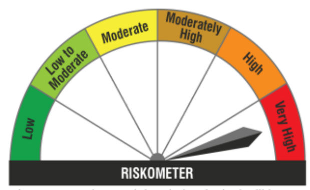
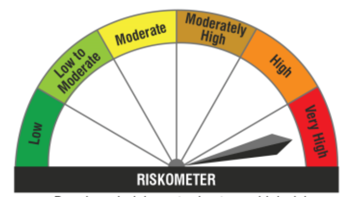
KEY INFORMATION MEMORANDUM

Bank of India Value Fund
(An open ended equity scheme following a value investment strategy)

This product is suitable for investors who are seeking*:	Scheme Risk-o-meter	Benchmark Risk-o-meter (as applicable)
• Long term capital appreciation • Investment predominantly in equity and equity related instruments following a value investment strategy	 Investors understand that their principal will be at very high risk	 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.

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

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

New Fund Offer Opens on: August 28, 2026
New Fund Offer Closes on: September 11, 2026
Scheme re-opens on: September 22, 2026

Name of Mutual Fund	:	Bank of India Mutual Fund
Name of Asset Management Company	:	Bank of India Investment Managers Private Limited
Name of Trustee Company	:	Bank of India Trustee Services Private Limited
Addresses, Website of the entities	:	B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400013 Website: www.boimf.in

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

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 2026, 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 August 18, 2026.

<table>
<tr><td>Investment Objective</td><td>The investment objective of the scheme is to generate long-term capital appreciation by predominantly investing in equity and equity related instruments by following a value investment strategy.

However, there is no assurance that the investment objective of the scheme will be achieved.</td></tr>
<tr><td>Asset Allocation Pattern of the scheme</td><td>The below table includes asset allocation giving the broad classification of assets and indicative exposure level in percentage terms. The Asset Allocation Pattern of the Scheme under normal circumstances would be as under:

<table>
<tr><th rowspan="2">Instruments</th><th colspan="2">Indicative allocation
(% of total assets)</th></tr>
<tr><th>Minimum</th><th>Maximum</th></tr>
<tr><td>Equity & Equity related instruments of companies following a value investment strategy</td><td>80%</td><td>100%</td></tr>
<tr><td>Residual Portion*</td><td></td><td></td></tr>
<tr><td>Equity and Equity related instruments of companies other than value investment strategy</td><td>0%</td><td>20%</td></tr>
<tr><td>Money Market Instruments, Other Liquid Instruments, Gold and Silver Instruments (ETFs only) and units of Domestic Mutual Fund Schemes@</td><td>0%</td><td>20%</td></tr>
<tr><td>Units issued by InVITS</td><td>0%</td><td>10%</td></tr>
</table>
As per Clause 13.13 of SEBI Master Circular for Mutual Funds, any investment made by the scheme in REITs shall be considered as investment in equity related instruments.

*Residual Portion: -
• Money Market Instruments;
• INVITs
• Gold and Silver Instruments - ETFs only;
• Other Liquid Instruments - Cash, Bank Deposits with Scheduled Commercial Banks, Government Securities, Treasury Bills, Repo on Government Securities and any other Instruments as specified by the SEBI;
• Equity and Equity related instruments of companies other than value investment strategy

@Money market instruments include commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India;

@Units of Domestic Mutual Fund Schemes are permitted only in Overnight Fund, Liquid Fund and Money Market Fund;

Such other instruments as may be permitted under SEBI (Mutual Funds) Regulations and guidelines issued by SEBI from time to time.

The Cumulative Gross Exposure to equity, Debt, Money market instruments, derivative positions, repo transactions, Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/assets as may be permitted by the Board from time</td></tr>
</table>

	to time, should not exceed 100% of the net assets of the scheme in line with clause 13.18.2 of SEBI Master Circular. In line with Para 5.6 of the Master Circular, Securities in which investment is made for the purpose of ensuring liquidity (debt and money market instruments) are those that fall within the definition of liquid assets as provided by SEBI or RBI. **<u>Cash or cash equivalents with residual maturity of less than 91 calendar days:</u>** • Pursuant to para 13.18.6(a) of SEBI Master Circular, cash or cash equivalent shall consist of the following securities having residual maturity of less than 91 calendar days and shall be treated as not creating any exposure: a) Government Securities; b) T-Bills; and c) Repo on Government Securities • SEBI vide letter dated November 3, 2021, has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities. Investments will be made in line with the asset allocation of the Scheme and the applicable SEBI and / or AMFI guidelines as specified from time to time. The above is indicative and is subject to change keeping in view the market conditions and opportunities, applicable Regulations and politico-economic factors. The investment manager in line with the investment objective may alter the above pattern for short term and on defensive consideration. **Indicative Table** (Actual instrument/percentages may vary subject to applicable SEBI circulars):

Sr. No.	Type of Instrument	Percentage of exposure	Circular references
1.	Securities Lending and Short Selling	**Securities Lending:** The Scheme shall adhere to the following limits should it engage in Stock Lending: 1. Not more than 20% of the net assets of the Scheme can generally be deployed	**Securities Lending-**Para 13.6 of the Master Circular for Mutual Funds dated March 20, 2026 **Short Selling-**Regulation 41(7) and 42(4) of the SEBI (MF) Regulations read with para 13.6 of the Master Circular for Mutual Funds dated March 20, 2026

				in Stock Lending. 2. Not more than 5% of the net assets of the Scheme can generally be deployed in Stock Lending to any single counter party (as may be applicable). **Short Selling by the Scheme:** The Scheme may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by SEBI.		
		2.	Equity Derivatives for non hedging purpose	Upto 20% of the net assets of the Scheme, subject to maximum derivatives exposure as defined above (i.e. 50% of the equity component of the Scheme).	Para 13.15 & 13.18 of SEBI Master Circular for Mutual Funds dated March 20, 2026	

		3.	Debt Derivatives Instruments	Nil	Not applicable	
		4.	InVITS	a) Upto 10% of its NAV in the units of InvITs b) Upto 5% of its NAV in the units of InvITs at single issuer level.	Para 13.13 of SEBI Master Circular for Mutual Funds dated March 20, 2026	
		5.	Money Market Instruments	Upto 20% of the new asset	Para 3.7.2 and 3.8 of SEBI Master Circular for Mutual Funds dated March 20, 2026	
		6.	Liquid Instruments	Upto 20% of the new asset	Para 3.7.2 and 3.8 of SEBI Master Circular for Mutual Funds dated March 20, 2026	
		7.	Gold ETF	Upto 5% of net assets	Para 3.7.2 and 3.8 of SEBI Master Circular for Mutual Funds dated March 20, 2026. *The percentage allocation will be reviewed to align with the regulatory limit once the global crisis settles.*	
		8.	Silver ETF	Upto 20% of net assets	Para 3.7.2 and 3.8 of SEBI Master Circular for Mutual Funds dated March 20, 2026.	
		9.	Securitized Debt	Nil	Not applicable	
		10.	Overseas Securities	Nil	Not applicable	
		11.	AT1 (Additional Tier 1) and AT2 (Additional Tier 2) Bonds (Debt instruments with special features)	Nil	Not applicable	
		12.	Debt Instruments with Structured Obligations (SO) / Credit Enhancement (CE)	Nil	Not applicable	

		13.	Credit Default Swap transactions	Nil	Not applicable	
		14.	Repo/Reverse Repo in Corporate debt securities	Nil	Not applicable	
		15.	Tri party Repo	Allocation may be made to TREPS from any amounts that are pending deployment or on account of any adverse market situation.	Para 1.7.3 of Master Circular for Mutual Funds dated March 20, 2026.	
		16.	Mutual Fund Units	The Scheme may invest upto 5% of the net assets of the Scheme in units of mutual fund schemes of Bank of India Investment Managers Private Limited ("AMC) or in the Scheme of other Mutual Funds in conformity with the investment objective of the Scheme and in terms of the prevailing SEBI (MF) Regulations.	Clause 3 of Sixth Schedule of SEBI (MF) Regulations, 2026 read with para 13.14 of Master Circular for Mutual Funds dated March 20, 2026.	
		17.	Short-term deposits of scheduled commercial banks	The Scheme shall not park more than 15% of its net assets in the short term deposit(s) of all the scheduled commercial	Para 13.7 of SEBI Master Circular for Mutual Funds dated March 20, 2026.	

		banks put together. However, it may be raised to 20% with the prior approval of the Trustee.	

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

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

Portfolio 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 SEBI (MF) 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 1.9.1.(b) of SEBI master circular. 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.

Portfolio Rebalancing in case of passive deviation from asset allocation:

Pursuant to para 3.11 of SEBI Master circular, in case of such deviation from mandated asset allocation mentioned in the Scheme Information Document (SID) due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs), the portfolio would be rebalanced within a period of thirty (30) business days from the date of said deviation for all the schemes other than Overnight, Index and ETF Funds. In case the same is not aligned to the above asset allocation pattern within thirty (30) business days, justification in writing including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC.

The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. In case the portfolio of the scheme is not rebalanced within the aforementioned mandated plus extended timelines, AMC shall not be permitted to launch any new scheme till the time the portfolio is rebalanced. The AMC shall not levy exit load, if any, on the investors exiting such scheme. The AMC will comply with the reporting and disclosure requirements as stated in para 3.11.4 of SEBI Master circular and other applicable guidelines and circulars issued from time to time.

	Pursuant to SEBI circular dated June 26, 2025, the above provisions shall be applicable for all types of passive breaches for the actively managed mutual fund schemes. **<u>Reporting and Disclosure Requirements:</u>** (a) AMCs to report the deviation to Trustees at each stage. The reporting to Trustee shall be initiated immediately after the expiry of the mandated rebalancing period (i.e. 30 business days). (b) In case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of scheme, AMCs shall immediately after the expiry of the mandated rebalancing period (i.e. 30 business days): (i) disclose the same to the investors through SMS and email / letter including details of portfolio not rebalanced. (ii) communicate to investors through SMS and email / letter when the portfolio is rebalanced. (iii) subject line of the aforementioned emails / letters should be uniform across industry and clearly indicate "breach of" / "deviation" from mandated asset allocation or prescribed prudential limits. (c) Scheme wise deviation of the portfolio, beyond the specified limits, from the mandated asset allocation beyond 30 business days shall also be disclosed on the website of the AMC. (d) AMCs shall disclose any deviation from the mandated asset allocation or prescribed prudential limits to investors along with periodic portfolio disclosures as specified by the Board from the date of lapse of mandated plus extended rebalancing timelines. **<u>Timelines for deployment of Funds mobilized in a New Fund Offer (NFO):</u>** The funds mobilized during the New Fund Offer (NFO) shall be deployed in accordance with the asset allocation pattern of the scheme within 30 business days from the date of allotment of units. In exceptional cases where the AMC is not able to deploy the funds within this period, shall provide an explanation, including details of the efforts made to deploy the funds, to the Investment Committee of the AMC. The Investment Committee may, if deemed necessary, shall extend the deployment timeline by an additional 30 business days. While granting an extension, the Committee shall examine the root cause of the delay. However, an extension shall not be granted if the scheme's assets are liquid and readily available. If the funds are not deployed as per the asset allocation specified in the Scheme Information Document (SID) within the stipulated and extended timelines, the following measures shall apply: (a) **Restriction on Fresh Subscriptions:** The AMC shall not accept fresh inflows into the scheme until the funds are deployed as per the SID. (b) **Waiver of Exit Load:** No exit load shall be levied on investors exiting the scheme after 60 business days of non-complying with the asset allocation. (c) **Investor Notification:** The AMC shall inform all NFO investors about their option to exit the scheme without an exit load via email, SMS, or other appropriate communication channels. (d) **Reporting to Trustees:** Any deviation from the deployment timelines shall be reported to the Trustees at each stage.
Investment Strategy	The Scheme is an open-ended scheme that aims to provide long term capital growth by investing primarily in a well-diversified portfolio of companies that are selected based on

	value investment strategy. Value investing is an investment strategy where stocks are selected that trade for less than their intrinsic values. The scheme will invest in undervalued companies identified through a systematic process based on an understanding of the industry growth potential and interaction with company management to assess the company's core competencies towards achieving long-term sustainable profit growth. The scheme seeks to follow a value investment strategy and would accordingly aim to identify undervalued companies in the market. Investment decisions to identify these companies would be based on the intrinsic value of a stock which may be determined through analyzing the financial statements of the companies and parameters such as EPS (Earnings per Share), Book Value per share, understanding the competition land-scape and business structure of these companies. Further, the scheme will be market cap agnostic and follow a bottom-up stock selection approach. The bottom-up investment approach would focus on analyzing individual stocks pertaining to companies across sectors. The stock selection of the scheme would focus on identifying companies with sound corporate management and prospects of good future growth. The fund managers will aim to predominantly build a portfolio of companies which have reasonable growth prospects, healthy financials with sustainable business models, acceptable valuation that offers potential for long term capital appreciation and management quality etc. The Scheme may also invest residual portion of its corpus in money market and other liquid instruments, Gold and Silver instruments (ETFs only), and units of Domestic Mutual Fund Schemes as permitted by SEBI and InvITs to manage its liquidity requirements. The Scheme would will follow an active investment strategy. Though every endeavor will be made to achieve the objective of the Scheme, the AMC / Sponsors / Trustee do not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme. The Scheme would will follow an active investment strategy. Though every endeavor will be made to achieve the objective of the Scheme, the AMC / Sponsors / Trustee do not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme. 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 Value Fund is only the name of the Scheme and does not in any manner indicate either the quality of the Scheme or its future prospects and returns. (e) While the Schemes will endeavour to declare IDCW under IDCW option, however, there is no guarantee or assurance that such IDCW will be declared/paid and such declaration / payment is entirely subject to availability of distributable surplus. (f) The Sponsor is not responsible or liable for any loss or shortfall in Scheme's corpus arising or resulting from the operation of the Scheme, beyond the initial contribution of Rs. 1,00,000/- (Rupees One Lakh only) made by it to the Fund at the time of setting up the Mutual Fund. The Associates of the Sponsor are not responsible or liable for any loss or shortfall resulting from the operation of the Scheme. However, the asset management company and the sponsor of the mutual fund shall be liable to compensate the affected investors and/or the scheme for any unfair treatment to any investor as a result of inappropriate valuation. (g) The present Scheme is not a guaranteed or assured return scheme and investors in the Scheme are not being offered any guaranteed / assured return. (h) Statements/Observations made in this Scheme Information Document are subject to the laws of the land as they exist at any relevant point of time. (i) Mutual Funds and securities investments are subject to market risks and the NAVs of the units issued under the scheme may go up or down depending on the factors and forces affecting the capital markets. (j) Growth, appreciation, IDCW and income, if any, referred to in this Scheme Information Document are subject to the tax laws and other fiscal enactments as they exist from time to time. **(ii)Scheme Specific Risk Factors** **A. Risk Factors associated with investments in Equity and Equity related instruments:** 1. Equity and equity related securities are volatile and carry risk of price fluctuations on an on-going basis. The liquidity of investments made in the Scheme may be restricted by trading volumes and settlement periods. Settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio may result, at times, in potential losses to the Scheme, should there be a subsequent decline in the value of securities held in the Scheme's portfolio. 2. Investments in equity and equity related securities involve a degree of risk and investors should not invest in the Scheme unless they can afford to take the risk of losing their investment. 3. The liquidity and valuation of the Scheme's investments due to its holdings of unlisted securities may be affected if they have to be sold prior to the target date of disinvestment. 4. Within the regulatory limits, the Fund Manager may choose to invest in listed or

	to be listed securities that offer attractive yields. Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to securities that are listed on the exchanges or offer other exit options to the investor, including a put option. This may however increase the risk of the portfolio. The liquidity and valuation of the scheme investments due to their holdings of listed or to be listed securities may be affected if they have to be sold prior to their target date of disinvestments. 5. Though the constituent stocks of most indexes are typically liquid, liquidity differs across stocks. Due to the heterogeneity in liquidity in the capital market segment, trades on this segment may not get implemented instantly. 6. Scheme's performance may differ from the benchmark index to the extent of the investments held in the debt segment, as per the investment pattern indicated under normal circumstances. **B. Risk associated with investments in Bonds / Fixed Income Instruments/Money Market Instruments:** 1. Investments in money market instruments involve a moderate credit risk i.e. risk of an issuer's ability to meet the principal payments. Additionally, money market securities, while are fairly liquid, lack a transparent secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the security is finally sold. 2. Fixed Income and Money market instruments may also be subject to price volatility due to factors such as changes in interest rates, general level of market liquidity and market perception of credit worthiness of the issuer of such instruments. 3. The liquidity of investments may be restricted by trading volumes and settlement periods. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are uninvested and no return is earned thereon. The inability of the Scheme to make intended securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. By the same token, the inability to sell securities held in the Scheme's portfolio, due to the absence of a well-developed and liquid secondary market for debt securities, could result, at times, in potential losses to the Scheme, should there be a subsequent decline in the value of the securities held in the Scheme's portfolio. 4. The NAV of the Scheme's Units, to the extent the Scheme is invested in coupon bearing 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.

C. 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. D. **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. E. **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. F. **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.

G. 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.

H. **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.

I. **Risk associated with investing in Repo of Corporate Bond Securities**:

To the extent the scheme invests in Repo of Corporate Bond Securities, the scheme will be subject to following risks:

- Corporate Bond Repo will be subject to counter party risk.
- The Scheme will be exposed to credit risk on the underlying collateral downward migration of rating. The scheme may impose adequate haircut on the collateral to cushion against any diminution in the value of the collateral. Collateral will require to be rated AA and above rated where potential for downgrade/default is low. In addition, appropriate haircuts are applied on the market value of the underlying securities to adjust for the illiquidity and interest rate risk on the underlying instrument.
- Liquidity of collateral: In the event of default by the counterparty, the scheme would have recourse to recover its investments by selling the collateral in the market. If the underlying collateral is illiquid, then the Mutual Fund may incur an impact cost at the time of sale (lower price realisation).

J. **Risk factors related to Silver / Gold Instruments**:

- The NAV of Silver / Gold ETFs is related to the value of Silver / Gold held by the Silver / Gold ETF. The value (price) of Silver / Gold may fluctuate for several reasons and all such fluctuations will result in changes in the NAV of Silver / Gold ETFs. The factors that may affect the price of Silver / Gold, among other things, include demand and supply for Silver / Gold in India and in the global market, Indian and foreign exchange rates, interest rates, inflation trends, trading in Silver / Gold as commodity, legal restrictions on the movement/trade of Silver / Gold that may be imposed by RBI, Government of India or countries that supply or purchase Silver / Gold to/from India, trends and restrictions on import/export of Silver / Gold jewellery in and out of India, etc

	• Listing of the units of the Silver / Gold ETFs does not necessarily guarantee their liquidity and there can be no assurance that an active secondary market for the units will develop or be maintained. Consequently, the ETF may quote below its face value / NAV. The market price of the Units of the ETF, like any other listed security, is largely dependent on two factors, viz., (1) the intrinsic value of the Unit (or NAV), and (2) demand and supply of Units in the market. Sizeable demand or supply of the Units in the Exchange may lead to market price of the Units to quote at premium or discount to NAV. To that extent the return from the Scheme shall differ from the return on Silver / Gold. For details on risk factors and risk mitigation measures, please refer SID.
Plans/ Options	**Plans- Direct Plan and Regular Plan** **Options under each Plan(s):** • Growth • Income Distribution cum Capital Withdrawal (IDCW) (Reinvestment of IDCW & payout of IDCW option) Income Distribution and Capital Withdrawal ("IDCW") is at the discretion of the Trustees and subject to available distributable surplus. **Direct Plan** Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor. **Regular Plan** Regular Plan is available for all type of investors investing through a Distributor. All the plans will have common portfolio. **Default Plan:** Investors are requested to note the following scenarios for the applicability of "Direct Plan (application not routed through distributor) or Regular Plan (application routed through distributor)" for valid applications received under the scheme:

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not mentioned	Regular Plan

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

Investors should note that in cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC will endeavor to contact and obtain the correct ARN code within 30 calendar days of the receipt of

	the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC will reprocess the transaction under Direct Plan from the date of application without any exit load. For detailed disclosure on default plans and options, kindly refer SAI.
Applicable NAV (after the scheme opens for subscriptions and redemptions)	The Cut-off time for subscriptions/ redemptions/ switches is 3 pm and the Applicable NAV will be as under: **Subscriptions/Purchases including Switch - ins:** The following cut-off timings shall be observed by the Mutual Fund in respect of purchase of units of the Scheme and the following NAVs shall be applied for such purchase: 1. Where the application is received upto 3.00 pm on a Business day and funds are available for utilization before the cut-off time – the closing NAV of the Business day shall be applicable; 2. Where the application is received after 3.00 pm on a Business day and funds are available for utilization on the same day or before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable; Irrespective of the time of receipt of application, where the funds are not available for utilization before the cutoff time without availing any credit facility, the closing NAV of the day on which the funds are available for utilization shall be applicable. **Allotment of Units under the Scheme for Purchase/Switch-in/Systematic Transactions:** 1. For allotment of units in respect of purchase in the Scheme, it shall be ensured that Funds for the entire amount of subscription/purchase as per the application are credited to the Bank account of the Scheme before the cut-off time 2. For allotment of units in respect of switch-in to the Scheme from other Schemes, it shall be ensured that Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the Bank account of the Scheme before the cut-off time. 3. In case of systematic transactions, NAV will be applied basis realization of funds in the scheme account. This shall be applicable for all systematic transactions 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.

<table>
<tr><td></td><td colspan="3">In case of transactions through Online facilities / electronic modes, there may be a time lag of few days between the amount of subscription being debited to investor's bank account and the subsequent credit into the respective Scheme's bank account.

This lag may impact the applicability of NAV for transactions where NAV is to be applied, based on actual realization/receipt of funds by the Scheme. Under no circumstances will BOI MF/ AMC or its bankers or its service providers be liable for any lag / delay in realization of funds and consequent pricing of units.

The AMC has the right to amend cut off timings of transactions received through online channels within the cut off time stipulated by SEBI (MF) Regulations for the smooth and efficient functioning of the Scheme.

Exchange Platforms & MFU:

The cut – off timing and applicability of Net Asset Value (NAV) shall be subject to the guidelines issued by SEBI in this regard from time to time. With respect to investors who transact through Stock Exchange Platforms (i.e. BSE/NSE or MFU), the applicable NAV shall be reckoned on the basis of the time stamping as evidenced by confirmation slip given by Stock Exchange/MFU mechanism, and subject to receipt of funds by the AMC/ Fund before the cut – off time of the Scheme for purchase transactions. These platforms are authorized Point of Acceptance for the limited purpose of time-stamping the transactions.</td></tr>
<tr><td rowspan="2">Minimum Application Amount/ Number of Units</td><td>Purchase</td><td>Additional Purchase</td><td>Minimum Redemption</td></tr>
<tr><td>During NFO:
Rs. 5,000 and in multiples of Rs. 1/- thereafter.

On continuous basis:
Rs. 5,000 and in multiples of Rs 1/- thereafter.</td><td>Rs. 1,000 and in multiples of Rs. 1/- thereafter</td><td>Rs. 1 and in multiples of Rs. 1/- thereafter</td></tr>
<tr><td>Despatch of Redemption Request</td><td colspan="3">Redemption: Within 3 working days of the receipt of the redemption request at the authorised centre of the Bank of India Mutual Fund.</td></tr>
<tr><td>Benchmark Index</td><td colspan="3">First Tier Benchmark: Nifty 500 TRI.</td></tr>
<tr><td>Dividend Policy (IDCW)</td><td colspan="3">The Income Distribution Cum Capital Withdrawal warrants shall be dispatched to the unitholders within 7 Working days of the Record Date.

The IDCW will be paid to only those Unitholders whose names appear on the register of Unitholders of the Scheme / Option at the close of the business hours on the record date. Pursuant to para 15.4 of SEBI Master Circular, the Fund is required to dispatch IDCW payments within seven working days from the record date. In case the AMC fails to dispatch the IDCW payments within the stipulated time of seven working days, it shall be liable to pay interest to the unit holders at 15% p.a. or such other rate as may be prescribed by SEBI from time to time.

On payment of Income Distribution Cum Capital Withdrawal, the NAV will stand reduced by the amount of Income Distribution Cum Capital Withdrawal and statutory levies paid if any.</td></tr>
</table>

	Investors may like to note that the amounts can be distributed as Income Distribution Cum Capital Withdrawal out of investors capital (Equalization Reserve), which is part of the sale price that represents realized gains.
Name of the Fund Manager	Mr. Nav Bhardwaj
Name of the Trustee Company	Bank of India Trustee Services Private Limited
Performance of the scheme	(see table below)

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)
Regular Plan-Growth Option			
Returns for the last 1 Year	NA	NA	NA
Returns for the last 3 Years	NA	NA	NA
Returns for the last 5 Years	NA	NA	NA
Returns since Allotment	NA	NA	NA
Direct Plan-Growth Option			
Direct Plan - Returns for the last 1 year	NA	NA	NA
Direct Plan - Returns for the last 3 years	NA	NA	NA
Direct Plan - Returns for the last 5 years	NA	NA	NA
Returns for Direct Plan since allotment	NA	NA	NA

Absolute returns for last 5 years: Not applicable

This scheme does not have any performance track record.

Additional Scheme Related Disclosures

1. **Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors to be provided through a functional website link that contains detailed description**.)- This is a new Scheme and hence, not applicable. Subsequently, the details can be accessed using the link(https://www.boimf.in/siddisclosures/additional-scheme-related-disclosures-2).

2. **Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds through a functional website link that contains detailed description-Not applicable-** This is a new Scheme and hence, not applicable. Subsequently, the details can be accessed using the link(https://www.boimf.in/siddisclosures/additional-scheme-related-disclosures-2).

3. **Portfolio Turnover Rate particularly for equity oriented schemes shall also be disclosed-** This is a new Scheme and hence, not applicable.

Expense of the Scheme	New Fund Offer Period
Load Structure	**Exit Load**: • If redeemed /switched-out within 3 months from the date of allotment:

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<td>

- ➢ For 10% of investments-:Nil
- ➢ For remaining investments:1%
- If redeemed/switched-out after 3 months from the date of allotment: Nil

</td>
</tr>
<tr>
<td>Recurring Expense</td>
<td>
<table>
<tr><th>Asset under Management slab (in crore)</th><th>TER limits</th></tr>
<tr><td>on the first Rs. 500 crores of the daily net assets</td><td>2.10%</td></tr>
<tr><td>on the next Rs. 250 crores of the daily net assets</td><td>1.90%</td></tr>
<tr><td>on the next Rs. 1,250 crores of the daily net assets</td><td>1.60%</td></tr>
<tr><td>on the next Rs. 3,000 crores of the daily net assets</td><td>1.50%</td></tr>
<tr><td>on the next Rs. 5,000 crores of the daily net assets</td><td>1.40%</td></tr>
<tr><td>On the next Rs.40,000 crores of the daily net assets</td><td>Expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof.</td></tr>
<tr><td>on balance of the assets</td><td>0.95%</td></tr>
</table>

Actual expenses for the previous financial year: Not Applicable as it is a new scheme.

The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 66 of the SEBI (MF) Regulation, 2026. Investors are requested to read “Section-Annual Scheme Recurring Expenses” in the SID.
</td>
</tr>
<tr>
<td>Tax treatment for the Investors (Unitholders)</td>
<td>Investor are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.</td>
</tr>
<tr>
<td>Daily Net Asset Value (NAV) Publication</td>
<td>The AMC will calculate and disclose the first NAVs of the Scheme not later than 5 Business Days from the date of allotment of units under the NFO.

Thereafter, the AMC will prominently disclose the NAVs under a separate head on the website of the Fund (https://www.boimf.in/nav) and of the Association of Mutual Funds in India-AMFI (www.amfiindia.com) by 11 p.m. on every Business Day.</td>
</tr>
<tr>
<td>For Investor Grievances please contact</td>
<td>
<table>
<tr><td>Name and Address of Registrar</td><td>KFin Technologies Limited
Karvy Selenium Tower B, Plot No 31 & 32, First Floor, Gachibowli, Financial District, Nanakramguda, Serilingampally, Hyderabad – 500032.

Telephone-+91 40 7961 5247
Email id: rathanga.pani@kfintech.com
Website address: www.kfintech.com</td></tr>
<tr><td>Name and Address of Investor Relations Officer of Bank of India Investment Managers Pvt. Ltd.</td><td>Ms. Roshni Pawar
Investor Relation Officer

Address: Bank of India Investment Managers Private Limited B/204, Tower 1, Peninsula Corporate Park,</td></tr>
</table>
</td>
</tr>
</table>

		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 Monthly portfolio to the investors. **<u>Account Statements:</u>** 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 wise annual report, in machine readable format, shall be hosted on the website of the AMCs and on the website of AMFI. The AMCs shall display the link prominently on their websites and make the physical copies available to the unit holders, at their registered offices at all times. The websites of the AMCs shall also be linked with AMFI website so that the investors and analyst(s) can access the annual reports of all mutual funds at one place. AMCs shall send an email/SMS to all unitholders regarding the hosting of scheme wise annual report on their website and on the website of AMFI. The AMCs shall e-mail the scheme annual reports or abridged summary thereof, in machine readable formats, to all such unit holders, whose email addresses are registered with the Mutual Fund, within 4 months from the date of closure of the relevant financial year. The said communication shall also include details of modes such as SMS, telephone, email or written request (letter), etc. through which unit holders can submit a request for a physical copy of the scheme wise annual report or abridged summary thereof. <table><tr><th>Heading</th><th>AMC website Link</th></tr><tr><td>**Annual Report**</td><td>https://www.boimf.in/regulatory-reports/financials</td></tr></table> **Monthly Portfolio Disclosure**: 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 for all their schemes on its website and on the website of AMFI within 10 days from the close of each month. In case of unitholders whose email addresses are registered, AMC will send via email monthly portfolio within 10 days from the close of each month. AMCs shall provide a feature wherein a link is provided to investors to their registered email to enable the investor to directly view/download only the portfolio of schemes subscribed by the said investor, along with the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark. AMCs shall declare on their website the hosting of the statement of its schemes portfolio on their respective website and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter) through which a unit holder can submit a request for a physical or electronic copy of the statement of scheme portfolio. Further, the AMCs shall provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unit holder. <table><tr><th>Heading</th><th>AMC website Link</th><th>AMFI website Link</th></tr><tr><td>Monthly Portfolio</td><td>https://www.boimf.in/investor-corner#t2</td><td>https://www.amfiindia.com/investor-corner/online-center/portfoliodisclosure</td></tr></table>

INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM

1. **GENERAL INSTRUCTIONS**

i) The Application form should be completed in English and in **BLOCK LETTERS**. Please tick in the appropriate boxes wherever applicable.

ii) **Direct Investments**

Investors applying under Direct Plan must mention "Direct" in ARN No. column. In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan.

iii) The signature(s) should be in English or in any of the Indian languages specified in the eighth schedule of the constitution of India. Thumb Impressions must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate under his/her official seal. Applications by minors should be signed by their guardians. In case of HUF, the Karta should sign on behalf of the HUF. In case of HUF investments done through Power of Attorney, all the members of the HUF will have to sign the Power of Attorney.

iv) The Application completed in all respects along with the cheque / demand draft must be submitted to the nearest Investor Service Centre. Applications incomplete in any respect or not accompanied by a cheque or demand draft for the amount payable are liable to be rejected and the money paid, if any, will be refunded without interest.

v) No receipt will be issued for the application money. The Investor Service Centers will stamp and return the acknowledgement slip in the application form, to acknowledge receipt of the application.

1 (a) EMPLOYEE UNIQUE IDENTIFICATION NUMBER (EUIN) :

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

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

2. **APPLICANT'S INFORMATION**

a) Existing Unitholders

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

b) New Applicant

1. Name and address must be given in full (P.O. Box Address is not sufficient).
2. Name of guardian must be mentioned if the investments are being made on behalf of a minor. Date of Birth is mandatory in case of minor. Investments of the existing minor investor on minor attaining majority:
   i. Payment for investment by means of Cheque, Demand Draft or any other mode shall be accepted from the bank account of the minor or from a joint account of the minor with the guardian only.
   ii. Mutual Fund will send an intimation to Unit holders advising the minor (on attaining majority) to submit an application form along with prescribed documents to change the status of the account from 'minor' to 'major'.
   iii. All transactions/standing instructions/systematic transactions etc. will be suspended i.e. the Folio will be frozen for operation by the guardian from the date of beneficiary child completing 18 years of age, till the status of the minor is changed to major. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new bank account.
   iv. No investments (lumpsum/SIP/ switch in/ STP in etc.) in the scheme would be allowed once the minor attains majority i.e. 18 years of age.
3. Guardian in the folio(s) on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian.
4. The information on the relationship/status of the guardian as father, mother or legal guardian will be mandatory.
5. In case of court appointed legal guardian- a notorised photo copy of the court order should be submitted alongwith the application.
6. Date of birth of the minor along with photocopies of supporting documents as enumerated below shall be mandatory while opening the account on behalf of minor:
   i) Birth certificate of the minor, or
   ii) School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or
   iii) Passport of the minor, or
   iv) Any other suitable proof evidencing the date of birth of the minor.
7. In case of an application under Power of Attorney or by a limited company, body corporate, registered society, trust or partnership, etc. the relevant Power of Attorney or the relevant resolution or authority to make the application as the case may be, or duly certified copy thereof, along with the Memorandum and Articles of Association/ bye-laws must be lodged along with the application form.

   Power of Attorney (POA): In case an investor has issued Power of Attorney (POA) for making investments, switches, redemptions etc. under his folio, both the signature of the investor and the POA holder have to be clearly captured in the POA document to be accepted as a valid document. At the time of making redemption / switches the fund would not be in a position to process the transaction unless, POA holder's signature is available in the POA or proof of identity alongwith signature is produced along with the POA.
8. **PAN is mandatory:** As per SEBI Circular MRD/Dop/Cir/-05/2007 dated May 10, 2007 Permanent Account Number (PAN) has been made the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction, w.e.f. August 13, 2007. PAN is mandatory for all mutual fund investments w.e.f. 1st January, 2008. Accordingly, any application not accompanied with the PAN is liable to be rejected.

   Please contact any of the Investor Service Centres/ KFIN Technologies Ltd/ Distributors or visit our website www.boimf.in for further details.
9. Applicants should indicate their status by ticking the appropriate box.

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

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

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

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

3. **BANK DETAILS**

The first Unit-holder should provide the name of the bank, branch, complete address of the branch, account type and account number, which is mandatory as per Securities Exchange Board of India circular IIAMRP/MF/CIR/07/826/98 dated April 15, 1998. Applications without this information will be deemed to be incomplete. Please provide Bank Account Number, Account Type and IFSC Code corresponding to the bank account details. MICR Code may be provided wherever available. (This number appears on every leaf of your cheque book after your cheque number) and IFSC code for electronic payments.

The bank account registered in the folio may be subject to validation through penny-drop verification, bank account verification services, NPCI validation or any other mechanism approved by regulators from time to time.

Applications accompanied by third-party payments shall not be accepted except in permitted cases as prescribed under SEBI/AMFI guidelines and subject to submission of requisite declarations and supporting documents.

Investors are required to provide complete bank account details including Bank Name, Branch, Account Number, Account Type and IFSC Code. Incomplete bank details may result in rejection of the application.

NRI investors should provide NRE/NRO/FCNR account details as applicable. Payments shall be processed in accordance with RBI and applicable regulatory guidelines.

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

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

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

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

4. **MODE OF PAYMENT**

(a) The cheque should be drawn in favour of "BANK OF INDIA MUTUAL FUND NFO - COLLECTION A/C" and crossed "Account Payee Only". The cheque/ demand draft should be payable at the centre where the application is lodged. The cheque/ demand draft should be drawn on any bank which is situated at and is a member/ sub-member of the Bankers' Clearing House. Cheques/ demand drafts drawn on a bank not participating in the Clearing House will not be accepted.

b) If the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s).

c) Separate Cheque/Draft is required for each plan/option invested.

d) Only CTS 2010 standard cheques would be accepted as per RBI circular with effect from August 1, 2013.

e) NRI/FPI/PIO Investors

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

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

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

2. Non Repatriation basis: NRIs or Persons of Indian origin residing abroad investing on a non-repatriable basis may do so by issuing cheques/demand drafts drawn on Non-Resident Ordinary (NRO) account payable at the cities where the Customer Service Centres are located.

3. FIRC certificate: In case of investments by Non Resident Indians (NRIs), if FIRC certificate was not submitted, KFIN Technologies Ltd/AMC will not provide FIRC outward letters to banks.

4. **Transfer of Income Distribution cum capital withdrawal Plan**

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

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

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

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

5. **REDEMPTION/ DIVIDEND REMITTANCE**

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

6. **NOMINATION**

New Investors : SEBI/HO/OIAE/OIAE_IAD-3/P/CIR/2026/12676- Effective September 1, 2026, New investors subscribing to mutual fund units on or after 01-Aug-2022 shall have to mandatorily provide nomination or Opt-out of Nomination by proving a signed consent failing which the transaction shall stand rejected.

If you do not wish to nominate any person(s), please submit a duly signed Opt-Out of Nomination Declaration in the prescribed format. By doing so, you confirm that in the event of your death, the units held in your folio will be transmitted to your legal heirs/successors/representatives, subject to submission of the requisite documents as may be required by the Mutual Fund/AMC/RTA.

a. Filling the nomination details with full address is mandatory for individuals applying for / holding units on their own behalf singly and optional for joint holding. Nonindividuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family (HUF), holder of Power of Attorney cannot nominate.

b. Even those investors who do not wish to nominate must tick confirming their non-intention to nominate.

c. All payments and settlements made to such nominee and signature of the Nominee acknowledging receipt thereof, shall be a valid discharge by the AMC/Mutual Fund/ Trustees.

d. A minor can be nominated and in that event, the name, relationship and address of the guardian of the minor nominee shall be provided by the unit holder. Guardian of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.

e. The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.

f. Nomination in respect of the units stands withdrawn upon the transfer of units.

g. Every new nomination for a folio/account will overwrite the existing nomination.

h. Transfer of units in favour of a Nominee shall be valid discharge by the Asset Management Company (AMC) against the legal heir.

i. The cancellation of nomination can be made only by those individuals who hold units on their own behalf, singly or jointly and who made the original nomination and the request has to signed by all the holders.

j. On cancellation of the nomination, the nomination shall stand withdrawn and the AMC shall not be under any obligation to transfer the units in favour of the Nominee.

k. Nomination can be made for maximum number of three nominees. In case of multiple nominees, the Percentage allocation among nominees may be specified by the investor. Where allocation is not specified, units shall be apportioned equally among all nominees. Nomination is mandatory unless investor submits an Opt-Out Declaration. Investor(s) may add, modify or cancel nomination any number of times in the folio.

l. A Power of Attorney Holder (PoA) and a guardian investing in mutual fund units on behalf of a minor cannot nominate.

The Applicant shall mandatorily provide the Nominee's Name, Relationship with the Applicant, and Date of Birth (where the nominee is a minor) for each nominee registered under the folio.

Optional: Mobile Number, Email ID, PAN/Aadhaar (last 4 digits only)/Passport Number/Driving Licence Number, and Guardian Details (for minor nominees) may be provided for each nominee.

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

Witness signature is not required for nomination forms signed by hand. Where thumb impression is affixed, details and signatures of two witnesses shall be obtained.

m. **Transmission Facility**

Person(s) claiming transmission of units in his/their name(s) are required to submit prescribed documents, the details of which can be referred on the Fund's website (www.boimf.in) or obtained from Registrar of the Fund. Required documents would inter alia include request letter, attested/notarized copy of death certificate of deceased unit holder, KYC acknowledgement of remaining unit holders, if not given, or of Nominee/claimant, indemnity bond if the value of units involved is equal to or exceeds ₹ 500,000 (or such other amount the AMC/ Trustee may decide from time to time).

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

7. **E-MAIL COMMUNICATION:**

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

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

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

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

1) Payment by Parents/Grand-Parents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/- (each regular purchase or per SIP instalment). However this restriction will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio.

2) Custodian on behalf of a Foreign Portfolio Investor (FPI) or a client.
3) Payment by Employer on behalf of employee under Systematic Investment Plans or lump sum/one-time subscription, through Payroll deductions. Asset management companies should exercise extra due diligence in terms of ensuring the authenticity of such arrangements from a fraud prevention and KYC perspectives.

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

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

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

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

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

9. KNOW YOUR CUSTOMER (KYC) COMPLIANCE:

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

Units held in account statement (non-demat) form

Applicant(s) should have a valid KYC status in KRA/CKYC records. Effective 01-Apr-2024, investors should have "KYC Validated" status as per SEBI/AMFI requirements.

PAN must be linked with Aadhaar wherever mandated under the Income Tax Act. Transactions may be rejected or restricted if PAN is inoperative.

The name of the applicant in the application form and KYC records should exactly match the name appearing in Income Tax records against the quoted PAN.

Mobile number and email ID registered in KYC/CKYC records may be used for OTP authentication and investor communications.

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

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

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

Units held in electronic (demat) form

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

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

b. Central KYC Records Registry (CKYCR):

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

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

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

10. DEMAT/NON-DEMAT MODE:

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

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

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

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

11. PLEDGE/LIEN :

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

12. MULTIPLE BANK ACCOUNTS

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

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

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

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

3. Existing and New investors can transact through the Facility. For availing the Facility, this Application Form must be submitted to your Eligible Broker.
4. The Facility currently permits only purchase/redemption of Units. Switching is currently not permitted.
5. Investors / Unit holders should note that the Units of the Scheme are not listed on Stock Exchanges and the Facility is only to enable purchase / redemption of Units.
6. Units can be held by investors in physical mode (i.e. through Account Statement) or dematerialized (demat) mode.

   Separate folios will be allotted for Units held in physical mode and demat mode.
7. Investors intending to deal through the Facility in dematerialized mode (i.e. holding Units in electronic form in a depository account) should have a demat account with a Depository Participant (DP). For such investors, the KYC performed by DP in terms of SEBI Circular No. MRD/DoP/Dep/Cir-29/2004 dated August 24, 2004 shall be considered compliance with applicable requirements specified in this regard in terms of SEBI Circular ISD/AML/CIR-1/2008 dated December 19, 2008.
8. Investors who hold Units in demat mode can only transact through the Stock Exchange Facility. In case investors wish to transact through any other mode, they would be able to do so after rematerializing their Units by making an application to their DP.
9. For further details, please refer to the Scheme Information Document / related Addenda (no.1/2010 dated January 19, 2010) or visit the website www.boimf.in. You may also contact your Distributor / broker or any of our Investor Service Centres.

14. Details under FATCA & CRS:

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

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

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

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

It is mandatory to provide a valid Tax Identification Number (TIN) or its functional equivalent if the country of your tax residency issues such identifiers. The TIN must be provided in the proper format as defined by the issuing country.

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

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS indicia
U.S. place of birth	1. Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; 2. Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below);AND 3. Any one of the following documents: Certified Copy of "Certificate of Loss of Nationality or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth
Residence/ mailing address in a country other than India	1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; **and** 2. Documentary evidence (refer list below)
Telephone number in a country other than India	**If no Indian telephone number is provided** 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence (refer list below) **If Indian telephone number is provided along with a foreign country telephone number** 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; **OR** 2. Documentary evidence (refer list below)
Telephone number in a country other than India	1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; **and** 2. Documentary evidence (refer list below)

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

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

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

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

15. Ultimate Beneficial Owners(s)

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

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

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

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

17. **Legal Entity Identifier (LEI):**

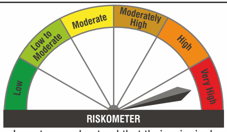
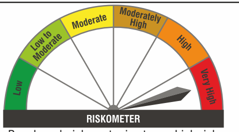
As per RBI circular no. RBI/2020-21/82 DPSS.CO.OD No.901/06.24.001/2020-21 dated January 05, 2021 The Legal Entity Identifier (LEI) is a 20-digit number used to uniquely identify parties to financial transactions worldwide. It has now been decided to introduce the LEI system for all payment transactions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

18. Ready Reckoner for the Plans and Options offered

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

Bank of India Value Fund
(An open ended equity scheme following a value investment strategy)

APPLICATION FORM

THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*:	Scheme Riskometer	Benchmark Riskometer (as applicable)
• Long term capital appreciation • Investment predominantly in equity and equity related instruments following a value investment strategy	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at very high risk As per AMFI - Tier I Benchmark is Nifty 500 TRI.

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

Bank of India Mutual Fund

PLEASE FILL ALL FIELDS WITH BLACK BALL POINT IN BLOCK LETTERS AND ALL FIELDS MARKED WITH AN ASTERISK (*) ARE MANDATORY

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

Application No:

1 DISTRIBUTOR INFORMATION (Refer Instruction No. 1)

FOR OFFICE USE ONLY

Distributor ARN/ RIA*	Sub Agent ARN Code	EUIN No.	Bank Branch Code/ Sub Broker Code	Sales Code	Date/Time of Receipt

☐ I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/ sales person of the distributor/sub broker. ***RIA/Declaration:** I/We hereby give you my/our consent to share/provide the transactions data feed/portfolio holdings/NAV etc. in respect of my/our investments under Direct Plan of all Schemes managed by you,to the above mentioned SEBI-Registered Investment Adviser/RIA.

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

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

Folio No.

3 MODE OF HOLDING & KIN/ KYC DETAILS (Refer Instruction No. 9(a & b))

☐ Single ☐ Joint ☐ Anyone or Survivor (Default)

	Permanent Account Number (PAN)	KYC Identification Number (KIN)	
First Applicant			☐ PAN/ KYC Proof Enclosed
Second Applicant			☐ PAN/ KYC Proof Enclosed
Third Applicant			☐ PAN/ KYC Proof Enclosed
Guardian (in case Minor)			☐ PAN/ KYC Proof Enclosed

4 APPLICANT'S DETAILS (Refer Instruction No. 2(b)) (#Refer Instruction No. 2(b)9) (* Mandatory)

FIRST/ SOLE APPLICANT'S DETAILS ☐ Mr. ☐ Ms. ☐ M/s **Gender:** ☐ Male ☐ Female

Name* (Name should be as per the income tax records)

Date of Birth* D D M M Y Y Nationality Country of Birth

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

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

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

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

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

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

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

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

☐ **Mr.** ☐ **Ms.** ☐ **M/s**

Designation Mobile +91

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

Mailing address

Landmark

City **State** **Pin Code**

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

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

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

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

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

Overseas address (for FPIs/ NRIs/ PIOs)

Mailing address

Landmark **City**

State **Country** **Zip Code**

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

Application No:

Received from Mr. Ms. M/s.

An application for purchase under **Bank of India Value Fund.**

Cheques / Drafts are subject to realisation. Investment Amount (₹)

Plan ☐ Regular ☐ Direct

Stamp, Signature & Date

SECOND APPLICANT'S DETAILS ☐ **Mr.** ☐ **Ms.** | Nationality ____ Country of Birth ____ Date of Birth D D M M Y Y

Name (Name should be as per the income tax records)

Email ID* ____ **Mobile*** +91

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

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

THIRD APPLICANT'S DETAILS ☐ **Mr.** ☐ **Ms.** | Nationality ____ Country of Birth ____ Date of Birth D D M M Y Y

Name (3rd) (Name should be as per the income tax records)

Email ID* ____ **Mobile*** +91

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

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

5 ADDITIONAL KYC DETAILS*

(Refer Instruction No. 2(c))

Occupation details for	1st Applicant	2nd Applicant	3rd Applicant	Guardian
Private Sector Service	☐	☐	☐	☐
Public Sector Service	☐	☐	☐	☐
Government Service	☐	☐	☐	☐
Business	☐	☐	☐	☐
Professional	☐	☐	☐	☐
Agriculturist	☐	☐	☐	☐
Retired	☐	☐	☐	☐
Housewife	☐	☐	☐	☐
Student	☐	☐	☐	☐
Proprietorship	☐	☐	☐	☐
Others (Please specify)	____	____	____	____

Politically Exposed Person (PEP) details:	Is a PEP	Related to PEP	Not Applicable
1st Applicant	☐	☐	☐
2nd Applicant	☐	☐	☐
3rd Applicant	☐	☐	☐
Guardian	☐	☐	☐
Authorised Signatory/ Partners/ Directors/ Others	☐	☐	☐

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

Gross Annual Income Range (in ₹)	1st Applicant	2nd Applicant	3rd Applicant	Guardian
Below 1 lac	☐	☐	☐	☐
1-5 lac	☐	☐	☐	☐
5-10 lac	☐	☐	☐	☐
10-25 lac	☐	☐	☐	☐
25 lac- 1 cr	☐	☐	☐	☐
> 1 cr	☐	☐	☐	☐

OR Networth in ₹ (Mandatory for Non Individual) (not older than 1 year) ____ as on DD MM YYYY

EMAIL COMMUNICATION INFORMATION

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

6 FATCA & CRS INFORMATION (for Individual including Sole Proprietor) (Self Certification)*

(Refer Instruction No. 14)

The below information is required for all applicant(s)/ guardian

Address Type: ☐ **Residential or Business** ☐ **Residential** ☐ **Business** ☐ **Registered Office (for address mentioned in form/existing address appearing in Folio)**

We do not accept investments from investors residing in the USA or Canada.

Category	First Applicant/Guardian in case of Minor	Second Applicant/ Guardian	Third Applicant
Place/ City of Birth			
Country of Birth			
Is the applicant(s)/guardian's Country of Birth/Citizenship/ Nationality/Tax Residency other than India?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No

If Yes, please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below. In case Tax Identification Number is not available, kindly provide its functional equivalent.

Category	First Applicant (including Minor)	Second Applicant/ Guardian	Third Applicant
Country of Tax Residency#			
Tax Payer Ref. ID No ^			
Tax Identification Type * [TIN or other, please specify]			
Country of Tax Residency 2			
Tax Payer Ref. ID No. 2			
Tax Identification Type * [TIN or other, please specify]			
Country of Tax Residency 3			
Tax Payer Ref. ID No. 3			
Tax Identification Type * [TIN or other, please specify]			

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

Name of the Bank*

Account Number* A/C Type (Please ✓)* ☐ Savings ☐ Current ☐ NRE ☐ NRO ☐ FCNR ☐ Others ___

Branch Address

City State PIN Code

MICR Code (Please enter the 9 digit number that appears after your cheque number)

IFSC Code (RTGS/NEFT)* (11 Character code appearing on your cheque leaf)

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

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

Scheme Name **Bank of India Value Fund** **Plan** ☐ Regular ☐ Direct **Option** ☐ Growth ☐ IDCW Reinvestment ☐ IDCW Payout

Investment Amount (₹) DD Charges if any (₹) Net Amount (₹)

Cheque/ DD No. Drawn Bank Branch/City

Account Type* ☐ S/B ☐ NRE* ☐ Current ☐ NRO ☐ FCNR* *Kindly provide photocopy of the payment Instrument or Foreign Inward remittance Certificate (FIRC) evidencing source of funds

Please (✓) ☐ RTGS ☐ Fund Transfer ☐ Letter dated D D M M Y Y Bank A/c No.

UTR/ Reference no.

REDEMPTION / INCOME DISTRIBUTION CUM CAPITAL WITHDRAWAL (IDCW) REMITTANCE (Refer Instruction No. 5)

☐ Electronic Payment (Default option) ☐ Cheque Payment

9 IDCW TRANSFER FACILITY (Please tick to select this facility) (Refer Instruction No.4(e)(4))

☐ This facility is available only under Transfer of Income Distribution cum capital withdrawal plan (IDCW Transfer) if the unit holder chooses to transfer the amount of the dividend receivable by them into any of the open ended scheme - Target Scheme ______________________________

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

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

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

I / We hereby nominate the following person(s) who shall receive all the assets held in my / our account / folio in the event of my / our demise, as trustee and on behalf of my / our legal heir(s)
Investors may nominate up to three nominees. Details are required only for the nominee(s) being registered.

Nominee Details

Fields marked (*) are mandatory for each nominee being registered.

Mandatory Details	Nominee 1	Nominee 2	Nominee 3
Name of nominee*			
Relationship*			
Date of Birth of nominee* (Applicable if Nominee is Minor)			
Name of the Guardian (Applicable if Nominee is Minor)			

Optional Details	Nominee 1	Nominee 2	Nominee 3
Shares of Nominee (%)			
Mobile number & E-mail Id	**Mobile number** ______ **Email Id** ______	**Mobile number** ______ **Email Id** ______	**Mobile number** ______ **Email Id** ______
Identity Type : PAN / Aadhaar (Last 4 Digits Only)/ Passport / Others			

NOMINEE DISCLOSURE PREFERENCE

1) **I / We wish to have nominee details printed in the Statement of Holding / Statement of Account.**

☐ **Yes** ☐ **No**

Signature of two witness(es), along with name and address are required, if the account holder affixes thumb impression, instead of wet signature.			
Witness 1	**1st holder**	**2nd holder**	**3rd holder**
Name : **Address :**			
Witness 2	**1st holder**	**2nd holder**	**3rd holder**
Name : **Address :**			

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

Declaration for Opting out of Nomination

I hereby confirm that I do not wish to appoint any nominee(s) to my demat account/ mutual fund folio at this point of time.

I understand that –

(i) The nomination helps to quickly identify the person for transfer of securities and helps in faster and smoother transmission of my securities to my legal heir(s) after my demise.

(ii) In the absence of a nomination, my legal heir(s) may require the submission of certain additional legal or court-issued documents which may delay the process of transmission of securities to my legal heir(s).

(iii) If no claim is made on the account / folio for a prolonged period after my demise, the holdings may be treated as unclaimed assets and they may be transferred to Investor Education and protection Fund Authority (IEPF) in accordance with the applicable regulatory framework.

☐ **I / We hereby confirm that I / We have read and understood the above declaration and hereby opt out of nomination.**

12 DECLARATION & SIGNATURES

I/I/We confirm that I/we have read and understood the Statement of Additional Information (SAI)/ Scheme Information Document (SID) of the Scheme and subsequent amendment thereto and agree to the applicable terms and conditions, rules/regulations of the Scheme. I/We declare that I/we are duly authorized to invest, that the funds invested by me/us are from legitimate sources and investment complies with the applicable rules and regulation including Prevention of Money Laundering act and rules framed thereunder. I/We hereby declare that no rebates, gifts, indicative portfolio, or assured returns have been offered and the ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. It is expressly understood that I/we have the express authority from our constitutional documents to invest in the units of the Scheme and the AMC/Trustees/Fund would not be responsible if the investment is ultra-vires thereto and the investment is contrary to the relevant constitutional documents. I/We declare that the information provided is true, complete, and correct, and consent to its use for account opening, servicing, regulatory reporting (including FATCA & CRS), and related purposes.

I/We authorize the Fund, its Investment Manager, registrars, and authorized agents to share investment-related information with banks, distributors, brokers, advisors, regulatory authorities, KYC agencies, UIDAI, and other authorized service providers, as required for account operations and regulatory compliance. I/We agree to abide by nomination rules and confirm that this declaration supersedes any prior nominations for the mentioned folio(s).

Applicable to NRIs only: I/We confirm that investments are made from permitted overseas remittances or NRE/NRO/FCNR accounts through approved banking channels.

CERTIFICATION: I / We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and hereby adhere to the same.

First/ Sole Applicant/ Guardian/ PoA/ Authorised Signatory	Second Applicant/ Authorised Signatory	Third Applicant/ Authorised Signatory

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

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

Bank of India Value Fund

(An open ended equity scheme following a value investment strategy)

APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) FORM

Bank of India Mutual Fund

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

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

Application No:

1 DISTRIBUTOR INFORMATION

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

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

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

Sole/1st applicant/Guardian	2nd applicant	3rd applicant

2 APPLICANT(S) INFORMATION

Name of First / Sole Applicant (Name should be as per PAN) Mr. Ms. M/s. FIRST NAME MIDDLE NAME LAST NAME PAN

Name of Second Applicant (Name should be as per PAN) Mr. Ms. M/s. FIRST NAME MIDDLE NAME LAST NAME PAN

Name of Third Applicant (Name should be as per PAN) Mr. Ms. M/s. FIRST NAME MIDDLE NAME LAST NAME PAN

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

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

☐ Resident Individual ☐ NRI-Repatriation ☐ NRI-Non Repatriation ☐ Partnership ☐ Trust ☐ HUF ☐ AOP ☐ PIO ☐ Company ☐ Minor through guardian ☐ BOI ☐ OCI

☐ Body Corporate ☐ LLP ☐ Society / Club ☐ Foreign National Resident in India ☐ FPI ☐ Sole Proprietorship ☐ Non Profit Organisation ☐ Others________ (please specify)

3 BANK ACCOUNT DETAILS FOR BLOCKING OF FUNDS

Name of the Bank

Total Amount to be blocked (₹ in figures) ₹ Total Amount to be blocked (₹ in words) (₹ in words)

Account Number A/C Type (Please ✓) ☐ Savings ☐ NRE ☐ Current ☐ NRO ☐ FCNR

Branch Address

City State PIN Code

MICR Code IFSC Code

(Please enter the 9 digit number that appears after your cheque number) (11 Character code appearing on your cheque leaf. If you do not find this on your cheque leaf, please check for the same with your Bank)

4 INVESTMENT DETAILS

Scheme Name	Bank of India Value Fund	Plan	☐ Regular ☐ Direct	Option	☐ Growth ☐ IDCW Reinvestment ☐ IDCW Payout

5 DEMAT ACCOUNT DETAILS

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

Bank of India Mutual Fund

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

Application No:

Scheme Name	Bank of India Value Fund		
Plan	☐ Regular ☐ Direct		
Received from	Mr. Ms. M/s.		
Account No.		Amount in ₹	Figures
Amount in Words	Words		
Bank Name		Branch Name	

Date D D M M Y Y Y Y

Stamp, Signature & Date

6 UNDERTAKING BY ASBA INVESTOR AND ACCOUNT HOLDER

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

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

First / Sole Applicant / Guardian	Second Applicant	Third Applicant

INSTRUCTIONS FOR FILLING ASBA APPLICATION FORM

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

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

Bank of India Mutual Fund

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

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

Application No:

1 DISTRIBUTOR INFORMATION

Distributor ARN/ RIA*	Sub Agent ARN Code	EUIN No.	Bank Branch Code/ Sub Broker Code

FOR OFFICE USE ONLY

Sales Code	Date/Time of Receipt

☐ I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker. ***RIA/Declaration:** I/We hereby give you my/our consent to share/provide the transactions data feed/portfolio holdings/NAV etc. in respect of my/our investments under Direct Plan of all Schemes managed by you,to the above mentioned SEBI-Registered Investment Adviser/RIA.

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

2 REGISTRATION CUM MANDATE FORM FOR AUTO DEBIT / NACH FACILITY

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

3 APPLICANT INFORMATION AND SCHEME DETAILS (Name should be as per PAN)

Sole / First Investor Name			
PAN No.		Folio No.	
Scheme Name	**Bank of India Value Fund**	**Plan** ☐ Regular ☐ Direct	**Option** ☐ Growth ☐ IDCW Reinvestment ☐ IDCW Payout
Sub Option		IDCW Frequency	

4 ANY DAY OR ANY DATE SIP/ PAYMENT DETAILS

☐ Monthly - Any date of the month D D (Between 1 to 28) (Default date is 10th if not specified)

☐ Weekly - Any day of Transfer ______________ (Monday to Friday) (Default day Wednesday if not specified)

Each SIP Amount (₹)		Cheque Amount		Cheque Number	
Bank & Branch Name					
Existing URMN					

Regular SIP | SIP Period **:Start M M Y Y Y Y End M M Y Y Y Y (Maximum 40 Years) (Note: Please allow minimum one month for auto debit to register and start). If end date is not specified, the fund will continue SIP till it receives termination notice from the investor.

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

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

I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above to debit my/our account directly or through participation in Auto Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I / We would not hold the user institution responsible. I / We will also inform AMC, about any changes in my/our bank account. I/We have read and agreed to the terms and conditions mentioned overleaf. I/ We confirm that the ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. **Applicable to NRI only:** I /We confirm that I am/we are Non-Resident Indian/Person of Indian Origin and that I/We have remitted funds from abroad through approved banking channels or from funds in my/our NRE/NRO/FCNR Account. I/We undertake that all additional purchases made under this Folio will also be from funds received from abroad through approved banking channels or from funds in my/our NRE/NRO/FCNR Account. I/We hereby agree to avail the TOP UP facility for SIP and authorize my bank to execute the NACH/Standing Instruction/Direct Debit for a further increase in installment from my designated account. We are not Citizens/Residents of USA/Canada.

First/ Sole Applicant/ Guardian/ PoA/ Authorised Signatory	Second Applicant/ Authorised Signatory	Third Applicant

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Bank of India Mutual Fund

DEBIT MANDATE FORM NACH / DIRECT DEBIT / OTM

Tick (✓): ☐ CREATE ☐ MODIFY ☐ CANCEL

UMRN: F O R O F F I C E U S E O N L Y Date: D D M M Y Y Y Y

Sponsor Bank Code: For Office use only Utility Code: For Office use only

I/We hereby authorize: **Bank of India Mutual Fund** to debit (tick ✓) **SB/CA/CC/SB-NRE/SB-NRO/Other**

Bank a/c number:

with Bank: Name of customers bank IFSC ______ or MICR ______

an amount of Rupees: Amount in words ₹

FREQUENCY ☒ Mthly ☒ Qtly ☒ H-Yrly ☒ Yrly ☑ As & when presented DEBIT TYPE ☒ Fixed Amount ☑ Maximum Amount

Reference 1 ______ Phone No. ______

Reference 2 ______ Email ID ______

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

PERIOD
From D D M M Y Y Y Y
To D D M M Y Y Y Y
Maximum period of validity of this mandate is 40 years only.

Signature Primary Account holder	Signature of Account holder	Signature of Account holder
1. Name as in bank records	2. Name as in bank records	3. Name as in bank records

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

ACKNOWLEDGMENT SLIP (To be filled by the investor)

Folio No. ______ Investor Name ______

Scheme Name: **Bank of India Value Fund**

Plan ☐ Regular ☐ Direct Option ☐ Growth ☐ IDCW Reinvestment ☐ IDCW Payout

SIP Period From D D M M Y Y to D D M M Y Y ☐ Maximum period of validity of this mandate is 40 years only.

Stamp & Signature

5 BANKER'S ATTESTATION

Certified that the signature of account holder and the details of Bank Account mentioned in Debit Mandate form for NACH/ Direct Debit are correct as per our records.	Signature of authorised Official from Bank (Bank stamp and date)

TERMS AND CONDITIONS

1. **SIP Form should along with Lumpsum NFO Form and Lumpsum amount cheque during the NFO.**
2. SIP Application forms along with supporting documents can be submitted to Investor Service Centre of the AMC or the RTA - M/s Kfintech, contact details of which are available on https://www.boimf.in/
3. 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 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.
4. If the investment is without a first investment cheque then the cancelled cheque copy is mandatory for submission and, if such cancelled cheque is without any name a bankers attestation is required on the SIP form.
5. Please check the Scheme Information Document & the Statement of Additional Information for SIP facility in respective scheme.
6. 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).
7. During ongoing purchase in monthly SIP your first SIP can be for any day of the month. Your second and subsequent SIPs are available only on the above specified dates of the month with a minimum gap of atleast 30 calendar days between first and second SIP installment. In case the chosen date turns out to be a non working day for the scheme; the SIP will be processed on the immediate following working day.
8. The SIP cheque (where the investment is made by cheque) should be drawn on the same bank account which is to be registered for Auto Debit. The bank account provided for Auto Debit should participate in local MICR clearing.
9. The investor has the right to discontinue SIP at any time he/she so desires by sending a written request, at least 5 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.
10. Investor will not hold Bank of India Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific date due to various clearing cycles of NACH Debit/Local/Bank holiday. Bank of India Mutual Fund, its registrars and other service providers shall not be held responsible or liable for damages / compensation / loss incurred by the investor as a result of using this facility. The investor assumes the entire risk of using this facility and takes full responsibility.
11. 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.
12. 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.
13. In case of renewal of SIP this form should be submitted at least 1 month prior to the due date.
14. SIP TOP UP Facility:
    1. Top Up facility will be available only for valid new registration(s) under SIP or renewal of SIP
    2. The minimum SIP Top-up amount is ₹ 500 and in multiples of ₹ 500
    3. Top Up can be done on a half yearly / annual basis;
    4. If the investor does not specify the frequency, the default frequency for Top-up will be considered as Half-yearly.
    5. This facility is available only for Monthly SIP.
    6. SIP Top-up facility shall be available for SIP Investments through NACH / Direct Debit Facility/ Standing Instruction only.
    7. 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.
    8. All other terms & conditions applicable for regular SIP will also be applicable to Top-up SIP.
15. 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).
16. The User(s) confirm that the information provided in the SIP Registration cum Debit Mandate, KYC Application Form and all other documentation provided / communicated to the AMC is true, accurate and correct. The User(s) acknowledge their responsibility for information provided in the SIP Registration cum Debit Mandate, SMS sessions or otherwise solely rests with the User(s). As such the AMC / Registrar will not be responsible or liable for any loss, claims, liability which may arise on account of any incorrect and/or erroneous information provided by the User(s) in such form, documents or mediums.
17. 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 consequences there from.
18. In case of auto cancellation, the below given uniform timeline for treating an SIP as closed / cancelled as SEBI Guidelines:

    SIP will be auto cancelled by the AMC in case of 3 consecutive failed debit attempts for SIPs with weekly, fortnightly & monthly frequencies/intervals.
19. When an investor submits request for cancellation of SIP, Auto-debit / SIP will get cancelled within 5 calendar days of such request placed by the investor.

OTHER TERMS & CONDITIONS

1. This facility is presently available only for Systematic Investment Plan.
2. NACH debit facility is offered at various banks. For a detailed list of banks please refer NPCI website www.npci.org.in
3. This facility is offered only to the investors bank accounts is registered with NPCI. 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.
4. 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).
5. New/Existing investors who wish to enroll for SIP through NACH should fill the SIP Application Form and the Registration cum Mandate Form for NACH.
6. New Investors should mandatorily give a cheque for the first transaction.
    a. 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.
    b. The Registration cum Mandate Form for NACH should be submitted at least 30 Calendar days prior to next sip cycle date through NACH.
    c. 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.
    d. 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. An investor will have the right to discontinue the Systematic Investment Plan, subject to submitting the request 5 business days prior to the next due date of SIP. Please note: If debit instructions have already been sent prior to the effective date of cancellation, units will be allotted upon the realization of funds. The cancellation will be done before the subsequent SIP date.
9. Investor can choose to discontinue the SIP facility under folio without cancelling the UMRN by giving 15 working days prior notice to any of the Investor Service Centre. Investor can choose to register any future SIP by simply filling up the Registration cum mandate form for NACH quoting their UMRN.
10. Please enter IFSC Code (maximum length-11 Alpha Numeric Characters) and MICR Code (maximum length – 9 Numeric Characters) of investor bank.
11. In case of existing investor, if application is received without existing UMRN then the first UMRN registered in the folio would be considered.
12. 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.

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

Bank of India Mutual Fund

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

Investors must read Instructions before completing this Form.

1 DISTRIBUTOR INFORMATION

Distributor ARN/ RIA	Sub-Agent Code/ Bank Branch Code	Sub Agent ARN Code	EUIN No.

FOR OFFICE USE ONLY

Sales Code	Date/Time of Receipt

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

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

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

2 FOLIO DETAILS

Folio No. ☐☐☐☐☐☐☐☐☐☐

3 PARTICULARS OF APPLICANT

Unitholding Option ☐ Demat Mode ☐ Physical Mode (Refer Instruction No. 11)

4 DEMAT ACCOUNT DETAILS – (Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant). (If Demat Account details are provided below, units will be allotted by default in electronic mode only)

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

FIRST APPLICANT'S DETAILS ☐ **Mr.** ☐ **Ms.** ☐ **M/s**

Name (1st)

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

☐ **Mr.** ☐ **Ms.** ☐ **M/s**

SECOND APPLICANT'S DETAILS ☐ **Mr.** ☐ **Ms.**

Name (2nd)

THIRD APPLICANT'S DETAILS ☐ **Mr.** ☐ **Ms.**

Name (3rd)

5 AUTO SWITCH FACILITY (Refer Instruction No. 4. Please refer respective SID/KIM for product labelling)

From Scheme **(Transferor)** Scheme/Plan/Option ____________________

I/ We would like to Auto Switch Rs. ____________________ or ☐ All Units on closure date of NFO

To Scheme **(Transferee) Bank of India Value Fund** (Plan) ____________Option ____________________

6 DECLARATION & SIGNATURE/S

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

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

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

First/Sole Unit holder / Guardian	Second Unit holder	Third Unit holder

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Bank of India Mutual Fund

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

Folio No. ☐☐☐☐☐☐☐☐☐☐

Received from Mr. Ms. M/s.

Auto Switch Rs. ____________________ or ☐ All Units on closure date of NFO

From Scheme ____________________ Plan ____________ Option ____________

To Scheme **Bank of India Value Fund** (Plan) ____________ Option ____________________

Stamp, Signature & Date

INSTRUCTIONS FOR AUTO SWITCH

(1) Auto Switch facility is a Special facility available to the investors having invested in Specified Schemes of Bank of India Mutual Fund only during the New Fund Offering (NFO) period whereby investors can switch their units from such Specified Schemes at the specified date during the NFO Period.

(2) Auto Switch out facility is available only for Bank of India Liquid Fund, Bank of India Ultra Short Duration Fund, Bank of India Arbitrage Fund and Bank of India Overnight Fund.

(3) Unit holders are advised to read the Statement of Additional Information (SAI), Scheme Information Document (SID) and Key Information Memorandum (KIM) of the Scheme which is available at all the Investor Service Centers (ISC), brokers/ distributors and on our website http://www.boimf.in carefully before investing.

(4) This Auto Switch Form can be used only by the investors having invested in eligible/ specified schemes of Bank of India Mutual Fund to switch their units. Bank of India Mutual Fund reserves the right to extend or limit the said facility on such terms and conditions as may be decided from time to time. For eligible/ specified transferor scheme please refer to SID.

(5) Existing unit holders having investments in Schemes other than mentioned above and wish to switch their investments have to fill up a seperate Switch Form.

(6) The application for Auto Switch will be processed on the closing day of the NFO.

(7) All valid Auto Switch request would be treated as switchout/ redemption for the Transferor Scheme.

(8) The units from the Specified Transferor Scheme will be switched, subject to provisions mentioned in the Scheme Information Document of the Transferor Scheme. The units in the Transferee Scheme will be allotted at the NFO Price of the Scheme on the Specified Schemes allotment date.

(9) Unitholders are required to maintain clear balance in accordance with amount specified in the Auto Switch Application Form on the execution date. In case of insufficient balance in the account / folio, the application for Auto Switch will be rejected.

(10) Unit holders should note that Unit holders' details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the folio number of the Transferor Scheme. Units will be allotted under the same folio number.

(11) The Unit holders are given an Option to hold the units by way of an Account Statement or in Dematerialized ('Demat') form. Unit holders opting to hold the units in demat form must provide their Demat Account details in the specified section of the application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with the DP (registered with NSDL / CDSL as may be indicated by the Fund at the time of launch of the Plan) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP. In case Unit holders do not provide their Demat Account details, an Account Statement shall be sent to them. Such investors will not be able to trade on the stock exchange till the holdings are converted in to demat form.

(12) For Direct Investments, please mention “Direct” in the column “Name & Broker Code/ ARN”.

(13) This facility will not be available for units which are under any Lien/Pledged or any lock-in period.

(14) The application is subject to detailed scrutiny and verification. Applications which are not complete in all respect are liable for rejection either at the collection point itself or subsequently after detailed scrutiny/ verification at the back office of the Registrar.

(15) Bank of India Mutual Fund reserves the right to withdraw this amend or withdraw this facility or change the procedures from time to time.

(16) Investors are requested to clearly mention the Plan and the Option in which investment is to be made. Incase of any ambuigity, the application will be liable to be rejected. In the absence of clear indication as to the choice of Option (Growth or IDCW Payout), by default, the units will be allotted under the Growth Option of the Plan.

(17) Employee Unique Identification Number (EUIN) would assist in tackling the problem of mis-selling even if the employee/ relationship manager/ sales person leave the employment of the distributor.

Know Your Client (KYC)

Application Form (For Individuals Only)

Please fill the form in ENGLISH and in BLOCK letters

Fields marked * are mandatory

Fields marked + are pertaining to CKYC and mandatory only if processing CKYC also

CDSL VENTURES LIMITED
....Exploring New Horizons

Bank of India Mutual Fund

Application Number:

Application Type*: ☐ New KYC ☐ Modification KYC

KYC Mode*: Please Tick (✓)

☐ Normal ☐ EKYC OTP ☐ EKYC Biometric ☐ Online KYC ☐ Offline EKYC ☐ Digilocker

1. Identity Details (please refer guidelines overleaf)

PAN* __ __ __ __ __ __ __ __ __ __ Please enclose a duly attested copy of your PAN Card

Name* (same as ID proof) ______ ______ ______ ______

Maiden Name+ (if any) ______ ______ ______ ______

Fathers/Spouse's Name* ______ ______ ______ ______

Date of Birth* __ __ __ __ __ __ __ __

Applicant Photo

Gender* ☐ Male ☐ Female ☐ Transgender

Marital Status* ☐ Single ☐ Married

Nationality* ☐ Indian ☐ Other ______

Residential Status* ☐ Resident Individual ☐ Non Resident Indian

Please Tick (✓) ☐ Foreign National ☐ Person of Indian Origin

(Passport mandatory for NRIs, PIOs and Foreign Nationals)

Proof of Identity (POI) submitted for PAN exempted cases (Please tick)

☐ A — Aadhaar Card XXXX XXXX __ __ __ __

☐ B — Passport Number ______ (Expiry Date) __ __ __ __ __ __ __ __

☐ C — Voter ID Card ______

☐ D — Driving License ______ (Expiry Date) __ __ __ __ __ __ __ __

☐ E — NREGA Job Card ______

☐ F — NPR ______

☐ Z — Others ______ (any document notified by Central Government)

Identification Number ______

2. Address Details* (please refer guidelines overleaf)

A. Correspondence/ Local Address*

Line 1* ______

Line 2 ______

Line3 ______

City/Town/Village* ______ District* ______ Pin Code* ______

State* ______ Country* ______

Address Type* ☐ Residential/Business ☐ Residential ☐ Business ☐ Registered Office ☐ Unspecified

Applicant e-SIGN

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

Line 1* ______

Line 2 ______

Line3 ______

City/Town/Village* ______ District* ______ Pin Code* ______

State* ______ Country* ______

Address Type* ☐ Residential/Business ☐ Residential ☐ Business ☐ Registered Office ☐ Unspecified

Proof of Address* (attested copy of any 1 POA for correspondence and permanent address each to be submitted)

☐ A — Aadhaar Card XXXX XXXX __ __ __ __

☐ B — Passport Number ______ (Expiry Date) __ __ __ __ __ __ __ __

☐ C — Voter ID Card ______

☐ D —Driving License ______ (Expiry Date) __ __ __ __ __ __ __ __

☐ E —NREGA Job Card ______

☐ F — NPR Letter ______

☐ Z—Others ______ (any document notified by Central Government)

Identification Number ______

3. Contact Details

Email ID ______

Mobile No. _____ - ______

Tel (Off) _____ ______ Tel (Res) _____ ______

4. Applicant Declaration

I hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am/We are aware that I/We may be held liable for it.

I/We hereby consent to receiving information from CVL KRA through SMS/Email on the above registered number/Email address.

DATE: __ __ __ __ __ __ __ __ (DD-MM-YYYY)

PLACE: ______

Applicant e-SIGN	Applicant Wet Signature

5. For Office Use Only

In-Person Verification (IPV) carried out by*	Intermediary Details*
IPV Date __ __ __ __ __ __ __ __ Emp. Name ______ Emp. Code ______ Emp. Designation ______	☐ Self certified document copies received (OVD) ☐ True Copies of documents received (Attested) AMC / Intermediary Name :
Employee Signature and Stamp	Institution Name and Stamp

Instructions/Guidelines for filling Individual KYC Application Form

A. General Instructions:

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

B. Proof of Identity (POI):

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

C. Proof of Address (POA):

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

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

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

E. List of people authorized to attest the documents:

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

F. Online Mode Processing of KYC:

1. EKYC BIOMETRIC

   Applicant may directly upload their documents (OVD) as scanned images on intermediary's portal.
   The documents should be e-signed.
   Applicant details are verified using UIDAI Biometric details.
   Original Seen Verification (OSV) of documents as well as IPV / VIPV is exempted.
   Intermediary attestation on documents is exempted.

2. EKYC OPT

   Applicant may directly upload their documents (OVD) as scanned images on intermediary's portal.
   The documents should be e-signed.
   Applicant details are verified using UIDAI details using OTP.
   Original Seen Verification (OSV) of documents as well as IPV / VIPV is exempted.
   Intermediary attestation on documents is exempted.

3. ONLINE KYC

   Applicant may directly upload their documents (OVD) as scanned images on intermediary's portal.
   The documents should be e-signed.
   Virtual In Person Verification (VIPV) is mandatory as per SEBI guidelines.
   Intermediary attestation on documents (OSV) is exempted.

4. OFFLINE EKYC

   Applicant may directly upload their document (PAN copy) as scanned images on intermediary's portal.
   The documents should be e-signed.
   Digital KYC performed through Offline Aadhaar e-KYC. OVD sourced from Offliine Aadhaar e-KYC.
   Original Seen Verification (OSV) of documents as well as IPV / VIPV is exempted.

5. DIGILOCKER

   Digital KYC performed through the documents (OVD) sourced from Digilocker.
   Original Seen Verification (OSV) of documents as well as IPV / VIPV is exempted.
   Intermediary attestation on documents is exempted.

Investor Service Centres

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

• **Ahmedabad -** Office No. 604 6th Floor, Building Name - Sun Square, C. G. Road, Navrangpura, Ahmedabad - 380006. • **Andheri -** Office No. 314, The Summit Business Park Premises Co-operative Society Ltd, Andheri (East), Mumbai - 400069. • **Bangalore -** Unit No. E-811, 8th Floor, Prestige Meridian-I, Municipal No.29/92, Mahatma Gandhi Road, Bangalore - 560001. • **Chandigarh -** 205, Megabyte Business Centre, SCO-333-334, Ist Floor, Sec-35B Chandigarh - 160 022. • **Chennai -** Cabin No. 308, Apeejay Business Center No: 39/12, Haddows Road, Nungambakkam, Chennai - 600 034. • **Hyderabad -** First Floor, Legend Plaza, GHMC no 1-7-79-A and B, 1-7-95 to 111, Mandalay Line, Penderghast Road, Secunderabad - 500 003. • **Indore -** Office No. 405, 4th Floor, D. M. Tower, Indore, Madhya Pradesh - 452001. • **Jaipur -** Office no.154, 1st Floor, Ganpati Plaza,M I Road, Jaipur - 302 001. • **Kolkata -** OM Tower, Room No.- 1008, 32, Jawahar Lal Nehru Road, Kolkata - 700071. • **Lucknow -** Office Number - F -105, Wing -A, Ski-Hi Chambers, 11/05 park road, Lucknow - 226001. • **Mumbai -** B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013. • **New Delhi -** Office Number 605, 6th Floor, Kailash Building, 26, K. G. Marg, New Delhi - 110001. • **Nashik:** 105, B- Wing ABH Capital, Opposite Ramayan Bunglow, Tilakwadi, Nashik - 422001. • **Nagpur -** Office No. 527, 5th Floor, SAS Business Centre, Wardha Road, Ramdas Peth, Nagpur - 440010. • **Patna -** Office No. 406, 4th Floor, Ashiana Hariniwas Complex, Dark Bungalow Road, Bandar Bagicha, Frazer Road Area, Patna - 800001. • **Pune -** 303, 3rd Floor, Karan Selene Apartment, CTS No 851/2, Final Plot No 187/1, Bhandarkar Road, Pune - 411004. • **Vadodara -** C -173, 1St Floor Emerald One Building, Jetalpur road, Jetalpur, Vadodara - 390007.

KFin Technologies Ltd Locations - Investor Service Centers (ISC)

• **Agra:** House No. 17/2/4, 2Nd Floor, Deepak Wasan Plaza, Behind Hotel Holiday Inn, Sanjay Place, Agra - 282 002. • **Ahmedabad:** Shop 11 & 12, 3rd Eye, Near Girish Cold Drinks, C G Road, Ahmedabad - 380006. • **Ahmednagar:** Baiju Heights, Opposite to Canara Bank, Near old Vasant Talkies, Market Yard Road, Ahilyanagar, Ahmednagar, Maharashtra - 414001. • **Akola:** Shop No 25, Ground Floor Yamuna tarang complex, Murtizapur Road N.H. No- 6, Opp Radhakrishna Talkies Akola - 444 001. • **Aligarh:** 1st Floor, Sevti Complex, Near Jain Temple, Samad Road, Aligarh - 202001. • **Allahabad:** Meena Bazar, 2nd Floor, 10, S. P. Marg, Civil Lines, Subhash Chauraha, In The City of Allahabad - 211 001. • **Alwar:** Office Number 137, First Floor, Jai Complex, Road No-2, Alwar, Rajasthan - 301001. • **Ambala:** 6349, 2nd Floor, Nicholson Road, Adjacent KOS Hospital Ambala Cant, Ambala -133 001. Haryana. • **Amritsar:** SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, City- Amritsar, Punjab - 143001. • **Anand:** B-42, Vaibhav Commercial Center, Nr Tvs Down Town Shrow Room, Grid Char Rasta, Anand - 380 001. • **Andheri:** Office No 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complex M .V .Road, Andheri East , Opp Andheri Court, Mumbai - 400069 • **Asansol:** 112/N, G. T. Road, Bhanga Pachil, G. T Road, Asansol - 713 303, Paschim Bardhaman, West Bengal. • **Aurangabad:** Shop No B 38, Motiwala Trade Centre, Nirala Bazar, Aurangabad - 431001. • **Azamgarh:** Shop no. 18 Gr. Floor, Nagarpalika, Infront of Tresery Office, Azamgarh, UP - 276001. • **Agartala:** Ols Rms Chowmuhani Mantri Bari Road 1St Floor Near Jana Sevak Saloon Building Traffic Point Tripura West Agartala 799001. • **Ajmer:** C/O Dani Complex, Behind Chandak Eye Hospital, Agra Gate Circle, P R Marg, Ajmer - 305001. • **Amaravathi:** Shop No. 21 2nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amaravathi - 444601. • **Ananthapur:** #13/4 Vishnupriya Complex Beside Sbi Bank Near Tower Clock Ananthapur - 515001. • **Alappuzha:** Sree Raja Rajeswari Building, Ground Floor, Church Adambulacral Ward, Alappuzha, Kerala - 688011. • **Bangalore:** Unit No- 201, No-65, Surasa Enclave, 2nd Floor, Puttanna Road, Gandhi Bazar, Basavanagudi, Bangalore - 560004. • **Bareilly:** Tola Ram Building 68E, Civil Lines Choupla Chauraha, Above Bajaj Gold Loan, Bareilly - 243001. • **Bankura:** Plot Nos- 80/1/Anatunchati Mahalla 3rd Floor, Ward No-24, Opposite P.C Chandra, Bankura Town, Bankura - 722101. • **Baroda:** 1st Floor 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri Vadodara - 390007. • **Begusarai:** Sri Ram Market, Kali Asthan Chowk, Matihani Road, Begusarai, Bihar - 851 101. • **Belgaum:** First Floor, Orionis Ozone apartment, shop no:101, opp Jain Mandir, Near to Subhash photo studio, Somwarpeth, RPD Cross, Tilakwadi, Belgaum - 540006. • **Bellary:** Ground Floor, 3rd Office, Near Womens College Road, Beside Amruth Diagnostic Shanthi Archade, Bellary - 583103. • **Bhagalpur:** 3rd Floor, Hakim Devi Prasad Bhawan, Dr. Rajendra Prasad Road, Beside Raymond Showroom, Near Ghantaghar, Bhagalpur, Bihar - 812002. • **Bhatinda:** Mcb-Z-3-01043, Goniana Road, Opposite Nippon India Mf Gt Road, Near Hanuman Chowk, Bhatinda - 151001. • **Bhavnagar:** 303, Sterling Building, Above HDFC Bank, Waghawadi Road, Bhavnagar - 364 001. • **Bhopal:** Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2, M P Nagar, Bhopal, Madhya Pradesh - 462011. • **Bhubaneswar:** A/181, Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar - 751 007. • **Bilaspur:** Anandam Plaza, Shop. No. 306; 3rd Floor, Vyapar Vihar Main Road, Chattingarh, Bilaspur - 495001. • **Bokaro:** City Centre, Plot No. HE-07, Sector-IV, Bokaro Steel City - 827004. • **Borivali:** Surbhi Apartment, Ground Floor Shop, No. 5-8, SVP Road, Opp HDFC Bank, Next to Jain Temple, Borivali West, Mumbai - 400092. • **Burdwan:** Saluja Complex; 846, Laxmipur, G T Road, Burdwan; PS: Burdwan & Dist: Burdwaneast, Pin: 713101. • **Balasore:** 1-B. 1St Floor, Kalinga Hotel Lane Baleshwar Baleshwar Sadar Balasore - 756001. • **Berhampur (OR):** Opp Divya Nandan Kalyan Mandap 3Rd Lane Dharam Nagar Near Lohiya Motor Berhampur (Or) - 760001. • **Bharuch:** 123 Nexus Business Hub Near Gangotri Hotel B/S Rajeshwari Petroleum Makampur Road Bharuch - 392001. • **Bhilai:** Office No.2, 1St Floor, Plot No. 9/6, Nehru Nagar [East], Bhilai - 490020. • **Bhilwara:** Office No. 14 B Prem Bhawan Pur Road Gandhi Nagar Near Canarabank Bhilwara - 311001. • **Bikaner:** H.No. 10, Himtasar House, Museum circle, Civil line, Bikaner, Rajasthan - 334001. • **Calicut:** Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut, Pincode - 673001. • **Chandigarh:** SCO No. 2475-2476, 1st Floor, Sector 22 C, Chandigarh - 160022. • **Chennai:** 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai - 600 034. • **Chinsurah:** No : 96, Po: Chinsurah Doctors Lane, Chinsurah - 712101. • **Cochin:** Door No:61/2784, Second Floor, Sreelakshmi Tower, Chittoor Road, Ravipuram, Ernakulam-Kerala - 682 015. • **Coimbatore:** 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641 018. • **Cooch Behar:** Beside Muthoot Fincorp, Opposite Udichi Market, Nripendra Narayan Road, Post & District-Cooch Behar, PIN-735101 - West Bengal. • **Cuttack:** D. Market, 515 Jagannath Bhawan Complex, First Floor BK - Professor Pada Road, PO - Arunodaya Market, Badambadi Colony, Cuttack - 753012. • **Chandrapur:** C/o Global Financial Services,2nd Floor, Raghuwanshi Complex,Near Azad Garden, Chandrapur, Maharashtra -442402. • **Davangere:** D. No 162/6, 1st Floor, 3rd Main P J Extension, Davangere Taluk Davangere Manda, Davangere, Karnataka - 577002. • **Darbhanga:** H No-185, Ward No-13, National Statistical office Campus, Kathalbari, Bhandar Chowk, Darbhanga, Bihar - 846 004. • **Dehradun:** Shop No-809/799 , Street No-2 A Rajendra Nagar, Near Sheesha Lounge Kaulagarh Road, Dehradun - 248001. • **Dhanbad:** 208 New Market, 2nd Floor, Bank More, Dhanbad - 826 001. • **Deoria:** K. K. Plaza, Above Apurwa Sweets, Civil Lines Road, Deoria, UP - 274001. • **Durgapur:** MWAV-16, Bengal Ambuja, 2nd Floor, City Centre, Distt. Burdwan, Durgapur - 713 216. • **Dhule:** House No.1676, Lane No.-5, Hindu Ekta Chowk, Beside HDB Finance Services, Opposite Satish Tailor, Dhule - 424001. • **Eluru:** Dno-23A-7-72/73K K S Plaza, Munukutla Vari Street, Opp Andhra Hospitals, R R Peta Eluru - 534002. • **Erode:** Address No 38/1, Ground Floor, Sathy Road (Vctv Main Road), Sorna Krishna Complex, Erode - 638 003. • **Faridabad:** A-2B, 2nd Floor, Neelam Bata Road, Peer Ki Mazar, Nehru Groundnit, Faridabad - 121 001. • **Gandhidham:** Office no - 12 Plot No - 300 Ground Floor, Shree Ambica Arcade Building, Near HDFC Bank, Gandhidham - 370201. • **Ferozpur:** The Mall Road, Chawla Building, 1st Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozepur, Punjab - 152002. • **Gandhinagar:** 138 - Suyesh solitaire, Nr. Podar International School, Kudasan, Ganghinagar - 382421. • **Gaya:** Opposite of Bharat Sewa Ashram, Near Dr. A. Barkat Multispeciality Hospital, Swarajpuri Road, Gaya - 823001. • **Ghatkopar:** 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai - 400077. • **Ghaziabad:** Second Floor, 8, Advocate Chambers, RDC, Raj Nagar, Ghaziabad - 201002. • **Ghazipur:** House No. 148/19, Mahua Bagh, Raini Katra, Ghazipur, Uttar Pradesh - 233001. • **Gorakhpur:** Cross Road The Mall, Shop No 8-9, 4th Floor, Bank Road, Gorakhpur - 273001. • **Guntur:** 2nd Shatter, 1st Floor, Hno. 6-14-48, 14/2 Lane, Arundal Pet, Guntur - 522002. • **Gurgaon:** No: 212A 2nd Floor Vipul Agora, M. G. Road, Gurgaon - 122001. • **Guwahati:** 2nd Floor, Dihang Arcade, Near Rajiv Bhavan,ABC, GS Road, Guwahati - 781005. • **Gwalior:** City Centre, Near Axis Bank, Gwalior - 474 011. • **Haldwani:** Shoop No 5, Kmvn Shoping Complex, Haldwani - 263139. • **Haridwar:** Shop No. - 17, Bhatia Complex, Near Jamuna Palace, Haridwar - 249410. • **Hassan:** Sas No: 490 Hemadri Arcade, 2nd Main Road, Salgame Road, Near Brahmins Boys Hostel, Hassan, Karnataka - 573201. • **Hoshiarpur:** Unit # Sf-6, The Mall Complex, 2nd Floor, Opposite Kapila Hospital, Sutheri Road, Hoshiarpur - 146001. • **Hubli:** R R Mahalaxmi Mansion, Above Indusind Bank, 2nd Floor, Desai Cross, Pinto Road, Hubli - 580029. • **Hyderabad:** JBS Station, Lower Concourse 1 (2nd floor) situated in Jubilee Bus Metro Station, Secunderabad, Telangana - 500009. • **Hyderabad (Gachibowli):** Selenium, Plot No: 31 & 32, Tower B, Survey No.115/22, 115/24, 115/25, Financial District, Gachibowli, Nanakramguda, Serilimgampally Mandal, Hyderabad - 500 032. • **Hissar:** Shop No. 20 Ground Floor R D City Centre Railway Road Hissar 125001. • **Hosur:** No.2/3-4. Sri Venkateswara Layout, Denkanikottai road, Dinnur Hosur - 635109 • **Indore:** 101, Diamond Trade Center, 3-4 Diamond Colony, New Palasia, Above Khurana Bakery, Indore - 452 001. • **Jabalpur:** 2nd Floor, 290/1 (165-New), Near Bhavartal Garden, Jabalpur - 482 001. • **Jaipur:** Office No 101, 1St Floor, Okay Plus Tower, Next To Kalyan Jewellers, Government Hostel Circle, Ajmer Road, Jaipur - 302 001. • **Jalandhar:** Office No 7, 3rd Floor, City Square Building, E-H197 Civil Lines, Jalandhar - 144001. • **Jammu:** 1D/D Extension 2, Valmiki Chowk, Gandhi Nagar, Jammu - 180 004. • **Jamshedpur:** Madhukunj, 3rd Floor, Q Road, Sakchi, Bistupur, East Singhbhum, Jamshedpur - 831001. • **Jodhpur:** Flat No. B, Ground Floor, Jodhana Arcade Complex, Near Safi Petrol Pump, Bombay Motor Circle, Jodhpur - 342003. • **Jalgaon:** 3rd Floor, 269 Jaee Plaza, Baliram Peth, Near Kishore Agencies, Jalgaon - 425001. • **Jhansi:** 1st Floor, Basera Arcade, Opp. Major Dhyanchand Stadium, BKT Chitra Road, Civil Lines, Jhansi - 284001. • **Jalpaiguri:** D B C Road Opp Nirala Hotel Opp Nirala Hotel Opp Nirala Hotel Jalpaiguri - 735101. • **Jamnagar:** 131 Madhav Plazza Opp Sbi Bank Nr Lal Bunglow Jamnagar - 361008. • **Junagadh:** Noble Plaza, Near Domadiya Wadi, Kalwa Chowk, Junagadh - 362001. • **Kalyan:** Seasons Business Centre,104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivali Mahanagar Corporation) Kalyan - 421301. • **Kalyani:** Ground Floor, H No B-7/27S, Kalyani, Kalyani HO, Nadia, West Bengal - 741235. • **Kanpur:** 2nd Floor of Tower-A, Virendra Smriti Complex, 15/54-B Civil Lines, Kanpur - 208001. • **Karnal:** 3 Randhir Colony, Near Doctor J. C. Bathla Hospital, Karnal, Haryana - 132001. • **Kharagpur:** 258/223/1, ICICI Bank Building, Bhawanipur, Malancha Road, Kharagpur - 721304. • **Kolhapur:** 605/1/4 E Ward, Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur - 416 001. • **Kolkata:** 2/1 Russel Street, 4th Floor, Kankaria Centre, Kolkata - 700071. • **Kottayam:** 1st Floor, Csiascension Square, Railway Station Road, Collectorate P O Kottayam - 686002. • **Kannur:** 2Nd Floor Global Village Bank Road Kannur - 670001. • **Karimnagar:** 2Nd Shutterhno. 7-2-607 Sri Matha Complex Mankammathota - Karimnagar - 505001. • **Khammam:** 11-4-3/3 Shop No. S-9 1St Floor Srivenkata Sairam Arcade Old Cpi Office Near Priyadarshini Collegenehru Nagar Khammam - 507002. • **Kollam:** Sree Vigneswara Bhavan Shastri Junction Kollam - 691001. • **Korba:** Office No.202, 2nd floor, ICRC, QUBE, 97, T.P. Nagar, Korba - 495677. • **Kota:** D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur, Kota - 324007. • **Kurnool:** Shop No:47, 2Nd Floor, S Komda Shoping Mall, Kurnool - 518001. • **Lucknow:** Office No. 202, 2nd Floor, Bhalla Chambers, 5 Park Road, Hazratganj, Lucknow - 226001. • **Ludhiana:** SCO 124, First floor, Feroze Gandhi Market, Ludhiana - 141001. • **Madurai:** No. G-16/17, AR Plaza, 1st Floor, North Veli Street, Madurai - 625010. • **Malappuram:** MM18/1974, Peekeys Arcade, (ICICI Bank Building), Near Municipal bus stand, A K Road, Downhill, Malappuram, Kerala - 676519. • **Mathura:** Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centrum, Near New Bus Stand, Mathura - 281001. • **Mangalore:** Shop No - 305, Marian Paradise Plaza, 3rd Floor, Bunts Hostel Road, Mangalore - 575003. • **Mandi:** House No. 99/11, 3rd Floor, Opposite GSS Boy School, Bazar Mandi - 175001. • **Margoa:** S20, 2nd Floor, L & L Correira's Pride, Nearest landmark above KFC, Near KTC Bus Stand, Salcete, Margao - 403601. • **Meerut:** Shop No:- 111, First Floor, Shivam Plaza, Near Canara Bank, Opposite Eves Petrol Pump, Meerut - 250001. • **Moga:** 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar Moga, Punjab - 142001. • **Moradabad:** Chadha Complex, G. M. D. Road, Near Tadi Khana, Chowk, Moradabad - 244 001. • **Mirzapur:** Triveni Campus, Near SBI Life, Ratanganj, Mirzapur - 231001. • **Mumbai:** 265, Birya House, Perin Nariman st, Shop No 2, Ground Floor, next to Apna Bazar, Fort, Mumbai - 400001. • **Muzaffarpur:** Floor Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur - 842 001. • **Mysore:** No 2924, 2nd Floor, 1st Main, 5th Cross, Saraswathi Puram, Mysore - 570009. • **Malda:** Ram Krishna Pally; Ground Floor English Bazar - Malda 732101. • **Mehsana:** Ff-21 Someshwar Shopping Mall Modhera Char Rasta Mehsana - 384002. • **Nagpur:** Shree Balaji Residency, Plot No. 266, Near S.N.G. Basketball Ground, Shivaji Nagar, Landmark - Opp. Wazalwar Driving School, Nagpur - 440010. • **Nanded:** Shop No. 4, Santakripa Market, G G Road, Opp.Bank of India, Nanded - 431 601. • **Nasik:** S-9, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422 002. • **New Delhi:** 305, New Delhi House, 27 Barakhamba Road, New Delhi - 110 001. • **Noida:** F-21, 2nd Floor, Sector-18, Noida, Uttar Pradesh - 201301. • **Nadiad:** 311-3Rd Floor City Center Near Paras Circle - Nadiad - 387001. • **Nagerkoil:** Hno 45 1St Floor East Car Street Nagercoil - 629001. • **Namakkal:** 1st Floor, 18/41, Salem Road, R. P. Pudur, Namakkal, Tamil Nadu - 637001. • **Navsari:** 103 1St Floore Landmark Mall Near Sayaji Library, Navsari Gujarat Navsari - 396445. • **Nellore:** 24-6-326/1, Ibaco Building 4th Floor, Grand Truck road, Beside Hotel Minerva, Saraswathi Nagar, Dargamitta Nellore - 524003. • **Palghar:** The Edge Ground Floor, Shop number 4, Bhausaheb Dandekar Marg, Behind Prakash Talkies, Palghar - 401404. • **Palghat:** No: 20 & 21, Metro Complex H.P.O.Road Palakkad H.P.O.Road Palakkad - 678001. • **Panipat:** Shop No. 20, 1st Floor BMK Market, Behind HIVE Hotel, G.T. Road, Panipat - 132103. • **Panjim:** H. No: T-9, T-10, Affran Plaza, 3rd Floor, Near Don Bosco High School, Panjim Goa - 403001. • **Pathankot:** 2nd Floor, Sahni Arcade Complex, Adj. Indra Colony Gate, Railway Road, Pathankot - 145001. • **Patiala:** B- 17/423 Opposite Modi College, Lower Mall, Patiala - 147001. • **Patna:** Flat No.- 102, 2BHK Maa Bhawani Shardalay, Exhibition Road, Patna - 800 001. • **Pondicherry:** No 122(10B), Muthumariamman, Koil Street, Pondicherry - 605001. • **Pune:** Ayaan Chandrika, Office No. 14, 15, 16, Second Floor, H. No. 1315, F. PL No. 701, Dadasaheb Torne Path, Off Jangli Maharaj Road, Shivaji Nagar, Pune - 411005. • **Ratlam:** 106 Rajaswa Colony, Near Sailana Bus Stand, Ratlam (M.P.) 457001. • **Rewa:** Shop No. 2, Shree Sai Anmol Complex Ground Floor Opp Teerth Memorial Hospital Rewa - 486001. • **Raipur:** Office No S-13, Second Floor, Reheja Tower, Fafadih Chowk, Jail Road, Raipur - 492 001. • **Rajahmundry:** D.No: 6-7-7, Sri Venkata Satya Nilayam, 1st Floor, Vadrevu Vari Veedhi, T - Nagar, Rajahmundry, AP - 533 101. • **Rajkot:** 406 Prism Square Building, Near Moti Tanki Chowk, Near Kathiyawadi Gymkhana, Opp RKC School Gate, Dr. Radhakrishnan Marg, Rajkot - 360001. • **Ranchi:** Room no 103, 1st Floor, Commerce Tower, Beside Mahabir Tower, Main Road, Ranchi - 834001. • **Rohtak:** Office No:- 61, First Floor, Ashoka Plaza, Delhi Road, Rohtak - 124 001. • **Renukoot:** Dr.B.K. Mallick Katra (Complex), Shivapark Main Road Dist. Sonebhadra (U.P.) Renukoot - 231217. • **Rourkela:** 2nd Floor, Main Road, Udit Nagar, Rourkela, Sundargarh - 769 012. • **Saharanpur:** Ist Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Uttar Pradesh - 247001. • **Salem:** No.6, Ns Complex, Omalur Main Road, Salem - 636009. • **Sambalpur:** First Floor, Shop No. 219, Sahej Plaza, Golebazar, Sambalpur - 768 001. • **Sangli:** 514/A, Gala No. 2/A, The Signature Building, Near Pudhari Bhavan, Sangli - 416416. • **Satara:** G7, 465 A, Govind Park Satar Bazaar, Satara - 415001. • **Serampore:** Hinterland-II, Gr. Floor, 6A, Roy Ghat Lane, Serampore, Hooghly, West Bengal - 712201. • **Shillong:** Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong - 793 001. • **Siliguri:** Vyom Sachitra Building, 2nd Floor, Pranami Mandir Road, Siliguri - 734001. • **Shimla:** 1st Floor, Hills View Complex, Near Tara Hall, Shimla - 171001. • **Shimoga:** Jayarama Nilaya, 2nd Corss Mission Compound, Shimoga - 577201. • **Solapur:** Shop No. 106, Krishna Complex 477, Dakshin Kasaba, Datta Chowk, Solapur - 413 007. • **Sultanpur:** 1st Floor, Ramashanker Market, Civil Line, Sultanpur - 228001. • **Surat:** Ground Floor, Empire State Building, Near Udhna Darwaja, Ring Road, Surat - 395 002. • **Sagar:** II Floor Above Shiva Kanch Mandir. 5 Civil Lines Sagar - 470002. • **Sikar:** First Floorsuper Tower Behind Ram Mandir Near Taparya Bagichi - Sikar 332001. • **Silchar:** N.N. Dutta Road Chowchakra Complex Premtala Silchar - 788001. • **Sonepat:** Shop No 207, 2nd Floor, Opposite Income Tax Office, Subhash Chowk, Sonepat - 131001. • **Sri Ganganagar:** Address Shop No. 5 Opposite Bihani Petrol Pump Nh - 15 Near Baba Ramdev Mandir Sri Ganganagar - 335001. • **Srikakulam:** D No: 1-6/2, First Floor, Near Vijaya Ganapathi Temple, Beside I. K. Rao Building, Palakonda Raod, Srikakulam (Village, Mandala, District) - 532001, Andhra Pradesh. • **Thane:** Tropical Elite, 1st Floor, Shop No. 106, Near Navpada Police Station, Near Hari Niwas Circle, Thane West, Thane - 400602. • **Tirunelveli:** 55/18 Jeney Building, 2nd Floor, S N Road, Near Aravind Eye Hospital, Tirunelveli - 627001. • **Tirupur:** 22/1, Binny Compound Main Street, Balaji Layout, Kannipiran Colony, Binny Compound, Tirupur - 641601. • **Tirupathi:** Shop No:18-1-421/F1 City Center, K.T.Road, Airtel Backside Office, Tirupathi - 517501. • **Thrissur:** 4th Floor Crown Tower, Shakthan Nagar, Opp. Head Post Office, Thrissur - 680001. • **Trichy:** N o 23C/1 E V R Road, Near Vekkaliamman Kalyana Mandapam Putthur - Trichy - 620017. • **Trivandrum:** 3rd Floor, No- 3B TC-82/3417, Capitol Center, Opp. Secretariat, MG Road, Trivandrum - 695 001. • **Tinsukia:** 3rd Floor, Chirwapatty Road, Tinsukia-786125, Assam • **Tiruvalla:** 2Nd Floorerinjery Complex Ramanchira Opp Axis Bank Thiruvalla - 689107. • **Tuticorin:** 4 - B A34 - A37 Mangalmal Mani Nagar Opp. Rajaji Park Palayamkottai Road Tuticorin - 628003. • **Udaipur:** Shop No. 202, 2nd Floor, Business Centre, 1C Madhuvan, Opp G P O, Chetak Circle, Udaipur - 313 001. • **Ujjain:** Heritage, Shop No. 227, 87 Vishvavidhyalaya Marg, Station Road, Near ICICI Bank Above Vishal Mega Mart, Ujjain - 456001. • **Varanasi:** D.64 / 52, G - 4 Arihant Complex, Second Floor, Madhopur, Shivpurva Sigra, Near Petrol Pump, Varanasi - 221 010. • **Vashi:** Haware Infotech Park, 902 , 9th Floor, Plot No 39/03, Sector 30A, Opp Inorbit Mall, Vashi, Navi Mumbai - 400 703. • **Vellore:** No 2/19, 1st Floor, Vellore City Centre, Anna Salai, Vellore - 632001. • **Vijayawada:** Sub Register Office Road, Acharya Ranga Nagar, Benz Circle Vijayawada - 520008. • **Visakhapatnam:** D. NO. 48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp. Road to Lalitha Jeweller Showroom, Beside Taj Hotel Ladge, Visakhapatnam - 530016. • **Valsad:** 406 Dreamland Arcade Opp Jade Blue Tithal Road Valsad - 396001. • **Vapi:** A-8 Second Floor Solitaire Business Centre Opp Dcb Bank Gidc Char Rasta Silvassa Road Vapi - 396191. • **Warangal:** Shop No. 22, Ground Floor, Warangal City Center, 15-1-237, Mulugu Road Junction, Warangal - 506002. • **Yamuna Nagar:** B-V 185/A, 2nd Floor, Jagadri Road, Near Dav Girls College (Uco Bank Building), Pyara Chowk, Yamuna Nagar - 135001.

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