bazar Building), Adjacent to Reliance Trends, Dargha Bazar, Cuttack, Odihsa - 753001. • Davangere: D. No 162/6, 1st Floor, 3rd Main P J Extension, Davangere Taluk Davangere Manda, Davangere, Karnataka - 577002 • Darbhanga: H No-185, Ward No-13, National Statistical office Campus, Kathalbari, Bhandar Chowk, Darbhanga, Bihar - 846 004. • **Dehradun:** Shop No-809/799, Street No-2 A Rajendra Nagar, Near Sheesha Lounge Kaulagarh Road, Dehradun - 248001. • **Dhanbad:** 208 New Market, 2nd Floor, Bank More, Dhanbad - 826 001. • **Deoria:** K. K. Plaza, Above Apurwa Sweets, Civil Lines Road, Deoria, UP -274001 • **Durgapur**: MWAV-16, Bengal Ambuja, 2nd Floor, City Centre, Distt. Burdwan, Durgapur - 713 216. • **Eluru**: Dno-23A-7-72/73K K S Plaza, Munukutla Vari Street, Opp Andhra Hospitals, R R Peta Eluru - 534002. • Erode: Address No 38/1, Ground Floor, Sathy Road (Vct Main Road), Sorna Krishna Complex, Erode - 638 003. • Faridabad: A-2B, 2nd Floor, Neelam Bata Road, Peer Ki Mazar, Nehru Groundnit, Faridabad - 121 001. • Gandhidham: Office no – 12 Plot No – 300 Ground Floor, Shree Ambica Arcade Building, Near HDFC Bank, Gandhidham - 370201. 300 Ground Floor, Shree Ambica Arcade Building, Near HDFC Bank, Gandhidham - 37/0201.

• Ferozpur: The Mall Road, Chawla Building, 1st Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozepur, Punjab — 152/002 • Gandhinagar: 138 - Suyesh solitaire, Nr. Podar International School, Kudasan, Ganghinagar-382421. • Gaya: Property No. 711045129, Ground Floor hotel Skylark, Swaraipuri Road, Gaya - 823/001. • Ghatkopar: 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai - 400077. • Ghaziabad: FF - 31, Konark Building, Rajnagar, Ghaziabad, Uttar Pradesh Pin code - 201003. • Ghazipur: House No. 148/19, Mahua Bagh, Raini Katra, Ghazipur, Uttar Pradesh - 233/001 • Gonda: H No 782, Shiv Sadan, ITI Road, Near Raghukul Vidyapeeth, Civil Lines, Gonda. Uttar Pradesh - 271/001. Gorakhpur: Cross Road The Mall, Shop No 8-9, 4th Floor, Bank Road, Gorakhpur - 273001 • Guntur: 2nd Shatter, 1st Floor, Hno. 6-14-48, 14/2 Lane, Arundal Pet, Guntur - 522002. • Gurgaon: No: 212A 2nd Floor Vipul Agora, M. G. Road, Gurgaon - 122001. • Gulbarga: H No 2-231 Krishna Complex, 2nd Floor Opp. Municipal Corporation Office, Jagat Station Main Road, Kalaburagi Gulbarga, Karnataka – 585105 • Guwahati: Ganapati Enclave, 4th Floor, Opposite Bora Service, Ullubari, Guwahati - 781 007. • Gwalior: City Centre, Near Axis Bank Gwalior - 474 011. • Haldwani: Shoop No 5, Kmvn Shoping Complex, Haldwani - 263139. · Haridwar: Shop No. - 17, Bhatia Complex, Near Jamuna Palace, Haridwar - 249410. • Hassan: Sas No: 490 Hemadri Arcade, 2nd Main Road, Salgame Road, Near Brahmins Boys Hostel, Hassan, Karnataka – 573201 • Hoshiarpur: Unit # Sf-6, The Mall Complex, 2nd Floor, Opposite Kapila Hospital, Sutheri Road, Hoshiarpur - 146001. • Hubli: R R

Mahalaxmi Mansion, Above Indusind Bank, 2nd Floor, Desai Cross, Pinto Road, Hubli -580029. • Hyderabad: JBS Station, Lower Concourse 1 (2nd floor) situated in Jubilee Bus Metro Station, Secunderabad, Telangana – 500009. • Hyderabad (Gachibowli): Selenium, Plot No: 31 & 32, Tower B, Survey No. 115/22, 115/24, 115/25, Financial District, Gachibowli Nanakramguda, Serilimgampally Mandal, Hyderabad - 500 032. • Hyderabad (Srikakulam): D No 158, Shop No # 3, Kaki Street, Opp Tulasi Das Hospital, CB Road, Srikakulam, Andhra Pradesh - 532001 • Indore: 101, Diamond Trade Center, 3-4 Diamond Colony, New Palasia, Above Khurana Bakery, Indore - 452 001. • Jabalpur: 2nd Floor, 290/1 (165-New), Near Bhavartal Garden, Jabalpur - 482 001. • Jaipur: Office No 101, 1St Floor, Okay Plus Tower, Next To Kalyan Jewellers, Government Hostel Circle, Ajmer Road, Jaipur - 302 001. • Jalandhar: Office No 7, 3rd Floor, City Square Building, E-H197 Civil Lines, Jalandhar 144001. • Jammu: 1D/D Extension 2, Valmiki Chowk, Gandhi Nagar, Jammu - 180 004. • Jamshedpur: Madhukunj, 3rd Floor, Q Road, Sakchi, Bistupur, East Singhbhum, Jamshedpur - 831001. • Jodhpur: Shop No. 6, Gang Tower, G Floor, Opposite Arora Moter Service Centre, Near Bombay Moter Circle, Jodhpur - 342 003. • Jalgaon: 3rd Floor, 269 Jaee Plaza, Baliram Peth, Near Kishore Agencies, Jalgaon - 425001. • Jhansi: 1st Floor, Puja Tower, Near 48 Chambers, Elite Crossing, Jhansi, Uttar Pradesh — 284001. • Kalyan: Seasons Business Centre, 104/1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivali Mahanagar Corporation) Kalyan - 421301. • Kalyani: Ground Floor, H No B-7/27S, Kalyani, Kalyani HO, Nadia, West Bengal – 741235. • Kanpur: 15/46, B, Ground Floor, Opp: Muir Mills, Civil Lines, Kanpur - 208 001. • Karnal: 3 Randhir Colony, Near Doctor J. C. Bathla Hospital, Karnal, Haryana – 132001 • Kharagpur: Holding No 254/220, SBI Building, Malancha Road, Ward No.16, Po: Kharagpur, Ps: Kharagpur, Dist: Paschim Medinipur Kharagpur - 721304. Kolhapur: 605/1/4 E Ward, Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur - 416 001. • Kolkata: 2/1 Russel Street, 4th Floor, Kankaria Centre, Kolkata - 700071. • Kottayam: 1st Floor, Csiascension Square, Railway Station Road, Collectorate P O Kottayam - 686002. • Lucknow: Ist Floor, A. A. Complex, 5 Park Road, Hazratganj, Thaper House, - 226 001. • Ludhiana: SCO 122, Second Floor, Above HDFC Mutual Fund, Feroze Gandhi Market, Ludhiana - 141001. • Madurai: No. G-16/17, AR Plaza, 1st Floor, North Veli Street, Madurai - 625010. • Mathura: Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Street, Madural - 025010. • Mathura: Shop No. 9, Ground Floor, Villar Lat Plaza, Opposite Brijwasi Centrum, Near New Bus Stand, Mathura - 281001. • Mangalore: Shop No - 305, Marian Paradise Plaza, 3rd Floor, Bunts Hostel Road, Mangalore - 575003. • Mandi: House No. 99/11, 3rd Floor, Opposite GSS Boy School, Bazar Mandi - 175001 • Margoa: Shop No 21, Osia Mall, 1st Floor, Near KTC Bus Stand, SGPDA Market Complex, Margao - 403 601. • Meerut: Shop No: - 111, First Floor, Shivam Plaza, Near Canara Bank, Opposite Eves Petrol Pump, Meerut - 250001. • Moga: 1st Floor, Dutt, Road, Mandir Wali Gali, Civil Lines, Barat Ghaz Moga: Punish - 142001. • Moradahed: Chadha Complex G. M. D. Road Near Tadi Ghar Moga, Punjab - 142001. • Moradabad: Chadha Complex, G. M. D. Road, Near Tadi Khana, Chowk, Moradabad - 244 001. • Mirzapur: Triveni Campus, Near SBI Life, Ratanganj, Mirzapur — 231001 • Mumbai: 6/8 Ground Floor, Crossley House, Near BSE (Bombay Stock Exchange), Next Union Bank, Fort Mumbai - 400 001. • Muzaffarpur: Floor Saroj Complex, Exchange), Next Union Bank, Fort Mumbai - 400 U01. • Muzatrarpur: Hoor Saroj Complex Diwam Road, Near Kalyani Chowk, Muzatfarpur - 842 001. • Mysore: No 2924, 2nd Floor, 1st Main, 5th Cross, Saraswathi Puram, Mysore - 570009. • Nagpur: Block No. B/1 & 2, Shree Apartment, Plot No. 2, Khare Town, Mata Mandir Road, Dharampeth, Nagpur - 440010. • Nanded: Shop No. 4, Santakripa Market, G G Road, Opp. Bank of India, Nanded - 431 601. • Nasik: S-9, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422 002. • New Delhi: 305, New Delhi House, 27 Barakhamba Road, New Delhi - 110 001. • Noida: F-21, 2nd Floor, Sector-18, Noida, Uttar Pradesh - 201301. • Panipat: Shop No. 20, 1st Floor BMK Market, Behind HIVE Hotel, G.T. Road, Panipat - 132103. • Panjim: H. No: T-9, T-10, Affran Plaza, 3rd Floor, Near Don Bosco High School, Panjim Goa - 403001. • Pathankot: 2nd Floor, Panjim Arcade Complex Adi Indra Colony Gate Rajiway Road Pathankot - 145001. • Patiala: R-Arcade Complex, Adj. Indra Colony Gate, Railway Road, Pathankot - 145001. • Patiala: B 17/423 Opposite Modi College, Lower Mall, Patiala - 147001. • Patna: Flat No.- 102, 2BHK Maa Bhawani Shardalay, Exhibition Road, Patna - 800 001. • Pondicherry: No 122(10B), Muthumariamman, Koil Street, Pondicherry - 605001 • Pune: Office No 207-210, 2nd Floor Kamla Arcade, Jangli Maharaj Road, Opposite Balgandharva, Shivaji Nagar, Pune - 411005. • Raipur: Office No S-13, Second Floor, Reheja Tower, Fafadih Chowk, Jail Road, Raipur - 492 Naipur: Office No 5-13, Second Floor, Refleja Tower, Faladiff Chowk, Jali Rodd, Raipur -9001.
 Rajahmundry: D. No: 6-7-7, Sri Venkata Satya Nilayam, 1st Floor, Vadrevu Vari Veedhi, T - Nagar, Rajahmundry, AP - 533 101.
 Rajkot: 302, Metro Plaza, Near Moti Tanki Chowk, Rajkot, Gujarat - 360 001.
 Ranchi: Room no 103, 1st Floor, Commerce Tower, Beside Mahabir Tower, Main Road, Ranchi - 834001.
 Rohtak: Office No:- 61, First Floor, Ashoka Mariabil Tower, Mail Noad, Raifell • Savou • Nemak. Office No.- of, Pist Plot, Asinon, Plaza, Delhi Road, Rohtak • 124 001. • Renukoot: Dr.B.K. Mallick Katra (Complex), Shivapark Main Road Dist. Sonebhadra (U.P.) Renukoot — 231217 • Roorkee: Near Shri Dwarkadhish Dharm Shala, Ramnagar, Roorkee - 247667. • Rourkela: 2nd Floor, Main Road, Udit Nagar, Rourkela, Sundargarh • 769 012. • Saharanpur: Ist Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Uttar Pradesh - 247001. • Salem: No.6, Ns Complex, Omalur Main Road, Salem - 636009. • Sambalpur: First Floor, Shop No. 219, Sahej Plaza, Golebazar, Sambalpur - 768 001. • Shillong: Annex Mani Bhawan, Lower Thana Road, Near R K M Lp Sambalpur - 768 001. • Shillong: Annex Mani Bhawan, Lower Inana Road, Near R K M Lp School, Shillong - 793 001. • Sliguri: Nanak Complex, Sevoke Road, Siliguri - 734 001. • Shimla: 1st Floor, Hills View Complex, Near Tara Hall, Shimla - 171001. • Shimoga: Jayarama Nilaya, 2nd Corss Mission Compound, Shimoga - 577201. • Sitapur: 12/12 Surya Complex, Station Road, Uttar Pradesh, Sitapur: -261001 • Solan: Disha Complex, 1st Floor, Above Axis Bank, Rajgarh Road, Solan - 173212 • Solapur: Shop No. 106, Krishna Complex 477, Dakshin Kasaba, Datta Chowk, Solapur - 413 007. • Sultanpur: 1st Floor, Ramashanker Market, Civil Line, Sultanpur - 228001 • Surat: Ground Floor, Empire State Building, Near Udhna Darwaja, Ring Road, Surat - 395 002. • Thane: Room No. 302, 3rd Floor, Ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road, Naupada, Thane West, Mumbai - 400. 602. • Tirunelveli: 55/18 Jeney Building, 2nd Floor, S N Road, Near Aravind Eye Hospital, Tirunelveli — 627001 • Tirupathi: Shop No:18-1-421/F1 City Center, K.T.Road, Airtel Backside Office, Tirupathi - 517501. • Thrissur: 4th Floor Crown Tower, Shakthan Nagar, Opp. Head Post Office, Thrissur – 680001. • Trichy: N o 23C/1 E V R Road, Near Vekkaliamman Kalyana Mandapam Putthur - Trichy - 620017. • Trivandrum: 3rd Floor, No- 3B TC-82/3417, Capitol Center, Opp. Secretariat, MG Road, Trivandrum - 695 001. • Udaipur: Shop No. 202, 2nd Floor, Business Centre, 1C Madhuvan, Opp G P O, Chetak Circle, Udaipur - 313 001. • Ujjain: Heritage, Shop No. 227, 87 Vishvavidhyalaya Marg, Station Road, Near ICICI Bank Above Vishal Mega Mart, Ujjain - 456001. • Varanasi: D.64 / 52, G - 4 Arihant Complex, Second Floor, Madhopur, Shivpurva Sigra, Near Petrol Pump, Varanasi - 221 010. • Vashi: Second Floor, Madnopur, Snivpurva Sigra, Near Petrol Pump, Varanasi - 221 010. • Vasni: Haware Infotech Park, 902, 9th Floor, Plot No 39/03, Sector 30A, Opp Inorbit Mall, Vashi, Navi Mumbai - 400 703. • Vellore: No 2/19, 1st Floor, Vellore City Centre, Anna Salai, Vellore - 632001. • Vijayawada: H no. 26-23, 1st Floor, Sundarammastreet, Gandhinagar, Krishna, Vijayawada - 520 010. • Vile Parle: Shop No.1, Ground Floor, Dipti Jyothi Co-operative Housing Society, Near MTNL Office P M Road, Vile Parle East, Pincode - 400057. • Visakhapatnam: D. No. 48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp. Road to Lalitha Jeweller Showroom, Beside Taj Hotel Ladge, Visakhapatnam - 530016. • Yamuna Nagar: B-V 185/A, 2nd Floor, Jagadri Road, Near Dav Girls College (Uco Bank Building), Pyara Chowk, Yamuna Nagar - 135001.



# **Bank of India Mutual Fund**

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