

## Summary Prospectus (Fact Sheet)



**BKIND FUND**

**(BKIND)**

Equity Fund

BBL Asset Management Co., Ltd. "BBLAM"

Anti-Corruption Progress indicator: Certified by CAC

Not Exposed to Foreign Investment Risk



What are you about to invest in?



Who is suitable for this fund?



Special Risk Considerations



Portfolio of the Fund



Fees



Fund Performance



Other Information

Investment in Mutual Fund **is not** the same as bank deposits.



## What are you about to invest in?

### Investment Policy:

The Fund invests in equity security of companies listed on the SET and/or mai or other secondary markets, averaged in an accounting year not less than 80% of the NAV. The Fund focuses on 4 areas of Social Responsible Investing;

- 1) Environment
- 2) Social
- 3) Good governance and
- 4) Anti-corruption

The investment ratio of each area depends on the Fund Manager's discretion. For the remaining portion, the Fund shall invest in fixed income instruments, deposit or securities or other assets as specified or approved by the Office of the SEC. Nevertheless, the Fund shall not invest in derivatives and structured note.

### Fund Management Strategy:

The Fund expects returns higher than the Benchmark. (Active Management)



## Who is suitable for this fund?

- The investors who expect return from the fund investing in the companies with responsible to environment and society, good governance and anti-corruption that bring sustainable return in long term.
- The investors who are willing to contribute to society by participating in the Management Company's donation to any foundations or social enterprises 40% of the Management fee at least once a year. The donation criteria shall be also considered by the Committee.
- The investors who can accept high price fluctuation of the securities that the Fund invests, which may increase or decrease until lower than the investment value and cause loss.
- The investors who can invest in the medium to long-term with expecting long-term returns higher than generally investing in fixed income instruments.

## What kind of investor is **not suitable for this Fund?**

The investors who aim to receive certain amount of return or protect full amount of principal.

### What you should do if you don't understand investment policy and risks of this Fund.

- Read the full Prospectus or inquire from the selling agents and the Management Company.
- **Do not invest without sufficient understanding on the characteristics and risks of this Fund.**

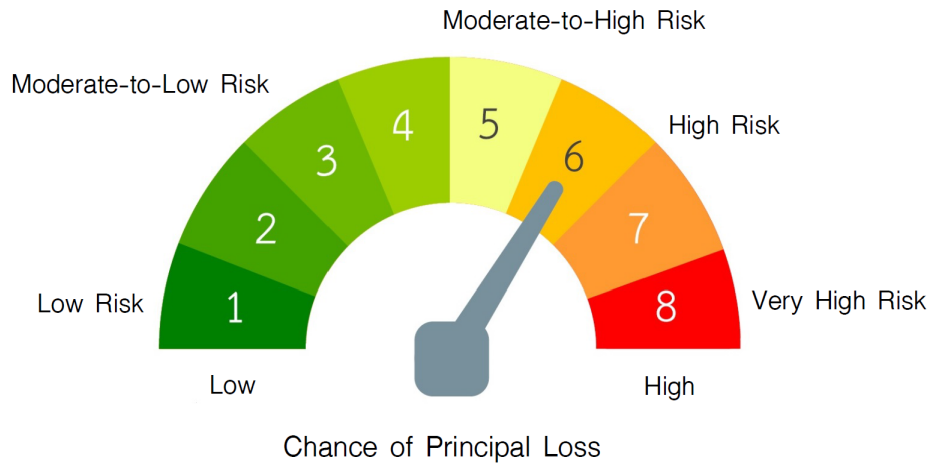


## Special Risk Considerations

### Important Warnings

- In the event that there is any redemption of Investment Units more than two-third of the total investment units sold, the Management Company shall use its discretion to dissolve the Fund and stop accepting subscription/ redemption order.
- In the event of unusual circumstances, investors may not be able to redeem the Investment Units or receive the redemption proceeds within the period of time specified in this Prospectus.
- The Fund's performance does not relate to the financial status or performance of the Management Company or the Selling Agents.
- Any person or the same group of persons may/will hold investment units of the Fund more than one-third of the total investment units. Thus, if they redeem the investment units, the Fund may have a risk resulting to dissolve the Fund. Investors can review such information at [www.bblam.co.th](http://www.bblam.co.th).
- In the event that the Management Company has entered into an obligation or agreement with a foreign state and/or the government of a foreign state or if it is required to comply with a law or a regulation of a foreign state regardless of the effective date of such obligation (e.g. the United States Foreign Account Tax Compliance Act (FATCA)), the Unitholder(s) acknowledge and agree that the Management Company may act or perform its obligation according to the relevant law and/or regulation to which the Management Company is subject, including but not limited to disclosing information of the Unitholder(s) or withholding and withholdable payment payable to the Unitholder(s), and may act or perform any other action necessary for complying with such relevant law and/or regulation to which the Management Company is subject.

## Risk Level of the Mutual Funds



Note: The Fund has a net exposure in equities, averaged in an accounting year not less than 80% of the NAV.

### Major Risk Factors

#### Market Risk

Standard Deviation	≤5%	5-10%	<b>10-15%</b>	15-25%	>25%
	Low			High	

Stocks Focus Group	<b>General</b>	Large Cap	Mid / Small	Sector
	Low			High

#### High Concentration Risk

Total Issuer Concentration	<b>≤10%</b>	10-20%	20-50%	50-80%	>80%
	Low			High	

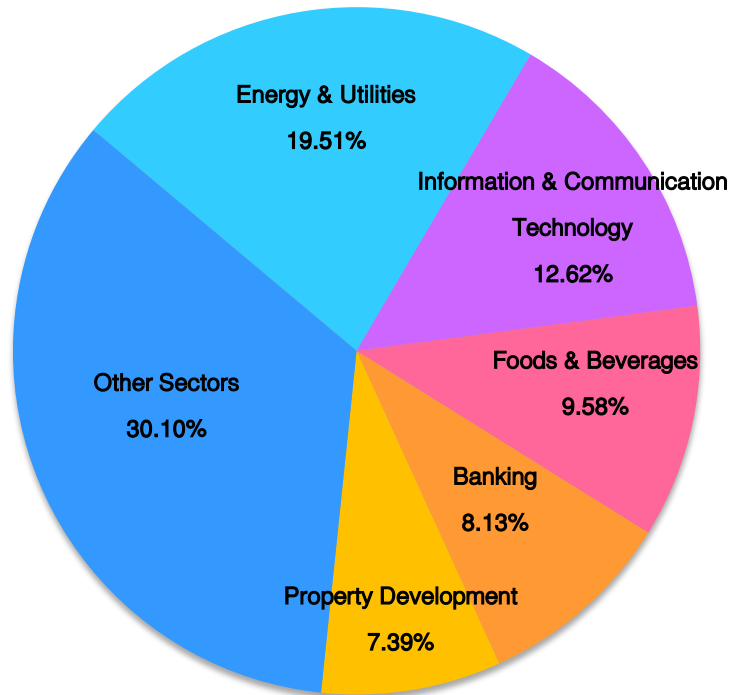
Total Sector Concentration	<b>≤20%</b>	20-50%	50-80%	>80%
	Low			High

[Click to see Explanation on Risk Factors](#)



# Portfolio of the Fund

% of NAV



## Top 5 holding assets

Assets	% of NAV
1. Common Shares: PTT	8.03
2. Bond: BOT	6.94
3. Common Shares: INTOUCH	6.34
4. Common Shares: CPALL	6.24
5. Common Shares: SCC	5.12

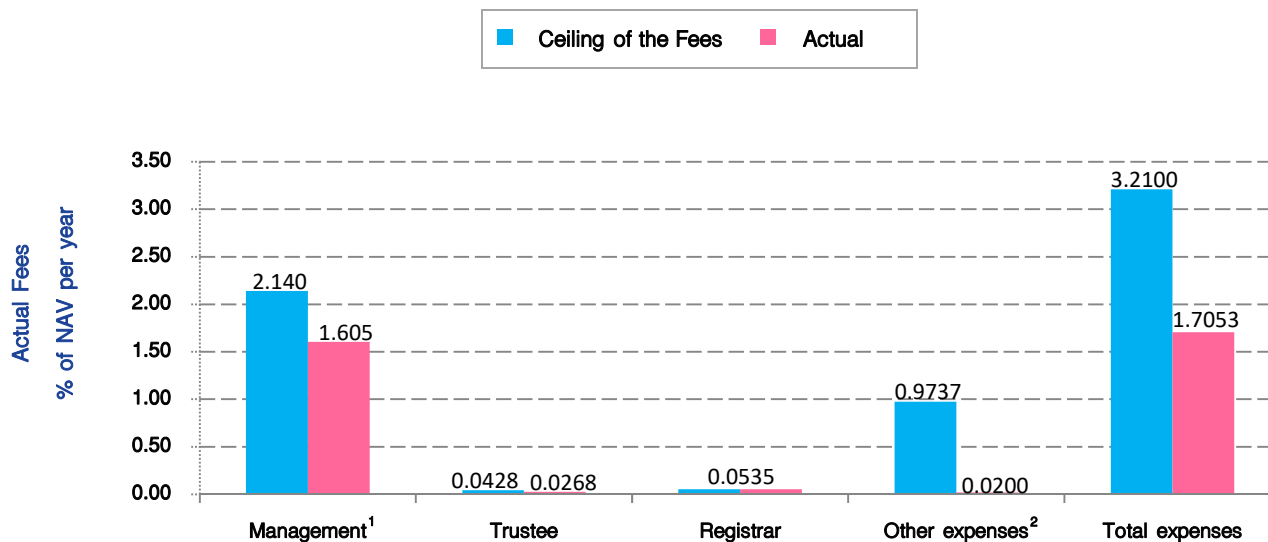
Note: Data as of 30 June 2020. You can view the latest data at [www.bblam.co.th](http://www.bblam.co.th).



## Fees

**\*Fees affect the returns to the investors,  
thus, investors should consider such fees before investing.\***

### Fees Charged to the Fund (% of NAV per year)



<sup>1</sup> The Management Company will donate 40% of the Management fee to foundations or social enterprises at least once a year.

<sup>2</sup> Other expenses include advertising expenses as actual incurred from 1 January - 30 June 2020.

### Fees Charged to the Unitholders (% of unit value)

Item	Not more than	Actual
Front-end Fee	None	None
Back-end Fee <sup>1</sup>	1.00 (minimum 50 Baht)	Not more than 1.00 (minimum 50 Baht)
Switching Fee <sup>2</sup>		
» Switching out	Equal to the Back-end Fee	Not more than 1.00 (minimum 50 Baht)
» Switching in	Equal to the Front-end Fee	None
Transfer Fee	50 baht per 1,000 units or fractions of 1,000 units	50 baht per 1,000 units or fractions of 1,000 units

<sup>1</sup> The Management Company will waive the back-end fee for the Provident Fund and the Private Fund under the management of BBLAM.

<sup>2</sup> Switching: the redemption price of the initial fund and the selling price of the destination fund include the front-end fee or the back-end fee calculated in each price.

**Note:** Such Fees include VAT, special business tax or other taxes. Currently, VAT is 7%. If it is changed, the Management Company will reserve the right to update the above fees in accordance with such change which is considered to have received the resolution from the Unitholders.

Investors can view information for the past 3-year fee in the full prospectus that is available at [www.bblam.co.th](http://www.bblam.co.th).

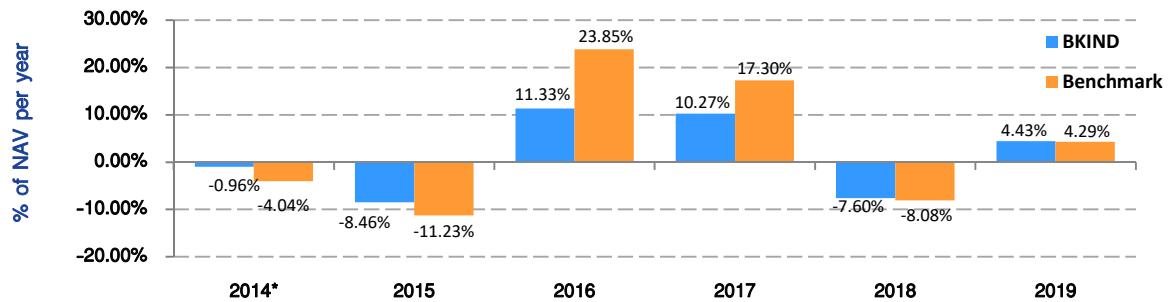


# Fund Performance

\*Past performance is not guarantee future results.\*

## 1. Benchmark: SET TRI

## 2. Annual performance



\* BKIND has been registered on 30 October 2014.

## 3. Maximum drawdown (since inception) : -36.30%

## 4. Standard deviation of the fund performance (since inception) : 13.70% per year

## 5. AIMC Category for Peer Group Fund Performance : Equity General

## 6. Cumulative performance

- Cumulative performance as of 30 June 2020

Fund	Year to Date	3M	Percentile	6M	Percentile	1Y <sup>1</sup>	Percentile	3Y <sup>1</sup>	Percentile	5Y <sup>1</sup>	Percentile	Since Inception <sup>1</sup>
Return of BKIND	-14.26%	13.51%	95.00	-14.26%	75.00	-20.83%	75.00	-3.85%	75.00	-1.39%	75.00	-1.44%
Return of Benchmark	-13.17%	20.52%	25.00	-13.17%	50.00	-19.56%	75.00	-2.12%	25.00	0.96%	25.00	0.52%
SD of BKIND	30.83%	21.00%	25.00	30.83%	25.00	22.66%	25.00	14.93%	25.00	13.70%	25.00	13.22%
SD of Benchmark	37.62%	25.49%	75.00	37.62%	95.00	27.50%	95.00	17.95%	75.00	16.15%	95.00	15.77%

Note: Registration Date is 30 October 2014.

<sup>1</sup> Unit : % per year

- Category performance of Equity General as of 30 June 2020

Peer Percentile	Return (%)						Standard Deviation (%)					
	3M	6M	1Y	3Y	5Y	10Y	3M	6M	1Y	3Y	5Y	10Y
5th Percentile	28.00	-7.05	-13.22	-0.23	2.38	9.66	18.84	28.46	20.94	13.10	11.92	12.04
25th Percentile	20.06	-11.47	-17.72	-2.34	0.70	8.43	22.08	33.32	24.47	16.31	13.76	15.54
50th Percentile	17.73	-14.00	-19.52	-3.58	-0.18	7.39	24.48	35.33	25.98	17.44	14.86	16.13
75th Percentile	15.35	-15.67	-22.15	-5.48	-1.71	5.55	25.92	37.36	27.36	18.84	16.00	16.58
95th Percentile	11.87	-19.15	-27.64	-9.04	-4.64	3.68	29.48	42.47	29.83	21.63	18.23	18.09

You can view the data latest at [www.bblam.co.th](http://www.bblam.co.th)

This English version of this prospectus is only for informational purposes. Interpretation and construction must still be based on the Thai Text.



## Other Information

Dividend Payment Policy	No dividend
Trustee	Siam Commercial Bank Public Company Limited
Registration Date	30 October 2014
Fund Maturity	Indefinite
Fund Size	5,000 Million Baht
Subscription and Redemption of Investment Units	<p><b><u>Subscription of Investment Units</u></b> : Every business day</p> <p>» BBLAM/ Selling Agents/ Dollar Cost Averaging* : 8.30 - 15.30 hrs.</p> <p>» Bualuang iBanking/ Bualuang mBanking/ ATM/ Bualuang Phone : Every day, 24 hrs. a day</p> <p>Minimum first purchase : 500 Baht</p> <p>Minimum subsequent purchases : 500 Baht</p> <p>* Transaction via BBL branches and BLA.</p> <p><b><u>Redemption of Investment Units</u></b> : Every business day</p> <p>» BBLAM/ Selling Agents : 8.30 - 15.30 hrs.</p> <p>» Bualuang iBanking/ Bualuang mBanking/ ATM/ Bualuang Phone : Every day, 24 hrs. a day</p> <p>Minimum redemption amount : None</p> <p>Minimum outstanding amount : None</p> <p>Receipt of redemption money : Within 5 business days from the date following the date of redemption</p> <p>Date of calculation of NAV : T (T=Trading Day)</p>
	<p>Investors can view the NAV from the following sources:</p> <ul style="list-style-type: none"><li><input checked="" type="checkbox"/> Announcements at the BBLAM's office or the offices of the selling agents.</li><li><input checked="" type="checkbox"/> Krungthep Thurakit Newspaper, Manager Newspaper</li><li><input checked="" type="checkbox"/> Bualuang Phone Tel. 1333</li><li><input checked="" type="checkbox"/> BBLAM Tel. 0-2674-6488 press 8 or <a href="http://www.bblam.co.th">www.bblam.co.th</a></li><li><input checked="" type="checkbox"/> NAV Center at <a href="http://www.thaimutualfund.com">www.thaimutualfund.com</a></li></ul>



Fund Manager	<table border="1"> <thead> <tr> <th data-bbox="563 185 1086 219">Fund Manager</th> <th data-bbox="1086 185 1506 219">Date of Fund Management</th> </tr> </thead> <tbody> <tr> <td data-bbox="563 237 1086 271">Mr. Peerapong Jirasevijinda</td> <td data-bbox="1086 237 1506 271">30 October 2014</td> </tr> <tr> <td data-bbox="563 288 1086 322">Miss Sudarat Tippayatordtana</td> <td data-bbox="1086 288 1506 322">30 October 2014</td> </tr> <tr> <td data-bbox="563 340 1086 374">Mr. Jeff Suteesopon</td> <td data-bbox="1086 340 1506 374">30 October 2014</td> </tr> <tr> <td data-bbox="563 392 1086 425">Miss Rungnapa Satiannukul</td> <td data-bbox="1086 392 1506 425">16 June 2015</td> </tr> <tr> <td data-bbox="563 443 1086 477">Miss Wanalee Treesamphan</td> <td data-bbox="1086 443 1506 477">1 April 2016</td> </tr> <tr> <td data-bbox="563 495 1086 528">Mr. Chatchawan Simathamnan</td> <td data-bbox="1086 495 1506 528">2 January 2020</td> </tr> </tbody> </table>	Fund Manager	Date of Fund Management	Mr. Peerapong Jirasevijinda	30 October 2014	Miss Sudarat Tippayatordtana	30 October 2014	Mr. Jeff Suteesopon	30 October 2014	Miss Rungnapa Satiannukul	16 June 2015	Miss Wanalee Treesamphan	1 April 2016	Mr. Chatchawan Simathamnan	2 January 2020
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Portfolio Turnover Ratio (PTR)	<p data-bbox="563 564 852 598">0.30</p> <p data-bbox="563 607 852 647"><a href="#">Click to see PTR Explanation</a></p>														
Selling Agents	<ul style="list-style-type: none"> <li data-bbox="563 674 1182 707">☑ Bangkok Bank Public Company Limited Tel.1333</li> <li data-bbox="563 719 1506 752">☑ Bualuang Securities Public Company Limited Tel. 0-2231-3777 or 0-2618-1000</li> <li data-bbox="563 763 1401 797">☑ Bangkok Life Assurance Public Company Limited Tel. 0-2777-8999</li> <li data-bbox="563 808 1425 842">☑ Capital Nomura Securities Public Company Limited Tel. 0-2638-5500</li> <li data-bbox="563 853 1270 887">☑ Asia Plus Securities Company Limited Tel. 0-2680-1234</li> <li data-bbox="563 898 1434 931">☑ Phillip Securities (Thailand) Public Company Limited Tel. 0-2635-1700</li> <li data-bbox="563 943 1434 976">☑ Kiatnakin Phatra Securities Public Company Limited Tel. 0-2305-9449</li> <li data-bbox="563 987 1434 1021">☑ DBS Vickers Securities (Thailand) Company Limited Tel. 0-2657-7000</li> <li data-bbox="563 1032 1334 1066">☑ Krungsri Securities Public Company Limited Tel. 0-2659-7000</li> <li data-bbox="563 1077 1358 1160">☑ Finnomena Mutual Fund Brokerage Securities Company Limited Tel. 0-2026-5100 press 1</li> <li data-bbox="563 1171 1198 1205">☑ SCB Securities Company Limited Tel. 0-2949-1999</li> <li data-bbox="563 1216 1254 1249">☑ KGI Securities Public Company Limited Tel. 0-2658-8889</li> </ul>														
Inquiry/ Receiving Prospectus/ Launching Complaints	<p data-bbox="563 1299 1385 1435">BBL Asset Management Company Limited 175 Sathorn City Tower Flr. 7<sup>th</sup>, 21<sup>st</sup> and 26<sup>th</sup> South Sathorn Road, Thungmahamek, Sathorn, Bangkok 10120 Tel. 0-2674-6488</p> <p data-bbox="563 1447 1190 1480">Website: <a href="http://www.bblam.co.th">www.bblam.co.th</a> Email: <a href="mailto:crm@bblam.co.th">crm@bblam.co.th</a></p>														
Transactions that could lead to Conflict of Interest	<p data-bbox="563 1505 1506 1583">You can check the transactions that could lead to conflict of interest at <a href="http://www.bblam.co.th">www.bblam.co.th</a>.</p>														

- Investing in Investment Units is not a money deposit, it is not under the protection of the Deposit Protection Agency and involves risk which investors may not receive the full initial investment amount.
- Approved for establishment and under the supervision of the Office of the SEC.
- The information in this Prospectus shall not be considered that the Office of the SEC certifies the accuracy of the information in the Prospectus or guarantees the price or the return on the Investment Units being offered. However, the Management Company has carefully reviewed the information in the Summary Prospectus as at 1 September 2020 as the responsible person for the management of the Fund and hereby certifies that such information is accurate, not false and not misleading.

## More Explanation

### Risk Factors

▪ **Market Risk** means the risk that the values of securities which the Fund has invested may increase or decrease due to outside factors such as economic/investment situations, political factors both internally and internationally which could be considered from the Standard Deviation (SD) of the Fund. If the Fund has a high SD, it is an indicator that the Fund has high a fluctuation from the changes in the prices of securities.

▪ **High Issuer Concentration Risk** means the risk determined by concentrated investment in instruments of any issuer, counterparty or other obligated person of such instrument or contract more than 10% of NAV.

However, such concentrated investment does not include the case of investing in the following assets:

1. Thai government fixed income instruments
2. Foreign government instruments with investment grade credit rating.
3. Deposits or equivalent instruments that person who accept deposits or the issuer with investment grade credit rating.

▪ **High Sector Concentration Risk** means the risk determined by concentrated investment in some specific sectors more than 20% of the NAV. In the events of unusual circumstance that affect the sector, the Fund may have higher volatility performance compare to Funds with more diversified sectors.

**Portfolio Turnover Ratio (PTR)** is calculated from the lower amount between sums of value of buying and selling assets of the Fund in a past accounting period divided by averaged net asset value in the same period. It is beneficial for the investors to acknowledge about trading values and the Fund's strategy. In example, the passive fund shall have low PTR, while the active fund shall have high PTR. Assets that are used in calculating PTR shall have liquidity for investment such as equity, bonds etc.