

KEY INFORMATION MEMORANDUM

Bank of India Business Cycle Fund (An open ended equity scheme investing in sector based on its business cycle)

This product is suitable for	Scheme Riskometer	Benchmark Riskometer
investors who are seeking*:		(as applicable)
 Long term capital appreciation. Investment in equity and equity related instruments with a focus on navigating business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy. 	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 500 TRI.

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

Continuous offer for Units at NAV based prices

Name of Mutual Fund : Bank of India Mutual Fund

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

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

Kadam Marg, Lower Parel, Mumbai 400013

Website: www.boimf.in

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

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

This Key Information Memorandum is dated November 29, 2024.



Investment Objective

The Investment objective of the Scheme is to generate long-term capital appreciation by investing predominantly in equity and equity related securities through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy. 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 (% of tot	Risk Profile			
	Minimum	Maximum			
Equity and Equity Related Instruments selected on the basis of business cycle	80%	100%	Very High		
Debt and Money Market instruments#*	0%	20%	Low to Medium		
ReITS and InVITS	0%	10%	Very High		

#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.

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

The Scheme will invest in Tri Party Repos (TREPS)..

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



Sr. No.	Type of Instrument	Percentage of	Circular references*
		exposure	
1.	Securities Lending	upto 25%	Para-no. 12.25 of SEBI Master
			Circular dated June 27, 2024
2.	Equity Derivatives for	upto 50%	Para-no. 12.15 of SEBI Master
	non hedging purpose		Circular dated June 27, 2024
3.	Securitized Debt	0%	Para-no. 12.19 of SEBI Master
			Circular dated June 27, 2024
4.	Overseas Securities	0%	Para no. 12.21 of SEBI Master
			Circular dated June 27, 2024
5.	ReITS and InVITS	Upto 10%	Para no. 12.2 of SEBI Master
			Circular dated June 27, 2024
6.	AT1 and AT2 Bonds	0%	Para-no. 12.25 of SEBI Master
	(Investment in		Circular dated June 27, 2024
	Instruments having		
	Special Features)		
7.	Mutual Fund Units	The Scheme may	Clause 4 of Seventh Schedule
		invest upto 5% of	of SEBI (MF) Regulations,
		the net assets of the	1996
		Scheme in units of	
		mutual fund	
		schemes of Bank of	
		India Investment	
		Managers Private	
		Limited ("AMC) or	
		in the Scheme of	
		other Mutual Funds	
		in conformity with	
		the investment	
		objective of the Scheme and in terms	
		of the prevailing SEBI (MF)	
		\ /	
8.	Any Other Instruments	Regulations.	
0.	Any Other Instruments		-

A scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate inter-scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund. Provided that this clause shall not apply to any fund of funds scheme.

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

The Scheme will not invest in Structured Obligations / Credit Enhancements as mentioned in para 12.2 of SEBI master circular dated June 27, 2024.

The Scheme does not intend to invest in Debt instruments with special features as referred to in para no. 12.2 of SEBI circular dated June 27, 2024.

The Scheme will not invest in Credit Default Swap transactions.

The Scheme will not invest in Repo/ reverse repo transactions in corporate debt securities



<u>Portfolio Rebalancing in case of passive deviation from asset allocation:</u>

Pursuant to para 2.9 of SEBI Master circular dated June 27, 2024, 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 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. 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 generate capital appreciation by investing predominantly in equity and equity related securities with a focus on navigating business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy. The fund management would involve active allocation between sectors, stocks and Styles based on the stages of business cycles in the economy. The fund manager will consider macro and micro economic parameters and overlay it with an internal, proprietary model using fundamental and technical analysis of stocks to arrive at the portfolio which will comprehend the sectors, stocks and style which will suit 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 managers 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 Business Cycle 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.



- 2. Investments in equity and equity related securities involve a degree of risk and investors should not invest in the Scheme unless they can afford to take the risk of losing their investment.
- 3. The liquidity and valuation of the Scheme's investments due to its holdings of unlisted securities may be affected if they have to be sold prior to the target date of disinvestment.
- 4. Within the regulatory limits, the Fund Manager may choose to invest in listed or to be listed securities that offer attractive yields. Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to securities that are listed on the exchanges or offer other exit options to the investor, including a put option. This may however increase the risk of the portfolio. The liquidity and valuation of the scheme investments due to their holdings of listed or to be listed securities may be affected if they have to be sold prior to their target date of disinvestments.
- 5. Though the constituent stocks of most indexes are typically liquid, liquidity differs across stocks. Due to the heterogeneity in liquidity in the capital market segment, trades on this segment may not get implemented instantly.
- 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 will invest at least 80% of its net assets in equity and equity related securities with focus on stocks that represent the business cycle theme. The Scheme is thematic in nature, hence will be affected by the risks associated with the business cycle theme. Investing in thematic schemes is based on the premise that the scheme will seek to invest in companies belonging to a specific theme. This will limit the capability of the scheme to invest in other companies/themes. The Scheme will invest in equity and equity related securities of companies engaged in the particular theme and hence concentration risk is expected to be high. Also, as with all equity investing, there is a risk that companies in that theme will not achieve expected earnings results, or that an unexpected change in the market or within the company will occur, both of which may adversely affect investment results. Owing to higher concentration risk for thematic scheme, risk of capital loss is high. There is an element of unpredictable market cycles that could run for extended periods. Loss of value due to obsolescence, or regulatory changes or theme not panning out as envisaged can lead to permanent loss of capital. Thus, investing in a thematic 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.



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Plans/		For details on risk factors and risk mitigation measures, please refer SID. Plans- Direct Plan and Regular Plan										
Options	Options	s under each Plan(s):										
	Growth											
		come Distribution cum Capi yout of IDCW option)	tal Withdrawal (IDCW) (Reinv	vestment of IDCW &								
		Distribution and Capital Wi to available distributable su	thdrawal ("IDCW") is at the dirplus.	iscretion of the Trustees a								
		lan is only for investors who	o purchase /subscribe Units in ors who route their investmen	•								
	Regular Regular		e of investors investing throug	h a Distributor.								
	All the plans will have common portfolio.											
		•		arios for the applicability								
	Default "Direct	Plan: Investors are request Plan (application not route through distributor)" for v	ed to note the following scenared through distributor) or valid applications received und	Regular Plan (applicat der the scheme:: y the Default Plan to								
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For detailed disclosure on default plans and options, kindly refer SAI.

date of application without any exit load.

of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC will reprocess the transaction under Direct Plan from the



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



	funds and consequent pricing. The AMC has the right to a channels within the cut off efficient functioning of the Sc Exchange Platforms & MFU The cut – off timing and aguidelines issued by SEBI ir transact through Stock Exchange Platforms of Stock Exchange/MFU mechange the cut – off time of the Sch Point of Acceptance for the limited and considerable and consi	g of units. amend cut off timi time stipulated by theme. pplicability of Net a this regard from ange Platforms (i.e. the time stamping anism, and subject to eme for purchase to mited purpose of time	Asset Value (NAV) shall be subject to the time to time. With respect to investors who BSE/NSE or MFU), the applicable NAV shall as evidenced by confirmation slip given by to receipt of funds by the AMC/ Fund before transactions. These platforms are authorized time-stamping the transactions.
Minimum	Purchase	Additional	Redemption
Application Amount/	Danis a NEO	Purchase	There is no minimum and manimum limit
Number of	During NFO: Rs. 5,000 and in multiples of	Rs. 1000 and in multiples of Rs.	There is no minimum and maximum limit on the amount/units which can be
Units	Rs. 1/- thereafter.	1/- thereafter	redeemed/switched-out. The investor is
		_,	free to redeem any or all units outstanding
	On continuous basis:		in his/her/their folio.
	Rs. 5,000 and in multiples of		
Despatch of	Rs 1/- thereafter.	na darra of the massi	at of the medemontion measurest at the earth original
Redemption	centre of the Bank of India M		pt of the redemption request at the authorised
Request	centre of the bank of mala ivi	attaar r aria.	
Benchmark	First Tier Benchmark: NIFTY		ndex
Index	Second Tier Benchmark: No		
Dividend		_	rawal warrants shall be dispatched to the
Policy	unitholders within 7 Workin	g days of the Recor	d Date.
	The IDCW will be paid to o	only those Unitholo	ders whose names appear on the register of
	_	-	se of the business hours on the record date.
			une 17, 2024, the Fund is required to dispatch
			om the record date. In case the AMC fails to
		_	ated time of seven working days, it shall be
	SEBI from time to time.	nit noiders at 15% p	a.a. or such other rate as may be prescribed by
	old nom time to time.		
	On payment of Income Distr	ibution Cum Capit	tal Withdrawal, the NAV will stand reduced
	by the amount of Income Di	stribution Cum Ca	pital Withdrawal and statutory levies paid if
	any.		
	Instantant many 121 of the Co. of C. (1)	at the age of the	he distributed as Income Distribution C
	-		n be distributed as Income Distribution Cum palization Reserve), which is part
	of the sale price that represer		anzanon reserve), which is part
Name of the	Mr. Alok Singh	realized guillo.	
Fund	- 0		
Manager			



Name of the Trustee Company	Bank of India Trustee Ser	vices Private Limited		
Performance of the scheme	Absolute Returns	Scheme Returns (%)	Benchmark Returns (Nifty 500 TRI	Additional Benchmark (Nifty 50 TRI)
		Regular Plan-Gr	owth Option	·
	Returns for the last 1 Year	NA	NA	NA
	Returns for the last 3 Years	NA	NA	NA
	Returns for the last 5 Years	Returns (Nifty 500 Benchmark (Nifty 50 TRI)		
	Returns since Allotment*	-3.98%		
		Direct Plan-Gro	wth Option	
	Direct Plan - Returns for the last 1 year			NA
	Direct Plan - Returns for	NA	NA	NA
	Direct Plan - Returns for	NA	NA	NA
	the last 5 years Returns for Direct Plan since allotment*	0.00%	-4.32%	-3.98%
	has not completed 6 mor	nths since inception.	ble	
Additional Scheme Related Disclosures	various sectors to be p description.)- This is a r 2. Disclosure of name as percentage of NAV of t functional website link Scheme and hence, not a 3. Portfolio Turnover Rat	rovided through a function of the scheme and hence, and exposure to Top 7 the scheme in case of doctors that contains detailed applicable.	actional website link to , not applicable. 7 issuers, stocks, gro lebt and equity ETFs/ind description-Not app	ups and sectors as a index funds through a plicable- This is a new
Expense of	This is a new Scheme ar Continuous Offer	nd hence, not applicable	e.	
the Scheme	Exit Load:			
Load Structure	NIL - There will be redemption/switch ou			date of allotment for



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Name	and	Address	of	Investor
Relatio	ns Of	ficer of B	ank	of India
Investr	nent N	Managers l	Pvt.	Ltd.

nvestor Relation Officer Ms. Roshni Pawar

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 - service@boimf.in. The service representatives may require personal information of the Investor for verification of his / her identity in order to protect confidentiality of information. The AMC will at all times endeavor to handle transactions efficiently and to resolve any investor grievances promptly.

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' Information

Give the frequency and the policy of the fund house for the providing the Accounts Statement, Annual Financial results and Half yearly portfolio to the investors.

Account Statements:

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

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

Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across



all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable.

For further details, refer SAI.

Annual Report:

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

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

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

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

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

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

Monthly/Half yearly Portfolio Disclosures:

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

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



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

Heading	AMC website Link	AMFI website Link
Monthly	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		

COMMON APPLICATION FORM



PLEASE FILL ALL FIFLDS WITH BLACK RALL POINT IN BLOCK LETTERS AND ALL FIFLDS ARE MANDATORY

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

Stamp, Signature & Date

SECOND APPLICANT'S DETAILS	Mr.		Ms.	Nationa	lity						Cou	untry	of Bir	th						Mobi	le*	-91										
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THIRD APPLICANT'S DETAILS	Mr.		Ms.	Nationa	lity					7	Соц	ıntrv	of Bir	th					٦,	Mobi	le*	-91		T	T	Т	Т					Т
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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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13 DECLARATION

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

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

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

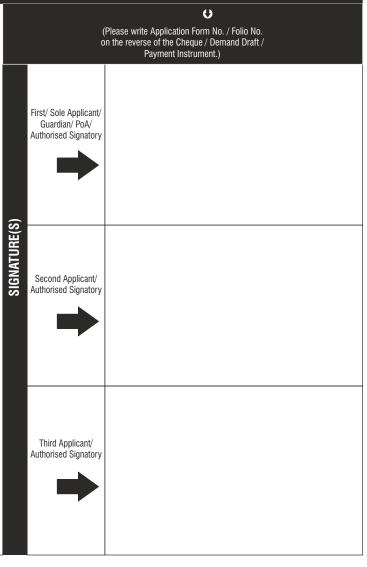
I/We request Bank of India Mutual Fund to update my/our following details for the above Folios. I/we authorize Bank of India Investment Managers Pvt. Ltd. Registrars to refer these details to any of the appropriate authorities including Unique Identification Authority of India (UIDAI)/ KYC Registration Agency/Authentication Agencies etc. and also authorize such agencies / service providers including UIDAl 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 UIDAL please update the change with UIDAI's Aadhaar Self Service Update Portal, currently, https://ssup.uidai.gov.in/web/quest/update and also with Bank of India MF.

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

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

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

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



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

Document Checklist	Individual	Company	Society	Partnership Firms	Investment through POA	Trusts	NRI	FPI	HUF	AOP & BOI	Demat Holder
PAN Card	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Resolution/ Authorisation to invest		✓	✓	✓		✓		✓		✓	
List of authorised signatories with specimen signatures		✓	✓	✓	✓	✓		✓		✓	
Memorandum & Articles of Association		✓									
Trust Deed						✓					
NPO declaration			✓			✓					
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 UBO		✓	✓	✓		✓		✓	✓	✓	
FATCA & CRS	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	√

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



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 $^{1}\text{Refer 2a of Part C} \quad | \quad ^{2}\text{Refer 2b of Part C} \quad | \quad ^{3}\text{Refer 2c of Part C} \quad | \quad ^{4}\text{Refer 3(ii) of Part C} \quad | \quad ^{6}\text{Refer 1 of Part C} \quad | \quad ^{7}\text{Refer 3(vii) of Part C} \quad | \quad ^{10}\text{Refer 1A of Part C} \quad | \quad ^{10}\text{Refer Part C} \quad | \quad ^{10}\text{$

FATCA - CRS Terms and Conditions

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

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

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

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

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

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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:
	 It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;
	It is exempt from income tax in India;
	 It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;
	The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and
	The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.
	Explanation For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:- $\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
А	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)	
	II I AIV IS	not available, specify folio ive. (3)	
II: Category			
Our company is a Listed Compan	y on a recognized stock exchange in India/Subsidiary of a	or Controlled by a Listed Company [If this category is sele	ected, no need to provide UBO details].
Name of the Stock Exchange where it is	s listed#.		
Security ISIN#			
Name of the Listed Company (applicab #mandatory in case of Listed compan)	e if the investor is subsidiary/associate):		
	_	ociation / body of individuals Public C	haritable Trust Private Trust
Religious Trust Trust	ust created by a Will Others [please specif	у]	
	Calore [product special	,, <u> </u>	
UBO / Controlling Person(s) details			
Does your company/entity have any indiv	vidual person(s) who holds direct/indirect controlling own	ersnip above the prescribed threshold limit?	Yes No
If 'YES' - We hereby declare that the follow	wing individual person holds directly / indirectly controlling	ownership in our entity above the prescribed threshold lin	nit. Details of such individual(s) are given below.
	(directly / indirectly) holds controlling ownership in our en	tity above the prescribed threshold limit. Details of the ind	ividual who holds the position of Senior Managing Official
(SMO) are provided below.			
	UBO-1 / Senior Managing		
	Official (SMO)	UBO - 2	UBO - 3
Name of the UBO/SMO#.			
UBO / SMO PAN#. For Foreign National, TIN to be provided]			
	100/ controlling interest	2 100/ controlling interest	100/ controlling interest
	>10% controlling interest. >15% controlling interest.	>10% controlling interest. >15% controlling interest.	>10% controlling interest. >15% controlling interest.
% of beneficial interest#.	>25% controlling interest.	>25% 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 & Country of Birth#	Place of Birth:	Place of Birth:	Place of Birth:
Country of Birtin	Country of Birth:	Country of Birth:	Country of Birth:
UBO / SMO Nationality			
UBO / SMO Date of Birth			
[dd-mmm-yyyy] #	D D M M Y Y Y	D D M M Y Y Y	D D M M Y Y Y Y
UBO / SMO PEP#	Yes – PEP	Yes – PEP	Yes – PEP
	Yes – Related to PEP	Yes – Related to PEP	Yes – Related to PEP
UBO / SMO Address	N – Not a PEP Address:	N – Not a PEP Address:	N – Not a PEP Address:
[include City, Pincode,	nuuluss.	nuuluss.	/ Nun 1000.
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, t. I/We hereby confirm the above beneficial interest after S/Bank of India Mutual Fund/ Bank of India Investment to such information as and when provided by me to any of that or statutory or judicial authorities / agencies including investigation 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

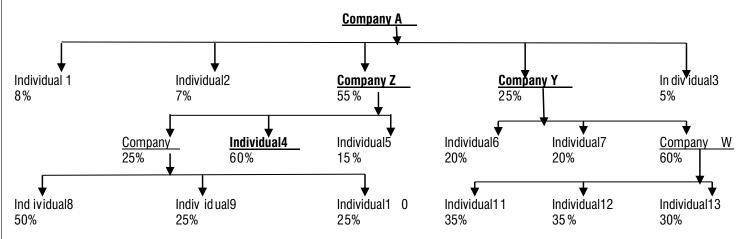
The client or the owner of the controlling interest is a company listed on a stock exchange or is a majority-owned subsidiary of such a company, there is no need for identification and verification of the identity of any shareholder or beneficial owner of such companies and hence exempted from UBO declaration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

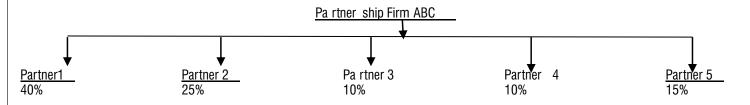
Sample Illustrations for ascertaining beneficial owner

Illustration No. 1 – Company A



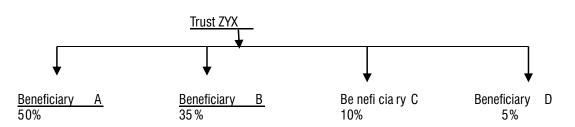
For Applicant A, Individual 4 is considered as UBO as it holds effective ownership of 33% in Company A. Hence details of Individual 4 must be provided with KYC proof, Shareholding pattern of Company A, Z & Y to be provided along with details of persons of Company Y who are senior managing officials and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

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

SIP Period From



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Maximum period of validity of this mandate is 40 years only.

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

TERMS AND CONDITIONS

- Existing investors seeking for Systematic Investment only, need to fill up this Systematic Investment Form. New investors who wish to enroll for the Systematic Investment should fill up SIP Form in addition to the Common Application Form, with or without the initial investment amount i.e. the first installment can be without the cheque. However in lines with SEBI and AMFI guidelines the requirement of submission of documents for subscription/transaction is modified from time to time. Therefore for such additional continuous text by investor is equipped to require the surfect by the source of the submission. Therefore, for such additional requirements the investor is required to refer the "Instruction For Completing the Application Form" (as provided in the main application form) and submit such additional documentation for the same.
- The cheque may be drawn in favour of "Full name of the Scheme" followed by the name of the sole or 1st joint holder/ his PAN/folio number. For e.g. "XYZ Scheme A/c Sole / First Investor name" or "XYZ Scheme A/c -Polio Number".

 If the investment is without a first investment cheque then the cancelled cheque copy is mandatory for
- 3 submission and, if such cancelled cheque is without any name a bankers attestation is required on the
- Please check the Scheme Information Document & the Statement of Additional Information for SIP facility in respective scheme. 4
- Monthly SIP facility is available on any day of the month Between 1-28 (Default date is 10th if not specified). Weekly SIP is available on any day of the week between Monday-Friday (Default day Wednesday if not specified). 5
- During ongoing purchase in monthly SIP your first SIP can be for any day of the month. Your second 6. and subsequent SIPs are available only on the above specified dates of the month with a minimum gap of atleast 30 calendar days between first and second SIP installment. In case the chosen date turns out to be a non working day for the scheme; the SIP will be processed on the immediate following working
- The SIP cheque (where the investment is made by cheque) should be drawn on the same bank account which is to be registered for Auto Debit. The bank account provided for Auto Debit should participate in local MICR cleaning.
- The first investment cheque while applying for Monthly SIP can be either equal to or greater than the subsequent Monthly SIP installment amounts. The subsequent Monthly SIP installment amounts however should remain the same as per the scheme specific information document and all the 8 postdated cheques issued.
- The investor has the right to discontinue SIP at any time he/she so desires by sending a written request, at least 15 working days prior to the due date of next SIP for Monthly SIP, to any of the offices of Bank of India Mutual Fund or its Investor Service Centres. 9.
- Investor will not hold Bank of India Investment Managers Pvt. Ltd., its registrars and other service providers responsible if the transaction is delayed or not effected, the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of Auto Debit / local holidays / 10.
- incomplete or incorrect instructions from the applicant.

 Bank of India Investment Managers Pvt. Ltd. reserves the right not to represent any mandate for SIP auto Debit facility if the registration could not be effected in time for reason beyond its control. 11
- Bank of India Investment Managers Pvt. Ltd., its registrars and other service providers shall not be responsible and liable for any transaction failures, due to rejection of the transaction by your bank / branch or its refusal to register the SIP mandate. 12
- In case of renewal of SIP this form should be submitted at least 1 month prior to the due date.
- SIP TOP UP Facility: 14.
 - Top Up facility will be available only for valid new registration(s) under SIP or renewal of SIP
 - The minimum SIP Top-up amount is ₹500 and in multiples of ₹500 2.
 - Top Up can be done on a half yearly / annual basis:
 - If the investor does not specify the frequency, the default frequency for Top-up will be considered as Half-yearly.
 - This facility is available only for Monthly SIP.
 - SIP Top-up facility shall be available for SIP Investments through NACH / Direct Debit Facility/ Standing Instruction only.
 - Top Up Facility will not be available for investments under SIP where the auto debit period has not been indicated by the investor at the time of investments.
 - All other terms & conditions applicable for regular SIP will also be applicable to Top-up SIP.
- The responsibility of the information provided in this SIP Registration cum Debit Mandate or any other application form for this facility solely rests with the User(s) and the AMC / Mutual Fund / Registrar will not be responsible or liable for any loss, claims, liability that may arise on account of any incorrect and/or erroneous data/information supplied by the User(s).
- and/ or erroneous data/ information supplied by the User(s). The User(s) confirm that the information provided in the SIP Registration cum Debit Mandate, KYC/CKYC Application Form and all other documentation provided / communicated to the AMC is true, accurate and correct. The User(s) acknowledge their responsibility for information provided in the SIP Registration cum Debit Mandate, SMS sessions or otherwise solely rests with the User(s). As such the AMC/ Registrar will not be responsible or liable for any loss, claims, liability which may arise on account of any incorrect and/or erroneous information provided by the User(s) in such form, 16. documents or mediums.
- The User(s) agree and confirm that if at any stage the information provided is found to be incorrect/ false/ erroneous, the AMC/ Registrar reserves the right to, at its sole discretion, reject the Registration cum Mandate and refund the Purchase amount or if Units have been allotted, freeze the folio or Redeem the Units at Applicable NAV (at applicable Exit Load, if any) and in such a cases the decision of the AMC / Registrar shall be final and binding on the User(s) and the Mutual Fund / AMC will not be responsible for any consequence there from.
- 18. In case of auto cancellation, the below given uniform timeline for treating an SIP as closed / cancelled

S No.	SIP Interval	No. of failed debit attempts prior to cancellation of SIP
1.	Daily	3
2.	Weekly, Fortnightly	3
3.	Monthly	3
4.	Bi-monthly, Quarterly or Longer interval SIPs	2

19 When an investor submits request for cancellation of SIP, Auto-debit / SIP will get cancelled within 10 calendar days of such request placed by the investor.

OTHER TERMS & CONDITIONS

- 1. This facility is available presently only for Systematic Investment Plan
- 2. NACH debit facility is offered at various banks. For a detailed list of banks please refer the website
- 3. This facility is offered only to the investors having bank accounts with above mentioned Banks. Above list is subject to modification/updation at any time in future at the sole discretion of Bank of India Investment Managers Pvt. Ltd., without assigning any reason or prior notice, If any bank is removed. SIP instructions of investors for such banks via NACH will be discontinued without any prior notice.
- By signing the NACH mandate form the investor agrees to abide by the terms and conditions of NACH facility through NPCI (www.npci.org.in).
- New/Existing investors who wish to enroll for SIP through NACH should fill the SIP Application Form 5. and the Registration cum Mandate Form for NACH.
- 6. New Investors should mandatorily give a cheque for the first transaction.
 - First SIP Cheque should be dated current day. All subsequent Installments through NACH for monthly SIP is between 1-28 & for weekly SIP is any day of the week between Monday- Friday.
 - The Registration cum Mandate Form for NACH should be submitted at least 30 Calendar days b. prior to next sip cycle date through NACH.
 - *Unique Mandate Registration Number (UMRN) is auto generated by NPCI during the mandate creation for the first time. Investors, who do not have the UMRN, please leave it blank. UMRN would be linked to the folio and maximum length is 20 characters comprising of Alpha Numeric Character allotted by NPCI.
 - Investors who already have UMRN registered under the folio can fill up the SIP Registration cum Mandate Form for NACH and should be submitted at least 30 Calendar days before the date of the first debit through NACH
- 7. Please provide the cancelled cheque leaf of the Bank A/c no. for which NACH facility is registered.
- 8. Investors need to mandatorily fill the SIP Registration Cum Mandate form for NACH for any amendment and cancellation quoting their UMRN by giving 15 working days prior notice to any of the
- Investor can choose to discontinue the SIP facility under folio without cancelling the UMRN by giving 9 15 working days prior notice to any of the Investor Service Centre. Investor can choose to register any future SIP by simply filling up the Registration cum mandate form for NACH quoting their UMRN.
- Please enter IFSC Code (maximum length-11 Alpha Numeric Characters) and MICR Code (maximum length - 9 Numeric Characters) of investor bank
- In case of existing investor, if application is received without existing UMRN then the first UMRN registered in the folio would be considered.
- Mandate duration period should be less than or equal to 40 years from the application date. An investor has option to choose the "End Date" of the SIP for maximum of 40 years from the start date

FOR MORE INFORMATION

Bank of India Mutual Fund

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

SPECIAL PRODUCTS APPLICATION FORM (SWP/ STP)

☐ SWP/ STP



Acknowledgement Stamp

			(Refer Instruction No. 1)	FOR O	FICE USE ONLY
Distributor ARN/ RIA	Sub Agent ARN Code	EUIN No.	Bank Branch Code/ Sub Broker Code	Sales Code	Date/Time of Receipt
			ction is executed without any interac		
person of the above distributor/s	ub broker or notwithstanding the	advice of in-appropriateness, if a	ny, provided by the employee/relatio	nship manager/sales per	son of the distributor/sub broker
Sole/1 st applicant/Guardia	n/Authorised Signatory/POA	2 nd applicant/Autho	orised Signatory	3 rd applicant/Au	thorised Signatory
			on the investors' assessment of vari	ous factors including serv	ices rendered by the distributor.
INFORMATION OF EXISTIN	G INVESTOR				
Folio Number		Mandatory field*			
APPLICANT INFORMATION	(Please refer Point No. 8)	(Please ✓)			
Name of Sole /First Applicant*	Mr. Ms.	M/s.	Date of Birth D D M	M Y Y Y Y (*!	Mandatory for all investors)
FIRSTI	V A M E	M I D D L E	N A M E	L A	S T N A M E
Oocuments Enclosed ^			PAN Proof K	YC~ PAN*	
lame of Guardian/Contact Per	son# Relationship with MINOF	R []]	Gua	rdian's Date of Birth	D D M M Y Y Y
F I R S T I	V A M E	M I D D L E	N A M E	L A	S T N A M E
Ocuments Enclosed ^ Please mention the contact person	in case of Non-individual		PAN Proof K	YC~ PAN* [
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For ₹

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

- 1. Existing investors seeking for Special Product only, need to fill up this Special Product Form. New investors who wish to enrol for the Special Product should fill up Special Product Form in addition to the Common Application Form. However, in line with SEBI and AMFI guidelines the requirement of documents for submission of documents for subscription/ transaction is modified from time to time. Therefore, for such additional requirements the investor is required to refer the "Instruction for Completing the Application Form" (as provided in the main application form) and submit such additional documentation for the same.
- 2. In case of renewal of SWP/STP this form should be submitted at least 7 working days prior to the due date
- The investor has the right to discontinue SWP/STP at any time he/she so desires
 by sending a written request at least 7 working days prior to the due date of next
 SWP / STP to any of the offices of Bank of India Mutual Fund or its Authorised
 Collection Centres. On receipt of such request the SWP/STP will be terminated.
- 4. Units will be allotted / redeemed / transferred at the Applicable NAV related prices of the 1st / 7th /10th /15th / 20th/ 25th of every month (or next business day, if 1st / 7th /10th /15th / 20th/ 25th non business day). An account statement will be dispatched to the unit holders once every quarter within 10 working days of the end of each quarter. The first account statement will be issued within 10 working days of the initial investment.
- 5. DIRECT APPLICATIONS: Investors should ensure to write the word 'DIRECT' in the column 'ARN No' or 'Broker Code' in their applications for purchases/ additional purchases/ switches/fresh Systematic Investment Plans (SIP)/ fresh Systematic Transfer Plans (STP) in all such cases where applications are not routed through any distributor/ agent/broker. In cases where unit holder uses a pre-printed transaction slip where details in the 'ARN No' or 'Broker Code' column is already printed, unit holder should cancel the ARN No/ Broker Code, write 'DIRECT' in the said column and it should also be counter signed by the unit holder/ all joint holder(s). Transactions slips/application forms where the column under 'ARN No or 'Broker Code' is provided, has to be filled by the unit holder as

- 'DIRECT' for processing the same as Direct applications. Investors can submit their applications for purchases / additional purchases/ switches/fresh SIP/ fresh STP at any of the Official Point(s) of Acceptance of Bank of India Mutual Fund. The list of Official Point(s) of Acceptance is available on the website of Bank of India Mutual Fund (www.boimf.in).
- The applicability of SWP/ STP will be as per the terms & conditions of the respective Scheme Information Documents and Statement of Additional Information.
- 7. Options available under SWP:
 - A) Fixed withdrawal: Investors can withdraw fixed amount as indicated in the ready reckoner below & the dates applicable for the same are 1st / 7th /10th / 15th / 20th/ 25th.
 - B] Appreciation SWP: Appreciation of above ₹ 500/- can be withdrawn at monthly, quarterly, half yearly and annually frequency & the dates applicable for the same are 1st/7th/10th/15th/20th/25th of the relevant month. In both Fixed Withdrawal and Appreciation SWP, Units will be redeemed basis Applicable NAV on the date chosen as per above.
- If the STP application has from date and to date, then it refers to calendar days and processing happens only on business days.
- If the STP application has number of installments, the number of installment is registered by omitting the non business day and holidays.
- 10. STP is not available for investments under lock-in period.
- 11. Minimum Amount: Daily Monday to Friday: ₹1,000/- in multiple and above
- 12. *First execution date will be OR on or after 3 calendar days from the date of submission of the form (excluding date of submission) subject to availability of funds in the transferor scheme.
- 13. ** If any day is a non-business day, then next immediate business day will be the STP day and units will be allotted with NAV.

Ready Reckoner for Special Product

Schemes		5	SIP			STP SWP										
	Available	Minimum Amount	SIP Frequency	Minimum Duration	Av	ailable	Minimum Amount	STP Frequency	Minimum Duration	A	vailable	Minimum Amount	Withdrawal Frequency	Minimum Duration Installment		
					IN	OUT										
Bank of India Large & Mid Cap Equity Fund	1	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	1	1	₹ 1,000 and in multiples of ₹ 100 thereafter	Daily, Weekly & Monthly	Daily - 6 Days Weekly - 12 Weeks Monthly - 6 Months	1	Minimum balance in a scheme for SWP should be ₹ 10,000	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 1		
Bank of India ELSS Tax Saver (Formerly Bank of India Tax Advantage Fund)	1	₹ 500 and in multiples of ₹ 1 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	1	1	₹ 500 and in multiples of ₹ 1 thereafter	Daily, Weekly & Monthly	Daily - 6 Days Weekly - 12 Weeks Monthly - 6 Months	1	Minimum balance in a scheme for SWP should be ₹ 10,000	₹ 500 and in multiples of ₹ 1 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 1		
Bank of India Manufacturing & Infrastructure Fund	\ \	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	1	<	₹ 1,000 and in multiples of ₹ 100 thereafter	Daily, Weekly & Monthly	Daily - 6 Days Weekly - 12 Weeks Monthly - 6 Months	1	Minimum balance in a scheme for SWP should be ₹ 10,000	₹ 1,000 and in multiples of ₹ 1 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 1		
Bank of India Conservative Hybrid Fund	\ \	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	1	<	₹ 1,000 and in multiples of ₹ 100 thereafter	Daily, Weekly & Monthly	Daily - 6 Days Weekly - 12 Weeks Monthly - 6 Months	1	Minimum balance in a scheme for SWP should be ₹ 25,000	₹ 500 and in multiples of ₹ 100 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 1		
Bank of India Balanced Advantage Fund	1	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	1	1	₹ 1,000 and in multiples of ₹ 100 thereafter	Daily, Weekly & Monthly	Daily - 6 Days Weekly - 12 Weeks Monthly - 6 Months	1	Minimum balance in a scheme for SWP should be ₹ 10,000	₹ 1,000 and in multiples of ₹ 1 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 1		
Bank of India Mid & Small Cap Equity & Debt Fund	\	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	1	√	₹ 1,000 and in multiples of ₹ 100 thereafter	Daily, Weekly & Monthly	Daily - 6 Days Weekly - 12 Weeks Monthly - 6 Months	1	Minimum balance in a scheme for SWP should be ₹ 10,000	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 1		
Bank of India Arbitrage Fund	1	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	1	1	₹ 1,000 and in multiples of ₹ 100 thereafter	Daily, Weekly & Monthly	Daily - 6 Days Weekly - 12 Weeks Monthly - 6 Months	1	Minimum balance in a scheme for SWP should be ₹ 10,000	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 1		
Bank of India Small Cap Fund	\ \	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	1	<	₹ 1,000 and in multiples of ₹ 100 thereafter	Daily, Weekly & Monthly	Daily - 6 Days Weekly - 12 Weeks Monthly - 6 Months	1	Minimum balance in a scheme for SWP should be ₹ 10,000	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly - 6 Quarterly - 4 Half yearly - 2 Annually - 1		

FOR MORE INFORMATION

Bank of India Mutual Fund

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

Ready Reckoner for Special Product

Schemes		5	SIP				ST	Р	SWP						
	Available	Minimum Amount	SIP Frequency	Minimum Duration	Av	ailable	Minimum Amount	STP Frequency	Minimum Duration	A	vailable	Minimum Amount	Withdrawal Frequency	Minimum Duration Installmen	
					IN	OUT									
Bank of India Flexi Cap Fund	1	Monthly - ₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	1	1	₹ 1,000 and in multiples of ₹ 100 thereafter	Daily, Weekly & Monthly	Daily - 6 Days Weekly - 12 Weeks Monthly - 6 Months	1	Minimum balance in a scheme for SWP should ₹ 10,000	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly - Quarterly 4 Half yearly - 2 Annually -	
Bank of India Bluechip Fund	1	Monthly - ₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	1	1	₹ 1,000 and in multiples of ₹ 100 thereafter	Daily, Weekly & Monthly	Daily - 6 Days Weekly - 12 Weeks Monthly - 6 Months	1	Minimum balance in a scheme for SWP should ₹ 10,000	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly - Quarterly 4 Half yearly - 2 Annually -	
Bank of India Multi Cap Fund	1	Monthly - ₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	1	1	₹ 1,000 and in multiples of ₹ 100 thereafter	Daily, Weekly & Monthly	Daily - 6 Days Weekly - 12 Weeks Monthly - 6 Months	1	Minimum balance in a scheme for SWP should ₹ 10,000	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Quarterly	Monthly - Quarterly 4	
Bank of India Multi Asset Allocation Fund	1	Monthly - ₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	1	1	₹ 1,000 and in multiples of ₹ 100 thereafter	Daily, Weekly & Monthly	Daily - 6 Days Weekly - 12 Weeks Monthly - 6 Months	1	Minimum balance in a scheme for SWP should ₹ 10,000	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Quarterly	Monthly - Quarterly 4	
Bank of India Business Cycle Fund	1	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	1	1	₹ 1,000 and in multiples of ₹ 100 thereafter	Daily, Weekly & Monthly	Daily - 6 Days Weekly - 12 Weeks Monthly - 6 Months	1	Minimum balance in a scheme for SWP should be ₹ 10,000	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly - Quarterly 4	
Bank of India Short Term Income Fund	1	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	1	1	₹ 1,000 and in multiples of ₹ 100 thereafter	Daily, Weekly & Monthly	Daily - 6 Days Weekly - 12 Weeks Monthly - 6 Months	1	Minimum balance in a scheme for SWP should be ₹ 25,000	₹ 500 and in multiples of ₹ 100 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly - Quarterly 4 Half yearly - 2 Annually -	
Bank of India Liquid Fund	×	No	t Applicable		1	1	₹ 1,000 and in multiples of ₹ 100 thereafter	Daily, Weekly & Monthly	Daily - 6 Days Weekly - 12 Weeks Monthly - 6 Months	1	Minimum balance in a scheme for SWP should be ₹ 10,000	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly - Quarterly 4 Half yearly - 2 Annually -	
Bank of India Ultra Short Duration Fund	\ \	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	1	\	₹ 1,000 and in multiples of ₹ 100 thereafter	Daily, Weekly & Monthly	Daily - 6 Days Weekly - 12 Weeks Monthly - 6 Months	1	Minimum balance in a scheme for SWP should be ₹ 10,000	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly - (Quarterly - 4 Half yearly - 2 Annually -	
Bank of India Credit Risk Fund							Not App	licable	•						
Bank of India Overnight Fund	×	N	ot Applicable		1	1	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly & Weekly	Monthly - 6 Months Weekly - 12 Weeks	1	Minimum balance in a scheme for SWP should be ₹ 10,000	₹ 1,000 and in multiples of ₹ 100 thereafter	Monthly, Quarterly, Half yearly & Annually	Monthly - (Quarterly 4 Half yearly - 2 Annually -	

FOR MORE INFORMATION

Bank of India Mutual Fund

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

THIS PACE IS INTENTIONALLY LEFT BLANK

TRANSACTION FORM For Existing Investors Only



1. DISTRIBUTOR INFO	RMATION		(Refer Sectio	n 1 under instructions)	Mutual Fun FOR OFFICE USE ONLY							
Distributor ARN/ RIA		ent ARN Code	EUIN No.	Bank Branch Code/	Sales Code	Date/Time of Receipt						
Doubling Tilly Tilly	ous rigi	JII. 7 III. 0040	2011 110.	Sub Broker Code	Suits Sout	244, 11110 01 11001						
Upfront commission shall be pa	id directly by	the investor to the <i>l</i>	AMFI registered Distributors bas	ed on the investors' assessment o	f various factors including	the service rendered by the distributor.						
☐/We hereby confirm that the EU executed without any interaction above distributor/sub broker or no employee/relationship manager/s	JIN box has bee or advice by th otwithstanding	en intentionally left bl he employee/relation: the advice of in-appro-	ank by me/us as this transaction is ship manager/ sales person of th opriateness, if any, provided by the	Sole/1 st applicant/Guardian/ Authorised Signatory/POA	2 nd applicant/Authoris	sed 3 rd applicant/Authorised Signatory						
Country of Birth / Citizens	ship / Nation	nality or Tax Reside		y applicant? (√): ☐ Yes / ☐ No	Signatory (Mandatory to ✓). If Ye	s, please fill FATCA Declaration.						
2. UNIT HOLDER DET	TAILS (MA	ANDATORY) (Please fill in BLOCK Let	ters)	(Refe	er Section 2 under instructions)						
	ne of Sole /First Applicant Mr. Ms. Ms. M/s.											
	Permanent Account Number (PAN) CKYC identification Number (KIN No)											
1st Applicant						KYC Proof Enclosed						
2nd Applicant												
3rd Applicant Guardian												
Legal Entity Identifier	· (LEI)				(Refer Secti	on 8 under instructions)						
3. ■ ADDITIONAL P	URCHASE	E REQUEST			(Refer Sec	tion 3 under instructions)						
Scheme Name												
Plan			Option			TP (Incase the additional purchase is for continuation of existing STP)						
Investment Amount			DD Charges		Net Amount							
Cheque/DD No		Cheque/[OD Date	Drawn on Ban								
UMRN No												
 Cheque should be in favour of the Refer SID/ SAI. Investment 	Cheque should be in favour of the scheme name. • Third Party & O/S cheques will not be accepted and transaction is liable to be rejected. • Refer SID/ SAI. • Investment should be through the bank account registered with us.											
. ■ SWITCH REQUEST (Refer Section 4 under instructions)												
From Scheme Plan/ Option IDCW Sub Option IDCW Frequency Amount			OR Number of	To Scheme Plan/ Option IDCW Sub Option IDCW Frequency		OR ☐ All units (Please ✓)						
5. REDEMPTION I	REQUEST		Oil Number of		(Refer Sec	tion 5 under instructions)						
Scheme	nLG0L31		Plan		Option	non 3 under manuchons)						
Amount			OR Number of U	nits		OR ☐ All units (Please ✓)						
6. ☐ CHANGE OF CC	ONTACT D	DETAILS										
Tel No. STD (1st Applicant Mobile			Res. Email ID	Off.	Fax							
I/We have read and understood th of Money Laundering". I/We heret investment and that the amount in Notifications or Directions issued India Mutual Fund's bank(s) and / information given in this applicatio Applicable to NRI only: I /We co NRE/NRO/FCNR Account. I/We ur Account. I/We confirm that the ARN holder amongst which the Scheme is beit I/we authorize Bank of India Mutua Registration Agency/Authentication	ne contents of the paper of the	he Scheme Information of the Scheme is through le by authority in India. If you authority in India. If Broker / Investment Act, complete and truly: m/we are Non-Resider II additional purchases II to me/us all the comited to me/us. If India Investment Marc. and also authorize stindia Mutual Fund bef	n Document(s) and Statement of Anits in the Scheme and agree to abigitimate sources only and does now the hereby authorise Bank of India dvisor. I/We have neither received stated. It Indian/Person of Indian Origin a made under this Folio will also be imissions (in the form of trail commagers Pvt. Ltd. / Registrars to refer such agencies / service providers ore investing in any scheme of Banian applicant/Au	le by the terms and conditions applica t involve and is not designed for the Mutual Fund, its Investment Manager nor been induced by any rebate or gi nd that I/We have remitted funds fror rom funds received from abroad throu iission or any other mode), payable to these details to any of the appropriate ncluding UIDAI to share the data as p	lutual Fund including the sectible thereto. I/We hereby decla purpose of any contravention and its agents to disclose dets fts, directly or indirectly, in m m abroad through approved ligh approved banking channe whim for the different compet authorities including Unique ler their records, for verification	cection 7 under instructions) on on "Who cannot invest" and "Prevention re that I/We am /are authorised to make this or evasion of any Act, Rules, Regulations ails of my investment to my bank(s)/Bank o aking this investment. I/We declare that the banking channels or from funds in my/ou ls or from funds in my/our NRE/NRO/FCNF ing Schemes of various Mutual Funds from dentification Authority of India (UIDAI) /KYC on purpose. I/ We hereby agree to read the						
Bank of India X			TRANSACTION FORM	- ACKNOWLEDGEMENT in by the Investor		Stamp Signature & Date						
Folio No.												

SWITCH REQUEST

REDEMPTION REQUEST

ADDITIONAL PURCHASE REQUEST
CHANGE OF CONTACT DETAILS

Transaction Details (Please ✓)

INSTRUCTIONS FOR COMPLETING THE TRANSACTION FORM

General Instructions

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

GUIDANCE NOTES TO HELP YOU FILL IN THE TRANSACTION SLIP.

Section 1 - DISTRIBUTOR INFORMATION

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

Section 2 - UNIT HOLDERS DETAILS

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

Section 3 - ADDITIONAL PURCHASE REQUEST

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

Section 4 - SWITCH REQUEST

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

Section 5 - REDEMPTION REQUEST

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

Section 6 - CHANGE OF CONTACT DETAILS

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

Section 7 - DECLARATION AND SIGNATURES

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

Section 8 - LEGAL ENTITY IDENTIFIER (LEI)

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

— TEAR HERE -

FOR MORE INFORMATION

Bank of India Mutual Fund

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

CENTRAL KYC REGISTRY | Know Your Customer (KYC) Application Form | Individual Important Instructions: A) Fields marked with '*' are mandatory fields. E) List of State / U.T code as per Indian Motor Vehicle Act, 1988 is available at the end. F) List of two character ISO 3166 country codes is available at the end. B) Please fill the form in English and in BLOCK letters. C) Please fill the date in DD-MM-YYYY format. G) KYC number of applicant is mandatory for update application. D) Please read section wise detailed guidelines / instructions H) For particular section update, please tick () in the box available before the section number and strike off the sections not required to be updated. at the end. Application Type* ■ New □ Update For office use only (To be filled by financial institution) KYC Number (Mandatory for KYC update request) Account Type* ☐ Simplified (for low risk customers) ☐ Small OTP based E-KYC Normal 1. PERSONAL DETAILS (Please refer instruction A at the end) ☐ Name* (Same as ID proof) Maiden Name Father / Spouse Name Mother Name Date of Birth* РНОТО Gender* ☐ F- Female ☐ M- Male ☐ T-Transgender Marital Status* ☐ Married Unmarried ☐ Others Citizenship* □ IN- Indian ☐ Others (ISO 3166 Country Code Residential Status* ☐ Resident Individual ☐ Non Resident Indian ☐ Foreign National Person of Indian Origin Occupation Type* ☐ S-Service (☐ Private Sector ☐ Public Sector ☐ Government Sector) ☐ O-Others (☐ Professional ☐ Self Employed ☐ Retired ☐ Housewife ☐Student) □ B-Business Signature / Thumb ☐ X- Not Categorised Impression 2. TICK IF APPLICABLE RESIDENCE FOR TAX PURPOSES IN JURISDICTION(S) OUTSIDE INDIA (Please refer instruction B at the end) ADDITIONAL DETAILS REQUIRED* (Mandatory only if section 2 is ticked) ISO 3166 Country Code of Jurisdiction of Residence* Tax Identification Number or equivalent (If issued by jurisdiction)* Place / City of Birth* ISO 3166 Country Code of Birth* ☐ 3. PROOF OF IDENTITY (PoI)* (Please refer instruction C at the end) (Certified copy of any one of the following Proof of Identity[PoI] needs to be submitted) D D — M M — Y Y Y A- Passport Number Passport Expiry Date ☐ B- Voter ID Card ☐ C- PAN Card □ D- Driving Licence Driving Licence Expiry Date DD - MM - YY ☐ E- UID (Aadhaar) ☐ F- NREGA Job Card Z- Others (any document notified by the central government) Identification Number ☐ S- Simplified Measures Account - Document Type code Identification Number 4. PROOF OF ADDRESS (PoA)* 4.1 CURRENT / PERMANENT / OVERSEAS ADDRESS DETAILS (Please see instruction D at the end)

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

☐ Simplified Measures Account - Document Type code

Pin / Post Code*

Residential

□ Driving Licence

☐ NREGA Job Card

☐ Business

Others

☐ UID (Aadhaar)

State / U.T Code*

☐ Registered Office

City / Town / Village*

☐ Unspecified

ISO 3166 Country Code*

☐ Residential / Business

☐ Voter Identity Card

☐ Passport

Address Type*

Line 1* Line 2

Line 3

District*

Proof of Address*

4.2 CORRESPON	IDENCE	/ LOCA	AL ADE	DRESS	DETA	JLS *	Please	e see i	nstruct	tion	E at th	e end)														
☐ Same as Current	/ Perman	ent / O	versea	as Addı	ress de	etails (n case	e of mu	ıltiple (corre	espond	lence /	local	add	resse	es, p	leas	e fill '	Anne	xure	A1')	,				П
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Line 2																										
Line 3				\coprod				Щ		L	Щ							ı / Vi	_	_					Щ	_
District*					Pii	n / Po	st Coo	de*				S	tate /	' U.	ТСс	ode*			IS	SO 3	3166	Cou	ntry (Code*		
4.3 ADDRESS IN	THE JUF	RISDIC	TION	DETAII	LS WH	ERE A	PPLIC	ANT IS	S RES	IDE	NT OL	ITSIDE	: INDI	A FC	OR T	AX F	PURI	POSI	ES* (.	Appl	icable	e if se	ction :	2 is tic	ked)	
Same as Current	/ Perman	ent / O	versea	as Addı	ress de	tails				Sa	me as	Corres	ponde	ence	/ Lo	cal A	Addr	ess d	etails	;						
Line 1*																										
Line 2																										
Line 3													Щ		City	/ / To	own	/ Vil	_						Щ	\Box
State*										ZIP	P / Pos	t Cod	e*		Ш				IS	O 3	166	Cour	try C	ode*		
5. CONTACT DE	ETAILS (#	All comr	munica	tions w	ill be se	nt on p	rovided	l																		
Tel. (Off)					П] Te	el. (Re	s) [$\overline{}$	$\overline{}$	$\overline{}$	Ŧ	7 N	/lobi	le [T		\top	$\overline{}$	П	$\overline{}$	$\overline{}$	Ξ
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6. DETAILS OF Addition of Related I		D PEF					relate	u perso			e fill 'An umber o						-	ction (at th	ie er	ia)					
Related Person Type		☐ Gua				JII		Assig		J 196	imber 0		ea Per: Autho		,		· / L	ative								
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Name*			Ш.	Ш.				Щ.]																
		(If KYC	numb	er and	name a	re prov	ided, b	elow de	etails of	sec	tion 6 a	re option	onal)													
PROOF OF IDENT	TTY [Pol]	OF REL	_ATED	PERSO	ON* (PI	ease se	e instr	uction (H) at th	ne er	nd)															
☐ A- Passport Nur	mber]						Pas	sport	Ex	piry	Date	е		D	D -	- M	M -	Υ	′ Y .	Υ	
☐ B- Voter ID Card	d]																	
☐ C- PAN Card																										
□ D- Driving Licen	ice											Driv	ing L	icer	nce	Ехрі	iry [Date	D	D -	- M	Μ-	Υ	′ Y	Υ	
☐ E- UID (Aadhaa	r)																									
F- NREGA Job	Card																									
Z- Others (any d	ocument	notified	d by th	e centr	al gov	ernmer	nt)						lde	enti	ficat	ion	Nun	nber								
☐ S- Simplified Me	easures	Accou	ınt - [Docun	nent T	уре с	ode						lde	enti	ficat	ion	Nun	nber								
☐ 7. REMARKS (If	any)						М	obile no	o. / Em	ail-I[D) (Plea	ise refe	r instru	uctio	n F a	it the	end))								
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8. APPLICANT	DECLA	.RA TI	ON																							
I hereby declare that the	details furnis	hed abov	e are tru	e and co	rrect to th	e best o	f my kno	owledge a	and beli	ef and	d I unde	take to i	nform yo	ou of a	any ch	anges	Г									Ξ
therein, immediately. In c for it.	ase any of th	ne above	informati	on is foui	nd to be f	alse or ur	ntrue or n	nisleading	g or misr	epres	senting, I	am awar	that I n	nay be	e held	liable					huma / T	"la i i ma la		ion1		
I hereby consent to recei	ving informa	tion from	Central k	(YC Regi	stry throu	ıah SMS/	Fmail on	the abov	reaiste	ered n	number/ei	nail addr	288						[3				mpress	ionj		
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9. ATTESTATIO	ON / FOI	ROFF	ICE (JSE C	NLY																					
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CENTRAL KYC REGISTRY | Instructions / Check list / Guidelines for filling Individual KYC Application Form

General Instructions:

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

A Clarification / Guidelines on filling 'Personal Details' section

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

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

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

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

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

code may be mentioned	a in point 3 (5).
Document Code	Description
01	Identity card with applicant's photograph issued by Central/ State Government Departments, Statutory/ Regulatory Authorities, Public Sector
	Undertakings, Scheduled Commercial Banks, and Public Financial Institutions.
02	Letter issued by a gazetted officer, with a duly attested photograph of the person.

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

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

code may be mention	ed in point 4.1.
Document Code	Description
01	Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water
	bill).
02	Property or Municipal Tax receipt.
03	Bank account or Post Office s avings bank account statement.
04	Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if
	they contain the address.
05	Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies,
	public sector undertakings, scheduled commercial banks, financial instituti ons and listed companies. Similarly, leave and license agreements
	with such employers allotting official accommodation.
06	Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India.

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

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

F Clarification / Guidelines on filling 'Contact details' section

- 1 Please mention two- digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91 -999999999).
- 2 Do not add '0' in the beginning of Mobile number.

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

1 Provide KYC number of related person if available.

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

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

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

State / U.T	Code
Andaman & Nicobar	AN
Andhra Pradesh	AP
Arunachal Pradesh	AR
Assam	AS
Bihar	BR
Chandigarh	CH
Chattisgarh	CG
Dadra and Nagar Haveli	DN
Daman & Diu	DD
Delhi	DL
Goa	GA
Gujarat	GJ
Haryana	HR

State / U.T	Code
Himachal Pradesh	HP
Jammu & Kashmir	JK
Jharkhand	JH
Karnataka	KA
Kerala	KL
Lakshadweep	LD
Madhya Pradesh	MP
Maharashtra	MH
Manipur	MN
Meghalaya	ML
Mizoram	MZ
Nagaland	NL
Orissa	OR

State / U.T	Code
Pondicherry	PY
Punjab	PB
Rajasthan	RJ
Sikkim	SK
Tamil Nadu	TN
Telangana	TS
Tripura	TR
Uttar Pradesh	UP
Uttarakhand	UA
West Bengal	WB
Other	XX

List of ISO 3166 two- digit Country Code

Country	Country	Country	Country	Country	Country	Country	Country
Afghanistan	Code AF	Dominican Republic	Code DO	Libya	Code LY	Saint Pierre and Miguelon	Code PM
Aland Islands	AX	Ecuador	EC	Liechtenstein	LI	Saint Vincent and the Grenadines	VC
Albania	AL		EG	Lithuania	LT	Samoa	WS
Algeria	DZ	Egypt El Salvador	SV	Luxembourg	LU	San Marino	SM
	AS	Equatorial Guinea	GQ		MO	Sao Tome and Principe	ST
American Samoa Andorra	AD	Eritrea	ER	Macao Macedonia, the former Yugoslav Republic	MK	Saudi Arabia	SA
Alidoria	AD	Littlea	LIN	of	IVIK	Saudi Alabia	JA.
Angola	AO	Estonia	EE	Madagascar	MG	Senegal	SN
Anguilla	Al	Ethiopia	ET EV	Malawi	MW	Serbia	RS
Antarctica	AQ	Falkland Islands (Malvinas)	FK	Malaysia	MY	Seychelles	SC
Antigua and Barbuda	AG	Faroe Islands	FO	Maldives	MV	Sierra Leone	SL
Argentina	AR	Fiji	FJ	Mali	ML	Singapore	SG
Armenia	AM	Finland	FI	Malta	MT	Sint Maarten (Dutch part)	SX
Aruba	AW	France	FR	Marshall Islands	MH	Slovakia	SK
Australia	AU	French Guiana	GF	Martinique	MQ	Slovenia	SI
Austria	AT	French Polynesia	PF	Mauritania	MR	Solomon Islands	SB
Azerbaijan	AZ	French Southern Territories	TF	Mauritius	MU	Somalia	SO
Bahamas	BS	Gabon	GA	Mayotte	YT	South Africa	ZA
Bahrain	BH	Gambia	GM	Mexico	MX	South Georgia and the South Sandwich Islands	GS
Bangladesh	BD	Georgia	GE	Micronesia, Federated States of	FM	South Sudan	SS
Barbados	BB	Germany	DE	Moldova, Republic of	MD	Spain	ES
Belarus	BY	Ghana	GH	Monaco	MC	Sri Lanka	LK
Belgium	BE	Gibraltar	GI	Mongolia	MN	Sudan	SD
Belize	BZ	Greece	GR	Montenegro	ME	Suriname	SR
Benin	BJ	Greenland	GL	Montserrat	MS	Svalbard and Jan Mayen	SJ
Bermuda	BM	Grenada	GD	Morocco	MA	Swaziland	SZ
Bhutan	BT	Guadeloupe	GP	Mozambique	MZ	Sweden	SE
Bolivia, Plurinational State of	BO	Guam	GU	Myanmar	MM	Switzerland	CH
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Namibia	NA	Syrian Arab Republic	SY
	BA	Guernsey	GG	Nauru	NR	Taiwan, Province of China	TW
Bosnia and Herzegovina Botswana	BW	Guinea	GN	Nepal	NP	Tajikistan	TJ
Bouvet Island	BV		GW		NP NL	Tanzania, United Republic of	TZ
	BR	Guinea-Bissau		Netherlands New Caledonia	NC NC		TH
Brazil		Guyana	GY			Thailand	
British Indian Ocean Territory	10	Haiti	HT	New Zealand	NZ	Timor-Leste	TL
Brunei Darussalam	BN	Heard Island and McDonald Islands	HM	Nicaragua	NI	Togo	TG
Bulgaria	BG	Holy See (Vatican City State)	VA	Niger	NE	Tokelau	TK
Burkina Faso	BF	Honduras	HN	Nigeria	NG	Tonga	то
Burundi	BI	Hong Kong	HK	Niue	NU	Trinidad and Tobago	TT
Cabo Verde	CV	Hungary	HU	Norfolk Island	NF	Tunisia	TN
Cambodia	KH	Iceland	IS	Northern Mariana Islands	MP	Turkey	TR
Cameroon	CM	India	IN	Norway	NO	Turkmenistan	TM
Canada	CA	Indonesia	ID	Oman	OM	Turks and Caicos Islands	TC
Cayman Islands	KY	Iran, Islamic Republic of	IR	Pakistan	PK	Tuvalu	TV
Central African Republic	CF	Iraq	IQ	Palau	PW	Uganda	UG
Chad	TD	Ireland	IE	Palestine, State of	PS	Ukraine	UA
Chile	CL	Isle of Man	IM	Panama	PA	United Arab Emirates	AE
China	CN	Israel	IL	Papua New Guinea	PG	United Kingdom	GB
Christmas Island	CX	Italy	IT	Paraguay	PY	United States	US
Cocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE	United States Minor Outlying Islands	UM
Colombia	CO	Japan	JP	Philippines	PH	Uruguay	UY
Comoros	KM	Jersey	JE	Pitcairn	PN	Uzbekistan	UZ
Congo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
Congo, the Democratic Republic of	CD	Kazakhstan	KZ	Portugal	PT	Venezuela, Bolivarian Republic of	VE
the Cook Internet	C'	V	175	Duranta Bira	F.5	VG-4 NI	1.61
Cook Islands	CK	Kenya	KE	Puerto Rico	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	QA	Virgin Islands, British	VG
Cote d'Ivoire ICôte d'Ivoire	CI	Korea, Democratic People's Republic of	KP	Reunion IRéunion	RE	Virgin Islands, U.S.	VI
Croatia	HR	Korea, Republic of	KR	Romania	RO	Wallis and Futuna	WF
Cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
Curação !Curação	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthelemy !Saint Barthélemy	BL	Zambia	ZM
Czech Republic	CZ	Latvia	LV	Saint Barthelemy Saint Barthelemy Saint Helena, Ascension and Tristan da	SH	Zimbabwe	ZW
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Denmark	DK	Lebanon	LB	Saint Kitts and Nevis	KN		
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC		
			LR	Saint Martin (French part)	MF		