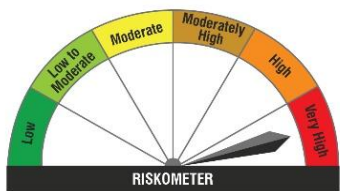
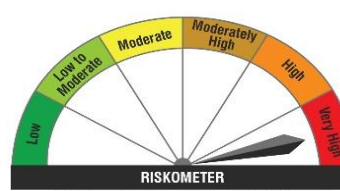


SCHEME INFORMATION DOCUMENT

SECTION I

Bank of India Business Cycle Fund

(An open ended equity scheme investing in sector based on its business cycle)

This product is suitable for investors who are seeking*:	Scheme Risk-o-meter	Benchmark Risk-o-meter (as applicable)
<ul style="list-style-type: none"> Long term capital appreciation. Investment in equity and equity related instruments with a focus on navigating business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy. 	 <p>RISKOMETER Investors understand that their principal will be at very high risk</p>	 <p>RISKOMETER Benchmark riskometer is at very high risk</p> <p>As per AMFI, Tier I Benchmark is NIFTY 500 TRI.</p>

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

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

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date and circulars issued thereunder filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Bank of India Mutual Fund, Standard Risk Factors, Special Considerations, Tax and Legal issues and general information on www.boimf.in.

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website.

The Scheme Information Document (Section I and II) should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated **May 30, 2025**.

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PART I-HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	Name of the scheme	Bank of India Business Cycle Fund
II.	Category of the Scheme	Thematic Fund
III.	Scheme type	An open ended equity scheme investing in sector based on its business cycle.
IV.	Scheme code	BOIA/O/E/THE/24/07/0020
V.	Investment objective	The Investment objective of the Scheme is to generate long-term capital appreciation by investing predominantly in equity and equity related securities through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy. However, there is no assurance that the investment objective of the Scheme will be achieved.
VI.	Liquidity/listing details	<p>The Scheme will offer units for sale and repurchase at NAV based prices on all business days. Unitholders can subscribe to and get their units repurchased on all business days at NAV related prices (with exit load as mandated by AMC from time to time).</p> <p>As per SEBI (MF) Regulations, the Fund shall dispatch Redemption proceeds within 3 Business Days of receiving the valid Redemption request. A penal interest of 15% per annum or such other rate as may be prescribed by SEBI from time to time will be paid in case the redemption proceeds are not dispatched/remitted within 3 Business Days of the date of Redemption request.</p> <p>However, under normal circumstances, the Fund will endeavor to dispatch the Redemption proceeds well before 3 Business Days from the acceptance of the duly completed Redemption request. The AMC shall adhere to guidelines published by AMFI /SEBI for exceptional circumstances under which the Scheme is unable to transfer redemption or repurchase proceeds within prescribed timelines.</p> <p>The units of the Scheme shall not be listed on any Stock Exchange. However, Trustee reserve the right to list the scheme at recognized stock exchange at a later date.</p>
VII.	Benchmark (Total Return Index)	<p>First Tier Benchmark: NIFTY 500 Total Return Index.</p> <p>Justification: The Benchmark for the Scheme would be NIFTY 500 TRI. The benchmark is most suited for comparing the performance of the Scheme.</p> <p>Also, as required under Para 1.9 of SEBI Master circular dated June 27, 2024, the benchmark has been selected from amongst those notified by AMFI as the first-tier benchmark to be adopted by mutual funds.</p>

Sr. No.	Title	Description
		<p>Second Tier Benchmark: Not applicable</p> <p>The Trustee/AMC reserves the right to change the benchmark for the evaluation of the performance of the Scheme from time to time, keeping in mind the investment objective of the Scheme and the appropriateness of the benchmark, subject to SEBI guidelines and other prevalent guidelines.</p>
VIII.	NAV disclosure	<p>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.</p> <p>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.</p> <p>Further Details in Section II.</p>
IX.	Applicable timelines	<p>Timeline for Dispatch of redemption proceeds:</p> <p>The Scheme will dispatch redemption proceeds within 3 Business Days from the acceptance of the Redemption request or such other time as may be prescribed by SEBI from time to time.</p> <p>Redemption/Switch Procedure in case of physical form:</p> <p>The investors holding units in physical form may submit their redemption/ switch requests duly signed by all the holders (as per the mode of holding) at any of the Point of Acceptance (POA) Investor Service Centers (ISC) of Registrar & Transfer Agent viz., M/s KFin Technologies Ltd. or Bank of India Investment Managers Pvt. Ltd. latest by the cut off time as stipulated and revised by SEBI from time to time which is currently 3.00 p.m. on any business day. Such cases will be eligible for NAV of the business day on which the redemption requests are time- stamped upto the cut-off time at the ISC for the Scheme.</p> <p>Redemption / Switch Procedure in case units are held in dematerialized form:</p> <p>The investors who hold units in demat form and wish to redeem their units will have to take following steps:</p>

Sr. No.	Title	Description
		<ol style="list-style-type: none"> 1. Investors will have to approach their DP (Depository Participants) where Demat Account is being held. 2. Investors will have to submit duly filled-in and signed Redemption/Repurchase Request Form (RRF) available with respective DPs. Normally, these RRF may be available on the websites of respective DPs e.g. Banks etc. As the format of RRF may be different with every DP, the investors are advised to use the RRF procured from their own DP to avoid rejections/delays by their own DP. The ISIN of the Scheme/plan/ subplan is printed on the Statement of Account issued to investors. 3. The investors are required to submit 3 copies of RRF to their DPs. One copy of the RRF is used by the DP for issuing acknowledgement to investors whereas the second copy of the RRF will be forwarded by the DP to the Head Office of the RTA i.e M/s KFin Technologies Ltd. The third copy will be retained by the DP for their own records. 4. Based on the receipt of RRF, if found in order the DP concerned generates Electronic Redemption Request and blocks the units applied for redemption in the NSDL/CDSL system immediately. After this, the investor will not be able to transfer the blocked units to anyone (i.e. cannot transfer to anyone). 5. The Electronic Requests generated up to the stipulated cut off time which is currently 3 pm every day by DPs shall get transmitted from NSDL / CDSL to respective Registrars of Mutual Fund by 4 - 6 pm. 6. All such Electronic Requests transmitted by NSDL / CDSL by 4 - 6 pm everyday are updated in the system at Registrar's end i.e. M/s KFin Technologies Ltd. for further processing. 7. Registrar shall verify and process the requests subject to finding the same in order by <ol style="list-style-type: none"> a) Nullifying the units by confirming Electronic Repurchase Request; b) Applying NAV based on Date and Time of raising Electronic request by DP's for Redemption Request; c) Remitting Redemption proceeds to investor's bank account (as recorded in demat account) within 3 business days and d) Dispatching an SOA (Statement of Account/Consolidated Account Statement) to the registered address of investor.

Sr. No.	Title	Description
		<p>8. After the above process is completed, the Registrar will update the respective Depository (i.e. NSDL/ CDSL) about the processing of redemption to enable their DPs to issue Fortnightly/ Monthly Transaction Statement.</p> <p>A Unit holder has in case of physical redemption request for redemption either in terms of Amount or in terms of the number of Units. In case, the redemption request indicates both amount in Rupees and number of Units, the lower of the two in value term will be considered. Where a Rupee amount is specified or deemed to be specified for redemption, the number of Units redeemed will be the equivalent to the amount sought redeemed plus the exit load & applicable Govt levies like STT divided by the redemption price (ie additionally subject to the levy of applicable STT and exit load).</p> <p>In case of difference/ ambiguity in the amount and units mentioned in any request for Redemption/ Switch, the minimum value (of units and amount) on rupee equivalent basis on the Transaction/ applicable NAV date will be considered by the AMC, provided the investor has not furnished any clarification in writing, duly signed on the date of transaction. In the event of investor not having filled in the Amount/ Units in the Transaction Slip, the AMC will redeem/ switch out all the outstanding units in case the Scheme, Plan, Option are clearly mentioned.</p> <p>In case, the investor has not mentioned the plans/ sub-plans etc. in the redemption request specifically where he is having holdings in various plans/sub-plans etc. of the particular scheme, AMC will summarily reject such redemption request if the investor has not furnished any clarification in writing, duly signed on the date of transaction itself, during normal office hours.</p> <p>In case, an Investor fails to mention the complete name of the Scheme upto plan/sub - plan level while making request for redemption/ switch-out, the AMC reserves the right to redeem/ switch-out all/specified desired units/ value provided the investor is having holdings only in one scheme/plan/option and the folio number is clearly mentioned or if he maintains one folio. Otherwise, such incompletely filled requests would be summarily rejected without processing.</p>

Sr. No.	Title	Description
		<p>Investors are requested to note that in case of redemption/switch request, if the number of units or the amount to be redeemed/switched out to any other Scheme of Bank of India Mutual Fund, exceeds the number of outstanding units or value of outstanding units, respectively, then Bank of India Investment Managers Private Limited (the “AMC”) shall, at its discretion, redeem/switch out all the outstanding units, if no clarificatory letter is received from the respective investor on the date of the transaction and if the condition of minimum investment amount of switch-in scheme is fulfilled.</p> <p>The number of Units so redeemed will be subtracted from the Unit holder’s account and a monthly industry level Mutual Fund Consolidated Account Statement (CAS) containing the details will normally be dispatched / emailed to the Unitholders latest by 15th of subsequent month by NSDL/CDSL in case of Demat Units or by AMFI’s appointed Agencies (currently M/s. Manipal Technologies Ltd. or M/s. Seshaa Business Forms Pvt. Ltd.) for mailing/dispatching of physical MF-CAS) for verified PAN cases and by the registrar (i.e. M/s. KFin Technologies Limited) for other cases either through email or physical copy. Further, e-CAS will be issued via email through MF Central app.</p> <p>FIFO Method of redemption/switch-out:</p> <p>In case, an investor has purchased Units on more than one business day, the Units purchased prior in time (i.e. those Units which have been held for the longest period of time), will be deemed to have been redeemed first, i.e. on first in first out basis. Unit holders may also request for repurchase of their entire holding and close the account by indicating the same at the appropriate place in the Transaction Slip/ Repurchase form.</p> <p>Uniform process for processing of redemption/switch - out for all the Schemes of the Mutual Fund:</p> <p>All switch funding shall be in line with redemption funding timelines adopted by the concerned scheme i.e. if a scheme follows T+2 payout for redemption, the switch out funding will also be made on T+2 and not earlier or later than T+2, where T is the day of valid transaction received before the stipulated cut off time.</p>

Sr. No.	Title	Description
		<p>Timeline for Dispatch of IDCW (if applicable):</p> <p>The IDCW warrants/proceeds shall be dispatched to the Unit holders within 7 working from the record date for investors under Payout of IDCW facility.</p> <p>Delay in payment of redemption / repurchase / Income Distribution Cum Capital Withdrawal proceeds:</p> <p>The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum) if the delay is beyond the SEBI stipulated time which is 3 Business Days currently.</p> <p>In case the AMC delays in dispatching the Income Distribution Cum Capital Withdrawal proceeds beyond 7 working days from the Record Date, it shall pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).</p>
X.	<p>Plans and Options Plans/Options and sub options under the Scheme</p>	<p>Plans- Direct Plan and Regular Plan</p> <p>Options under each Plan(s):</p> <ul style="list-style-type: none"> • Growth • Income Distribution cum Capital Withdrawal (IDCW) (Reinvestment of IDCW & payout of IDCW option) <p>Direct Plan Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund and is <u>not available for investors who route their investments through a Distributor.</u></p> <p>Regular Plan Regular Plan is available for all type of investors investing through a Distributor.</p> <p>All the plans will have common portfolio.</p> <p>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:</p>

Sr. No.	Title	Description																																													
		<table><tr><th>Scenario</th><th>Broker mentioned by the investor</th><th>Code mentioned by the investor</th><th>Plan mentioned by the investor</th><th>Default Plan to be captured</th></tr><tr><td>1</td><td>Not mentioned</td><td>Not mentioned</td><td>Not mentioned</td><td>Direct Plan</td></tr><tr><td>2</td><td>Not mentioned</td><td>Direct</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>3</td><td>Not mentioned</td><td>Regular</td><td>Regular</td><td>Direct Plan</td></tr><tr><td>4</td><td>Mentioned</td><td>Direct</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>5</td><td>Direct</td><td>Not Mentioned</td><td>Not Mentioned</td><td>Direct Plan</td></tr><tr><td>6</td><td>Direct</td><td>Regular</td><td>Regular</td><td>Direct Plan</td></tr><tr><td>7</td><td>Mentioned</td><td>Regular</td><td>Regular</td><td>Regular Plan</td></tr><tr><td>8</td><td>Mentioned</td><td>Not Mentioned</td><td>Not Mentioned</td><td>Regular Plan</td></tr></table> <p>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.</p> <p>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.</p> <p>For detailed disclosure on default plans and options, kindly refer SAI.</p>	Scenario	Broker mentioned by the investor	Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct	Direct Plan	3	Not mentioned	Regular	Regular	Direct Plan	4	Mentioned	Direct	Direct	Direct Plan	5	Direct	Not Mentioned	Not Mentioned	Direct Plan	6	Direct	Regular	Regular	Direct Plan	7	Mentioned	Regular	Regular	Regular Plan	8	Mentioned	Not Mentioned	Not Mentioned	Regular Plan
Scenario	Broker mentioned by the investor	Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured																																											
1	Not mentioned	Not mentioned	Not mentioned	Direct Plan																																											
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4	Mentioned	Direct	Direct	Direct Plan																																											
5	Direct	Not Mentioned	Not Mentioned	Direct Plan																																											
6	Direct	Regular	Regular	Direct Plan																																											
7	Mentioned	Regular	Regular	Regular Plan																																											
8	Mentioned	Not Mentioned	Not Mentioned	Regular Plan																																											
XI.	Load Structure	<p>Exit Load:</p> <ul style="list-style-type: none">• NIL – There will be no exit load within 3 months from the date of allotment for redemption/switch out upto 10% of the units allotted.• 1% - Any redemption/switch out in excess of the above mentioned limit would be subject to an exit load of 1%, if the units are redeemed/ switched out within 3 months from the date of allotment of units.• NIL – There will be no exit load on any redemption/switch out after 3 months from the date of allotment of units.																																													
XII.	Minimum Amount/switch in Application	<p><u>Minimum Application Amount:</u></p> <p>During NFO: Rs. 5,000 and in multiples of Rs. 1/- thereafter.</p>																																													

Sr. No.	Title	Description
		<p>On continuous basis: Rs. 5,000 and in multiples of Rs 1/- thereafter.</p> <p><u>Minimum Switch-in to the scheme:</u></p> <p>During NFO: Rs. 5,000 and in multiples of Rs 1/- thereafter.</p> <p>On continuous basis: Rs. 5,000 and in multiples of Rs. 1/- thereafter</p> <p>Depending upon the minimum subscription/ application amount criteria of the targeted scheme, the switch-in would be processed. During NFO, the auto switch facility would be provided to the Investors.</p> <p>The units will be allotted on the investment/switched-in amount after netting off the applicable Stamp Duty which is presently 0.005% of net investment amount.</p> <p>The minimum investment is applicable at the respective Plans/Subplans/Options/ Sub-options level i.e. Growth, Income Distribution cum Capital Withdrawal (IDCW).</p> <p>The minimum investment/additional investment amount/ redemption amount clause shall not be applicable in the case of investments by designated employees pursuant to Para-no 6.10 of SEBI Master Circular and circulars/clarifications issued thereunder.</p>
XIII.	Minimum Additional Purchase Amount	<p>Rs. 1000 and in multiples of Rs. 1/- thereafter</p> <p>Note: The minimum investment/additional investment amount/ redemption amount clause shall not be applicable in the case of investments by designated employees pursuant to Para-no 6.10 of SEBI Master Circular dated June 27, 2024 on Mutual Funds and circulars/clarifications issued thereunder.</p>
XIV.	Minimum Redemption/switch out Amount	<p>There is no minimum and maximum limit on the amount/units which can be redeemed/switched-out. The investor is free to redeem any or all units outstanding in his/her/their folio.</p> <p>Note: The minimum investment/additional investment amount/ redemption amount clause shall not be applicable in the case of investments by designated employees pursuant to Para-no 6.10 of SEBI Master Circular dated June 27, 2024 on Mutual Funds and circulars/clarifications issued thereunder.</p>
XV.	New Fund Offer Period	Not applicable as this is not a new Scheme.

Sr. No.	Title	Description
	This is the period during which a new scheme sells its units to the investors.	
XVI.	New Fund Offer Price: This is the price per unit that the investors have to pay to invest during the NFO.	Not applicable as this is not a new Scheme.
XVII.	Segregated portfolio/side pocketing disclosure	<p>In case of a credit event at issuer level and to deal with liquidity risk, the AMC may create a segregated portfolio of debt and money market instruments including unrated or money market instruments of an issuer that does not have outstanding rated debt or money market instruments, under the Scheme in compliance with the Para-no 4.4 of SEBI Master Circular dated June 27, 2024.</p> <p>The Scheme has provision for segregated portfolio. Investors should note that creation of Segregated Portfolio is optional and at the discretion of the AMC.</p> <p>For Details, kindly refer SAI.</p>
XVIII.	Swing pricing disclosure	Not Applicable
XIX.	Stock lending/short selling	The Scheme may undertake Securities Lending/ Short Selling transactions as per para 12.11.2.1 of SEBI Master Circular dated June 27, 2024. For Details, kindly refer SAI.
XX.	How to Apply and other details	<p>Investors can undertake transactions in the Schemes of Bank of India Mutual Fund either through physical, online / electronic mode or any other mode as may be prescribed from time to time.</p> <p>Physical Transactions: Application form and Key Information Memorandum may be obtained from the offices of AMC or Investor Services Centers of the Registrar or distributors or downloaded from. https://www.boimf.in/. The list of the Investor Service Centers (ISCs)/Official Points of Acceptance (OPAs) of the Mutual Fund are also provided on the website of the AMC (https://www.boimf.in/branch-locator). Investors are also advised to refer to Statement of Additional Information before submitting the application form. All subscription cheques / drafts / payment instruments must be drawn in the name of /favoring "Bank of India Manufacturing & Infrastructure Fund". They should be crossed "Account Payee Only" and drawn in favor of the scheme viz: Bank of India Manufacturing & Infrastructure Fund. A separate cheque or bank draft must accompany each application. Multiple cheques with a single application are not permitted. Any application may be accepted or rejected at the sole and absolute discretion of the Trustee.</p>

Sr. No.	Title	Description
		<p>Online/Electronic Transactions:</p> <p>1. Purchase/Redemption of units through Stock Exchange Infrastructure (Demat Mode):</p> <p>Investors can subscribe to the Units of Bank of India Mutual Fund through the mutual fund trading platforms of the Bombay Stock Exchange ("BSE") and National Stock Exchange ("NSE") - with NSDL and CDSL as depositories for such units of the mutual fund. NSE has introduced Mutual Fund Service System (MFSS) Platform and BSE has introduced BSE Star MF Platform.</p> <p>2. Transactions through stock exchange mechanism - non-demat mode:</p> <p>SEBI, vide para 16.3 of SEBI Master circular dated June 27, 2024 has permitted Mutual Fund Distributors (MF Distributors) to use recognized Stock Exchange infrastructure to purchase/redeem/switch units directly from Mutual Fund/AMC on behalf of their clients.</p> <p>Applications Supported by Blocked Amount (ASBA) facility (only for subscriptions during NFO):</p> <p>ASBA is an application containing an authorisation given by the investor to block the application money in his specified bank account towards the subscription of units offered during the NFO of the Scheme. If an investor is applying through ASBA facility, the application money towards the subscription of units shall be debited from his/her bank account only if his/her application is selected for allotment of units." For details on ASBA Facility, investors are requested to refer SAI.</p> <p>MF Central: As per clause 16.6 of Master Circular, to comply with the requirements of RTA inter-operable Platform for enhancing investors' experience in Mutual Fund transactions / service requests, the Qualified RTAs, currently, KFin Technologies Limited and Computer Age Management Services Limited have jointly developed MF Central - A digital platform for Mutual Fund investors.</p> <p>MF Central is created with an intent to be a one stop portal / mobile app for all Mutual fund investments and service-related needs that significantly reduces the need for submission of physical documents by enabling various digital / physical services to Mutual fund investors across fund houses subject to applicable Terms and Conditions of</p>

Sr. No.	Title	Description
		<p>the Platform. MF Central may be accessed using https://mfcentral.com/ and a Mobile App.</p> <p>Where can applications for subscription/redemption/switches be submitted:</p> <p>Applications for purchase/redemption/switches be submitted at any of the Designated Investor Service Centres given in the website of the AMC i.e. https://www.boimf.in/branch-locator Details in section II.</p>
XXI.	Investor services	<p>Co Contact details for general service requests and Complaint:</p> <p>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.</p> <p>Investor Relation Officer Ms. Roshni Pawar</p> <p>Address: Bank of India Investment Managers Private Limited B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400013 Phone No: +91-22-61249024 Email: service@boimf.in</p> <p>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.</p>
XXII.	Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes) (as applicable)	Not applicable
XXIII.	Special product/facility available during the NFO and on ongoing basis	<p>Systematic Investment Plan:</p> <p>Systematic Plans Are Available to the Investors through Systematic Investment Plan ("SIP")/ Systematic Transfer Plan ("STP") and Systematic Withdrawal Plan (SWP).</p>

Sr. No.	Title	Description				
		<p>All the terms and conditions (including the provisions of load structure & lock-in period) applicable on the date of registration i.e. date of initial investment will also be applicable for all future SIP/STP/SWP installments as well i.e. Registration concept except for special SIP where the terms and conditions (including load & lock-in period) applicable on the date of first installment would be applicable for all future installments. All applicants are deemed to have accepted the terms and conditions upon submitting the valid application form with other requisites for investment under Systematic Plans.</p> <p>The AMC reserves the right to change the terms of this facility from time to time.</p> <p><u>1. Systematic Investment Plan (SIP):</u></p> <p>Under this facility, by investing a fixed amount at regular intervals, the Unitholders can take advantage of the benefits of Rupee Cost Averaging, at the same time investing a fixed amount regularly in a disciplined manner to build a good corpus to meet his future needs.</p> <p>An Investor has the option to hold the units in demat or physical form under SIP.</p> <p>The Scheme offers Systematic Investment Plans (SIP) to the willing investors as per the terms and conditions mentioned in the Scheme Offer Documents. The SIP Facility is subject to changes from time to time at the discretion of the AMC. In addition to the SIP facility, the scheme also offers STP and SWP facility as given below.</p> <p>Monthly SIP:</p> <table><tr><th>SIP Options</th><th>Monthly SIP</th></tr><tr><td>Debit for contributions in the Scheme will be executed</td><td><p>On any day in a month as chosen by the investor / Unitholder.</p><p>Further, the Investors are requested to note that in case the selected date falls on a Non-Business Day or on a day which is not available in a particular month, the SIP will be processed on the immediate following Business Day. In case the SIP date is not indicated, 10th shall be treated as the Default date.</p></td></tr></table>	SIP Options	Monthly SIP	Debit for contributions in the Scheme will be executed	<p>On any day in a month as chosen by the investor / Unitholder.</p> <p>Further, the Investors are requested to note that in case the selected date falls on a Non-Business Day or on a day which is not available in a particular month, the SIP will be processed on the immediate following Business Day. In case the SIP date is not indicated, 10th shall be treated as the Default date.</p>
SIP Options	Monthly SIP					
Debit for contributions in the Scheme will be executed	<p>On any day in a month as chosen by the investor / Unitholder.</p> <p>Further, the Investors are requested to note that in case the selected date falls on a Non-Business Day or on a day which is not available in a particular month, the SIP will be processed on the immediate following Business Day. In case the SIP date is not indicated, 10th shall be treated as the Default date.</p>					

Sr. No.	Title	Description	
		Minimum duration of SIP contributions	6 months
		SIP installment	Rs. 1,000/- and in multiples of Rs. 100 /-thereafter (eg: Rs. 1,100/- ,Rs. 1,200/-, Rs. 1,300/- and so on and so forth)
		Weekly SIP:	
		SIP Options	Weekly SIP
		Debit for subscriptions in to the Scheme will be executed	On any selected day of the week and default day will be every Wednesday of the week if no day is selected, on the basis of NAV of that day, or of following Business Day, if that day is not a Business Day
		Minimum duration of SIP contributions	12 Installments
		SIP installment	Rs. 1,000/- and in multiples of Rs. 100/- thereafter (eg: Rs. 1,100/-, Rs. 1,200/-, Rs. 1,300/- and so on and so forth)
		2. Systematic Transfer Plan (STP):	
		STP facility will enable the Unit holders in the specified schemes of the Fund to transfer an amount from their existing investments in those schemes, which is available for investment at that time at periodic intervals through a one time request.	
		Monthly STP:	
Transfer will be executed	on any one of the following dates in a month as chosen by the investor / Unitholder : 1st , 7th, 10th , 15th, 20th and 25th basis NAV of that day, or of following Business Day, if that day is not a Business Day (Default date 7th)		
Minimum duration for which transfer should be set up under STP	6 months		

Sr. No.	Title	Description																																					
		<table><tr><td>STP installment</td><td>Rs. 1,000/- and in multiples of Rs. 100 /-thereafter (eg: Rs. 1,100/-, 1,200/-, 1,300/- and so on and so forth)</td></tr></table> <p>Weekly Systematic Transfer Plan (STP) facility:</p> <table><tr><th>In</th><th>Out</th><th>Minimum Amount</th><th>Day of Transfer</th><th>Minimum Duration of Weekly STP</th></tr><tr><td>Yes</td><td>No</td><td>Rs. 1,000/- and in multiples of Rs 1 thereafter</td><td>Any day between Monday to Friday*</td><td>6 Weeks</td></tr></table> <p>*If such a day is a Holiday/Non-Business day, then the next Business Day.</p> <p>3. Systematic Withdrawal Plan (SWP):</p> <p>The SWP allows the Unitholders to withdraw a specified sum of money each month / quarter/ half year / annual from his investments in the said Scheme.</p> <table><tr><th>SWP Frequency</th><th>Monthly</th><th>Quarterly</th><th>Half Yearly</th><th>Annually</th></tr><tr><td>Minimum value of SWP</td><td>1000</td><td>1000</td><td>1000</td><td>1000</td></tr><tr><td>Additional amount in multiples of</td><td>1</td><td>1</td><td>1</td><td>1</td></tr><tr><td>Dates of SWP Installment* (Only one date)</td><td>1st, 7th, 10th, 15th, 20th, 25th</td><td>1st, 7th, 10th, 15th, 20th, 25th</td><td>1st, 7th, 10th, 15th, 20th, 25th</td><td>1st, 7th, 10th, 15th, 20th, 25th</td></tr><tr><td>Minimum No of SWP</td><td>6</td><td>4</td><td>2</td><td>1</td></tr></table> <p><i>* If such a day is a Holiday/Non-Business day, then the next Business Day.</i></p> <p>Apart from above, the investor can also use the below facilities:</p> <p>1. Transactions through website of Bank of India Mutual Fund</p>	STP installment	Rs. 1,000/- and in multiples of Rs. 100 /-thereafter (eg: Rs. 1,100/-, 1,200/-, 1,300/- and so on and so forth)	In	Out	Minimum Amount	Day of Transfer	Minimum Duration of Weekly STP	Yes	No	Rs. 1,000/- and in multiples of Rs 1 thereafter	Any day between Monday to Friday*	6 Weeks	SWP Frequency	Monthly	Quarterly	Half Yearly	Annually	Minimum value of SWP	1000	1000	1000	1000	Additional amount in multiples of	1	1	1	1	Dates of SWP Installment* (Only one date)	1st, 7th, 10th, 15 th , 20 th , 25 th	1st, 7th, 10th, 15 th , 20 th , 25 th	1st, 7th, 10th, 15 th , 20 th , 25 th	1st, 7th, 10th, 15 th , 20 th , 25 th	Minimum No of SWP	6	4	2	1
STP installment	Rs. 1,000/- and in multiples of Rs. 100 /-thereafter (eg: Rs. 1,100/-, 1,200/-, 1,300/- and so on and so forth)																																						
In	Out	Minimum Amount	Day of Transfer	Minimum Duration of Weekly STP																																			
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SWP Frequency	Monthly	Quarterly	Half Yearly	Annually																																			
Minimum value of SWP	1000	1000	1000	1000																																			
Additional amount in multiples of	1	1	1	1																																			
Dates of SWP Installment* (Only one date)	1st, 7th, 10th, 15 th , 20 th , 25 th	1st, 7th, 10th, 15 th , 20 th , 25 th	1st, 7th, 10th, 15 th , 20 th , 25 th	1st, 7th, 10th, 15 th , 20 th , 25 th																																			
Minimum No of SWP	6	4	2	1																																			

Sr. No.	Title	Description
		<p>2. Transaction through Mobile app of Bank of India Mutual Fund</p> <p>3. Facilitating transactions through Stock Exchange Mechanism</p> <p>4. Official Points of Acceptance of Transaction through MF utility</p> <p>5. Transactions through Electronic Platform of Registrar and Transfer Agent</p> <p>6. Official Point of Acceptance through MF Central</p> <p>Acceptance of financial transactions through email in respect of non-individual investors</p> <p>The AMC reserves the right to change the terms of this facility from time to time.</p> <p>For further details of above special products / facilities, For Details, kindly refer SAI.</p>
XXIV.	Weblink	<p>The following link can be referred to download Daily TER and TER for last 6 months:</p> <p>Link: https://www.boimf.in/siddisclosures/weblink</p> <p>The AMC publishes Monthly Factsheet on its website. The Investors can download the factsheet from AMC website from the link (https://www.boimf.in/investor-corner#t1).</p>

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

- (i) The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- (iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.
- (iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
- (v) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct.
- (vi) A confirmation that the AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations.
- (vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.
- (viii) The Trustees have ensured that the Bank of India Business Cycle Fund approved by them is a new product offered by Bank of India Mutual Fund and is not a minor modification of any existing scheme/fund/product

Sd/-

Date: May 30, 2025

Name: Harish Kumar

Place: Mumbai

Designation: Company Secretary and Compliance Officer

PART II-INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

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:

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Minimum	Maximum	
Equity and Equity Related Instruments selected on the basis of business cycle	80%	100%	Very High
Debt and Money Market instruments#*	0%	20%	Low to Medium
ReITS and InVITS	0%	10%	Very High

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

*The debt and money market instruments may include cash and cash equivalents.

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

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

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

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

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

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

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

Sr. No.	Type of Instrument	Percentage of exposure	Circular references*
1.	Securities Lending	upto 25%	Para-no. 12.11.2.1 of SEBI Master Circular dated June 27, 2024
2.	Equity Derivatives for non hedging purpose	upto 50%	Para-no. 12.25 of SEBI Master Circular dated June 27, 2024
3.	Securitized Debt	0%	Para-no. 12.15 of SEBI Master Circular dated June 27, 2024
4.	Overseas Securities	0%	Para-no. 12.19 of SEBI Master Circular dated June 27, 2024
5.	ReITS and InVITS	Upto 10%	Para no. 12.21 of SEBI Master Circular dated June 27, 2024
6.	AT1 and AT2 Bonds (Investment in Instruments having Special Features)	0%	Para no. 12.2 of SEBI Master Circular dated June 27, 2024
7.	Mutual Fund Units	The Scheme may invest upto 5% of the net assets of the Scheme in units of mutual fund schemes of Bank of 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 4 of Seventh Schedule of SEBI (MF) Regulations, 1996
8.	Any Other Instruments	-	-

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

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

The Scheme will not invest in Structured Obligations / Credit Enhancements as mentioned in para 12.2 of SEBI master circular dated June 27, 2024.
The Scheme does not intend to invest in Debt instruments with special features as referred to in para no. 12.2 of SEBI circular dated June 27, 2024.
The Scheme will not invest in Credit Default Swap transactions.
The Scheme will not invest in Repo/ reverse repo transactions in corporate debt securities

Portfolio Rebalancing in case of passive deviation from asset allocation:

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

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

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 1.14.1.2 of SEBI master circular dated June 27, 2024. The deviations, if any, will be rebalanced within 30 calendar days from the deviation. In case the same is not aligned within 30 calendar days, justification shall be provided to the Investment Committee of the AMC and reasons for the same shall be recorded in writing.

B. WHERE WILL THE SCHEME INVEST?

The Fund may invest in any of the following securities or a combination of the following securities subject to the SEBI (MF) Regulations and the investment objectives and the terms of the scheme set out elsewhere in the Scheme Information Document.

1. Equity and Equity related securities:

- (a) Equity and equity related securities are such instruments like Convertible bonds and debentures and warrants carrying the right to obtain equity shares and derivative instruments.

2. Debt and Money Market Instruments:

The corpus of Scheme will be invested in privately negotiated debt and money market instruments which include but are not limited to:

- (a) Debt obligations of the Government of India, state and local governments, government agencies, statutory bodies, public sector undertakings, scheduled commercial banks, non-banking financial companies, development financial institutions, supra-national financial institutions, corporate

entities. As regards the investment in Government Securities such securities usually carry sovereign guarantee or guarantee of state government in case of central and state government securities respectively.

- (b) Debt Securities.
- (c) Money market instruments include Tri-party Repo on government securities or T-bills/ Repo/ Reverse Repo (including corporate bond Repo), certificate of deposit, commercial papers, commercial bills, treasury bills, Government securities issued by Central & State Government/ corporate bonds having an unexpired maturity up to one year, call or notice money, Term Deposits, usance bills (BRDS) and any other similar instruments as specified by the RBI/SEBI from time to time.
- (d) The non-convertible part of convertible debt securities.
- (e) Derivate instruments like Interest Rate Swaps, Forward Rate Agreements and such other derivative instruments permitted under the SEBI (MF) Regulations.
- (f) Any other like instruments as may be permitted by RBI / SEBI / such other Regulatory Authority from time to time. The securities mentioned above and such other securities the Scheme is permitted to invest in, could be listed, unlisted, privately placed, secured, unsecured, rated or unrated and of any maturity bearing fixed-rate or floating coupon rate. The securities may be acquired through Initial Public Offerings (IPOs), secondary market operations, private placement, rights offers or negotiated deals. the Scheme may also enter into repo and reverse repo obligations on Gsecs held by it as per the guidelines and regulation applicable to such transactions pending deployment of funds of the scheme investment in short term deposits of scheduled commercial banks will be as per the provisions of SEBI (MF) Regulations, 1996 and relevant SEBI Circulars as amended from time to time.
- (g) Any other instruments as permitted under the SEBI (MF) Regulations from time to time.
- (h) The Scheme will invest only in investment grade securities that are rated investment grade by domestic credit rating agency authorized to carry out such activity such as CRISIL, ICRA, CARE or FITCH or in unrated debt securities, which the Fund manager believes to be of equivalent quality. Where investment in unrated debt securities which do not fall under the set parameters, the specific approval of the Board of Directors of the AMC and Trustee shall be obtained prior to investment.

3. Investment in units of Mutual Funds schemes:

- (a) To avoid duplication of portfolios and to reduce expenses, the Scheme may also invest in debt and liquid schemes managed by the AMC or in the debt and liquid schemes of any other mutual funds (without charging any fees) in conformity with the investment objective of the Scheme and in terms of the prevailing SEBI (MF) Regulations. Provided the aggregate inter-scheme investment made by all the schemes under the same management or in schemes under management of any other asset management company shall not exceed 5% of the Net Asset Value of the Fund.

4. Investment in Derivatives:

- (a) Debt Derivative
- (b) Equity Derivative

5. Any other instruments / securities, which in the opinion of the fund manager would suit the investment objective of the scheme subject to compliance with extant Regulations.

The AMC may undertake inter-scheme transfers subject to Compliance with para 12.30 of SEBI Master circular dated June 27, 2024 on Mutual Funds on inter scheme asset transfer provisions.

The AMC shall ensure Compliance with para 12.9 of SEBI Master circular dated June 27, 2024 on investment limits for investing in HFCs.

DEBT MARKET IN INDIA:

The Indian debt markets are one of the largest such markets in Asia. Government and Public Sector enterprises are predominant borrowers in the market. The major players in the Indian debt markets today are banks, financial institutions, mutual funds, insurance companies, primary dealers, trusts and pension funds. The instruments in the market can be broadly categorized as those issued by corporates, banks, financial institutions and those issued by state/ central governments.

The debt markets are developing fast, with the rapid introduction of new instruments including derivatives. Foreign Institutional Investors are also allowed to invest in Indian debt markets now. According to National Stock Exchange, the market capitalization of the Indian Bond markets is approximately Rs. 235 trillion as on March 31, 2025. The money markets in India essentially consist of the Treasury bills (T-bills), Commercial Papers (CPs), Certificate of Deposits (CDs), Bill Rediscounting (BRD) and Tri Party Repos (TREPS).

The Government of India (GOI) routinely issues both T-bills and government securities for liquidity and fiscal management. The T-bills are issued as a discount to their face value whereas the government securities are issued as coupon bearing securities. The GOI had issued certain Zero Coupon Bonds (ZCB) in the past. Both the T-bills and the coupon bearing government securities are issued by RBI on behalf of GOI. Total Outstanding in the Government securities market on March 31, 2025 was Rs. 175.15 Trillion INR (source: RBI Site).

The Corporate bond market is also fast developing with greater number of corporates raising capital through issuances of non-convertible debentures and commercial papers. The corporates are issuing both dated coupon bearing and floating rate NCDs. The debentures and CPs are rated by rating agencies. Some of the capital is even raised through the private placement route. Of late the money market segment of the Indian debt market has become liquid and the longer dated bonds and debentures are less liquid in comparison. Currently, the corporate sector is issuing floating rate debentures linked both to the MIBOR and the INBMK (Indian G-Sec benchmark). The debt market presently offers a variety of short term and medium term instruments with different risk and return characteristics. The various instruments currently available for investments and their indicative yield are (as on April 30, 2025):

Instrument	Tenor	Yield (%)	Liquidity
T-Bills	91 days	5.90-5.95	High
	364 days	5.90-5.95	High
Commercial Papers	3 months	6.65-6.90	Medium

	6 months	6.85-7.10	Medium
	12 months	7.10-7.25	Low
Government Securities	1 year	5.95-6.10	Medium
	5 year	6.05 – 6.15	High
	10 years	6.30-6.40	High
Corporate Security	1 year	6.90-7.10	Medium
	2 years	7.00-7.10	Medium
Floating Rate Securities	1 Year +	Mibor/INBMK +	Very Low

C. WHAT ARE THE INVESTMENT STRATEGIES?

The Scheme aims to generate capital appreciation by investing predominantly in equity and equity related securities with a focus on navigating business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy. The fund management would involve active allocation between sectors, stocks and Styles based on the stages of business cycles in the economy. The fund manager will consider macro and micro economic parameters and overlay it with an internal, proprietary model using fundamental and technical analysis of stocks to arrive at the portfolio which will comprehend the sectors, stocks and style which will suit investment objective of the scheme. The stock selection of the scheme would emphasize on identifying companies with sound corporate managements and prospects of good future growth. The fund managers will favour companies that offer the best value relative to their respective long-term growth prospects, returns on capital and management quality.

Trading In Derivatives:

The Scheme intends to use derivatives for the purposes, which may be permitted by SEBI (MF) Regulations from time to time, which will include hedging & portfolio balancing. Hedging does not mean maximisation of returns but only reduction of systematic or market risk inherent in the investment. SEBI has vide its Circular SEBI/MFD/CIR No.03/158/03 dated June 10, 2003, specified the guidelines pertaining to trading by Mutual Fund in Exchange Traded Derivatives.

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.

For detailed derivative strategies, please refer to SAI.

Risk Control Measure:

Investments in Equity and equity related instruments including derivatives, debt securities and money market instruments carry various risks such as inability to sell securities, trading volumes and settlement periods, interest rate risk, liquidity risk, default risk, reinvestment risk etc. Whilst such risks cannot be eliminated, they may be mitigated by diversification and hedging. In order to mitigate the various risks,

the portfolio of the Scheme will be constructed in accordance with the investment restriction specified under the SEBI (MF) Regulations which would help in mitigating certain risks relating to investments in securities market. Further, the AMC has necessary framework in place for risk mitigation at an enterprise level. The Risk Management division is an independent division within the organization. There is a Board level Risk Management Committee which reviews overall risk management function.

Risk Mitigation measures for investments in equity / equity related instruments:

- The Scheme aims to maintain a well-diversified equity portfolio comprising stocks across various sectors of the economy. This shall aid in managing concentration risk and sector specific risks.
- The Scheme will maintain a portfolio diversified across a large number companies. Exposure to individual companies would be in accordance with the risk management and regulatory limits.. This diversified portfolio would aid in managing volatility and also improve liquidity of the portfolio.
- The will strive to mitigate risk through a judicious mix of Debt and Money Market Instruments and equity/ equity related instruments.

Risk Mitigation measures for investments in debt instruments:

The investments in debt and Money Market instruments would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk. The AMC shall undertake credit evaluation of each investment opportunity and invest in rated papers of companies having a sound background, strong fundamentals and quality of management and financial strength. In addition, the Scheme would endeavor to invest in instruments with a relatively higher liquidity, and will seek to manage the duration of the debt assets on proactive basis to manage interest rate risk and to optimize returns.

The scheme may also use various derivatives and hedging products from time to time, as would be available and permitted by SEBI/RBI for the purpose of hedging and portfolio rebalancing.

The above risk control measures shall be implemented by the AMC on best effort basis however there can be no guarantee that such measures can completely mitigate the risks involved in Scheme.

Review of Strategy:

The above portfolio strategies are not absolute and Fund Manager may from time to time at its absolute discretion review and modify the strategy, provided such modifications is line with SEBI (MF) Regulations and Investment objective of scheme.

Portfolio Turnover Policy:

The Schemes will invest with a long-term outlook on the equity market. The Scheme will endeavour to keep the portfolio turnover at a minimum. However, the portfolio turnover ratio may vary as the Scheme may change the portfolio according to Asset Allocation to align itself with the objectives of the Scheme. The effect of higher portfolio turnover could be higher brokerage and transaction costs. There may be an increase in transaction cost such as brokerage paid, if trading is done frequently. However, the cost would be negligible as compared to the total expenses of the Scheme. Frequent trading may increase the profits which will offset the increase in costs. The fund manager will endeavor to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost associated with it. However, it is difficult to estimate with reasonable accuracy, the likely turnover in the portfolio of the Scheme. The Scheme has no specific target relating to portfolio turnover.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The Benchmark for the Scheme would be NIFTY 500 TRI. The benchmark is most suited for comparing the performance of the Scheme.

Also, as required under Para 1.9 of SEBI Master circular dated June 27, 2024, the benchmark has been selected from amongst those notified by AMFI as the first-tier benchmark to be adopted by mutual funds.

The AMC and the Trustee may mutually agree to change the benchmark index or select an additional benchmark index after recording reasons for such change and by following required regulatory process.

The Scheme performance are reviewed by Investment Committee at its monthly meeting. The Board of AMC & Trustee also discuss the Scheme Performance with the respective benchmarks in its meetings.

E. WHO MANAGES THE SCHEME?

Name & Designation	Age & Qualification	Brief Experience	Name of other Schemes under his management
Mr. Alok Singh Chief Investment Officer	Age: 49 Years Qualification: B.Com, PGDBA and CFA	Around 21 years of Experience including 16 years in Mutual Fund industries. Experience details: 1. Bank of India Investment Managers Private Limited (April 2012 To Present) 2. BNP Paribas Asset Management Pvt. Ltd. (February 2005 to March 2012) 3. Axis Bank Limited (August 2000 to January 2005)	1. Bank of India Conservative Hybrid Fund w.e.f. May 21, 2012. 2. Bank of India Credit Risk Fund w.e.f. February 27, 2015. 3. Bank of India Mid & Small Cap Equity & Debt Fund w.e.f. February 16, 2017. 4. Bank of India Flexi Cap Fund w.e.f. June 29, 2020. 5. Bank of India Balanced Advantage Fund w.e.f. December 01, 2021. 6. Bank of India ELSS Tax Saver w.e.f April 27, 2022. 7. Bank of India Small Cap Fund w.e.f. October 01, 2024. 8. Bank of India Business Cycle Fund w.e.f. August 30, 2024. 9. Bank of India Bluechip Fund w.e.f. October 01, 2024 (Co-managed with Mr. Nilesh Jethani).

F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?

Bank of India Business Cycle Fund is a new product and not a minor modification of an existing scheme. Following are the list of existing schemes of Bank of India Mutual Fund in addition to the captioned scheme:

Equity Scheme	Debt Scheme	Hybrid Scheme
Bank of India Large & Mid Cap Equity Fund	Bank of India Liquid Fund	Bank of India Conservative Hybrid Fund
Bank of India ELSS Tax Saver	Bank of India Ultra Short Duration Fund	Bank of India Multi Asset Allocation Fund
	Bank of India Money Market Fund	
Bank of India Manufacturing & Infrastructure Fund	Bank of India Short Term Income Fund	Bank of India Balanced Advantage Fund
Bank of India Small Cap Fund	Bank of India Credit Risk Fund	Bank of India Mid & Small Cap Equity & Debt Fund
Bank of India Bluechip Fund	Bank of India Overnight Fund	Bank of India Arbitrage Fund
Bank of India Multi Cap Fund		
Bank of India Midcap Tax Fund - Series 1		
Bank of India Midcap Tax Fund - Series 2		
Bank of India Business Cycle Fund		
Bank of India Consumption Fund		

The Investors are requested to refer the below link which contains the comparative analysis between the Scheme and existing schemes of Bank of India Mutual Fund:

Website Link: <https://www.boimf.in/siddisclosures/scheme-differentiation>

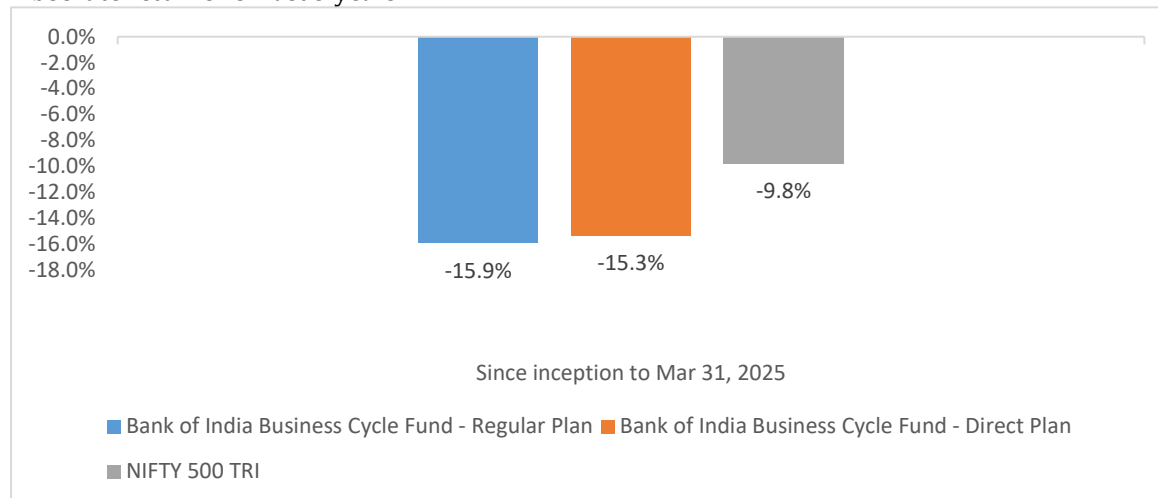
G. HOW HAS THE SCHEME PERFORMED

The performance of the scheme as on March 31, 2025 is given below:

Absolute Returns	Scheme Returns (%)	Benchmark Returns (Nifty 500 TRI)	Additional Benchmark (Nifty 50 TRI)
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*	-15.90%	-9.78%	-6.43%
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*	-15.30%	-9.78%	-6.43%
*Date of allotment- 30.08.2024 . The scheme has not completed 6 months since inception.			

Absolute returns for last 5 years



^ Past performance may or may not be sustained in the future. *Date of Allotment - August 30, 2024. Above returns are on Simple Annualized Return.

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

1. Mr. Alok Singh has been managing this scheme from August 30, 2024. In addition to this, he manages 7 other open-ended schemes and co-manages 1 scheme of Bank of India Mutual Fund.

2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.

3. Different plans shall have a different expense structure.

4. Benchmark and Additional Benchmark performance is computed as on 28th March, 2025, since values for 31st March 2025 are not available.

H. ADDITIONAL SCHEME RELATED DISCLOSURES

- i. 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.)

The Investors are requested to refer the following link on our website:

link: <https://www.boimf.in/siddisclosures/additional-scheme-related-disclosures-2>

- ii. 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.

The Investors are requested to refer the following link on our website regarding the details regarding name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme link: <https://www.boimf.in/siddisclosures/additional-scheme-related-disclosures-2>

- iii. Functional website link for Portfolio Disclosure - Fortnightly / Monthly/ Half Yearly.

The Investors are requested to refer the following link on our website:

Heading	AMC website Link
Fortnightly Portfolio	https://www.boimf.in/regulatory-reports/fortnightly-portfolio-of-debt-schemes
Monthly Portfolio	https://www.boimf.in/investor-corner#t2
Half yearly Portfolio	https://www.boimf.in/regulatory-reports/financials

- iv. Portfolio Turnover Rate particularly for equity oriented schemes shall also be disclosed.

The Portfolio Turnover Ratio is 1.62.

- v. Aggregate investment in the Scheme by:

Sr. No.	Category of Persons	Net Value (Direct Plan)			Net Value (Regular Plan)		
	Concerned scheme's Fund Manager(s)	Units	NAV per unit	Market Value (In Rs.)	Units	NAV per unit	Market Value (in Rs.)
1.	Mr. Alok Singh	6677.563	8.47	56558.95861	-	-	-

For any other disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions in this regard kindly refer SAI.

vi. Investments of AMC in the Scheme – Details to be provided vide functional website link

For details on investment of AMC in the Scheme, following link can be referred:

Link: <https://www.boimf.in/regulatory-reports/others>

The AMC shall not invest in any of the schemes unless full disclosure of its intention to invest has been made in the Scheme Information Document and that the AMC shall not be entitled to charge any fees on such investment.

The AMC and investment companies managed by the Sponsor(s), their associate companies and subsidiaries may invest either directly or indirectly in the Scheme. The associates, the Sponsor, subsidiaries of the Sponsor and/or the AMC may acquire a substantial portion of the Scheme's units and collectively constitute a major investment in the Scheme. Consequently, in the event of repurchase of units held by such associates and Sponsor, there be an adverse impact on the units of the Scheme as the timing of such repurchase may impact the ability of other unitholders to repurchase their units. The AMC reserves the right to invest its own funds in the Scheme as may be decided by the AMC from time to time.

The AMC may invest in the Scheme at any time during the NFO and continuous offer period subject to the SEBI (MF) Regulations & circulars issued by SEBI and to the extent permitted by its Board of Directors from time to time. As per the existing SEBI (MF) Regulations, the AMC will not charge investment management and advisory fee on the investment made by it in the Scheme.

Further, the AMC shall based on the risk value assigned to the scheme, shall invest minimum amount as a percentage of assets under management of the scheme, Pursuant to para-No. 6.9.2 of SEBI Master Circular dated June 27, 2024 (Link: <https://www.boimf.in/regulatory-reports/others>).

PART III- OTHER DETAILS

A. COMPUTATION OF NAV

Valuation of assets, computation of NAV, repurchase price and their frequency of disclosure will be in accordance with the provisions of SEBI (MF) Regulations 1996/ Guidelines/ Directives issued by SEBI from time to time. The NAV of the Units of the Scheme will be computed by dividing the net assets of the Scheme by the number of Units outstanding on the valuation date.

NAV (Rs .Per unit)=
$$\frac{\text{Market or Fair Value of the Scheme's Investments} + \text{Other Assets (including accrued interest)} - \text{Current Liabilities \& Provisions}}{\text{Number of Units Outstanding under the Scheme at the end of the day}}$$

Number of Units Outstanding under the Scheme at the end of the day

The NAV will be calculated up to 2 decimals using standard rounding criteria. The NAV will be computed and announced for each Business Day. The NAV shall be calculated and announced on a daily basis. The NAVs of Growth Option and IDCW Option will be different after the declaration of the first IDCW.

The IDCW paid on units of the Scheme(s) Fund shall be deducted in computing the NAV of the Scheme(s), each time a IDCW is declared and till it is distributed.

NAV Illustration on NAV computation:

Assumptions - on the day of calculation of NAV:

Particulars	Amount (In Rs.)
Market or Fair Value of the Scheme's Investments	1000
Add: Current Assets	1000
Less: Current Liabilities and Provisions	300
Net Assets	1700

No of units outstanding in the plan = 100

The NAV per unit will be computed as follows: $1700/100 = \text{Rs. } 17$ per unit.

The Fund shall value its investments according to the valuation norms, as specified in Schedule VIII of the SEBI (MF) Regulations, or such norms as may be prescribed by SEBI from time to time.

Methodology for computation of sale and re-purchase price of the units of mutual fund scheme:

Let's assume that an investor has invested Rs. 100,000 in a Mutual Fund Scheme on April 01, 2024, at a NAV of Rs. 10/- per unit and the exit load structure of the scheme is:

- For exit on or before 12 months from the date of allotment - 1.00%
- For exit after 12 months from the date of allotment - Nil.

Purchase of Mutual Fund units:

$$\begin{aligned} \text{Number of units allotted} &= \frac{\text{Amount invested}}{\text{NAV of scheme as on date of investment}} \\ \text{At the time of purchase of units} &= \frac{1,00,000}{10} = 10,000 \text{ units} \end{aligned}$$

As per existing SEBI (MF) Regulations, no entry load is charged with respect to applications for purchase / additional purchase of mutual funds units.

Redemption/Re-purchase of mutual fund units

In case of redemption, the amount payable to the investor shall be calculated as follows:

(Current value of the holding) - (Exit Load applicable)

where, Current value of the holding = No. of units as on the date * NAV as on the date

Exit Load applicable = Current value of the holding * Exit Load %

Scenario 1: Redemption is done during applicability of exit load

Assume that the investor has requested for redemption of all the units (i.e. 10,000 units), on or before 12 months from the date of allotment i.e. on or before March 31, 2024, the redemption amount payable to investor shall be calculated as follows:

Say in this example the redemption request is done on December 1, 2023; when the NAV of the scheme was Rs. 12/- and the exit load applicable is 1%, so the Redemption amount payable to investor shall be calculated as follows:

Current value shall be = 10,000 units*Rs. 12/- = Rs. 120,000/-

Exit load applicable = Rs. 120,000*1% = Rs. 1200/-

Redemption amount payable to investor = Current value of the holding – Exit Load applicable
= Rs. 120,000 - Rs. 1200 = Rs. 118,800/-

Scenario 2: Redemption is done if the exit load is NIL

Assume that the investor has requested for redemption of all the units (i.e. 10,000 units), after 12 months from the date of allotment i.e. after March 31, 2024, the redemption amount payable to investor shall be calculated as follows:

Say in this example the redemption request is done on April 1, 2024; when the NAV of the scheme was Rs. 12 and the exit load applicable is NIL, so the Redemption amount payable to investor shall be calculated as follows:

Current value shall be = 10,000 units*Rs. 12/- = Rs. 120,000/-

Exit load applicable = NIL

Redemption amount payable to investor = Current value of the holding – Exit Load applicable
= Rs. 120,000 – NIL = Rs. 120,000/-

The aforesaid example does not take into consideration any applicable statutory levies or taxes. Accordingly, the redemption amount payable to investor shall further reduce to the extent of applicable statutory levies or taxes.

The AMC shall update the NAVs on the website of Association of Mutual Funds in India -AMFI (www.amfiindia.com) by 11.00 p.m. or such other time as may be mandated by SEBI, on a daily basis. In case of any delay, the reasons for such delay will be explained to AMFI and, if so mandated, SEBI, by the next day. If the NAVs are not available before commencement of business hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund will be able to publish the NAVs.

As required under the SEBI (MF) Regulations, the fund shall ensure that the repurchase price of an open ended scheme is not lower than 95% of the Net Asset Value. For other details such as policies w.r.t computation of NAV, rounding off, investment in foreign securities, procedure in case of delay in disclosure of NAV etc. refer to SAI.

NEW FUND OFFER (NFO) EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees, marketing and advertising expense, registrar expenses, printing and stationary, bank charges etc. The NFO expenses shall be borne by the AMC/Trustee/Sponsor and not by the Scheme of the Mutual Fund. The AMC will ensure that no NFO expenses will be charged to the Scheme.

B. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:

The AMC has estimated that upto 2.25 % of the daily net assets of the scheme will be charged to the scheme as expenses For the actual current expenses being charged, the investor should refer to the website of the mutual fund (<https://www.boimf.in/investor-corner#t4>).

As per the SEBI (MF) Regulations, the maximum recurring expenses excluding issue or redemption expenses, whether initially borne by the Fund or by the AMC but including investment management and advisory fee that can be charged to the Scheme shall be subject to a percentage limit of daily net assets as in the table below:

Expense Head	% p.a. of daily Net Assets* (Estimated p.a.)
Investment Management & Advisory Fee	Upto 2.25%
Audit fees/fees and expenses of trustees	
Custodial Fees	
Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants	
Marketing & Selling Expenses including Agents Commission and statutory advertisement	
Costs related to investor communications	
Costs of fund transfer from location to location	
Cost towards investor education & awareness	
Brokerage & transaction cost pertaining to distribution of units	
Goods & Services Tax on expenses other than investment and advisory fees	
Goods & Services Tax on brokerage and transaction cost	
Other Expenses (to be specified as per Reg 52 of SEBI (MF) Regulations)	
Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (c)	Upto 2.25%
Additional expenses under SEBI (MF) Regulations 52(6A)(c)	Upto 0.05%
Additional expenses for gross new inflows from specified cities	Upto 0.30%

** SEBI vide its letter no. SEBI/HO/IMD-SEC-3/P/OW/2023/5823/1 dated February 24, 2023 and AMFI letter dated No. 35P/MEM-COR/85-a/2022-23 dated March 02, 2023 has directed AMCs to keep B-30 incentive structure in abeyance with effect from March 01, 2023 till further notice. Accordingly, the B-30 incentive structure shall be implemented as per SEBI/AMFI directions from time to time.*

The purpose of the table is to assist the investor in understanding the various costs and expenses to be borne by the Scheme. Apart from the above expenses, any other expenses which are directly attributable to the Scheme, may be charged with the approval of the Trustee within overall limits as specified in the SEBI (MF) Regulations except those expenses which are specifically prohibited.

Investment Management and Advisory Fees charged by the AMC to the Scheme shall be within the total expense limit as prescribed under Regulation 52 of the SEBI (MF) Regulations with no sub-limits on said management and advisory fees.

The annual total of all permissible recurring charges and expenses of the Scheme including Investment Management and Advisory Fees as mentioned in the above table, shall be subject to the following limits as specified in Regulation 52(6) of the SEBI (MF) Regulations:

Asset under Management slab (in crore)	TER limits
on the first Rs. 500 crores of the daily net assets.	2.25%
on the next Rs. 250 crores of the daily net assets	2.00%.
on the next Rs. 1,250 crores of the daily net assets.	1.75%
on the next Rs. 3,000 crores of the daily net assets	1.60%
on the next Rs. 5,000 crores of the daily net assets	1.50%.
On the next Rs.40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof,
on balance of the assets	1.05%

Provided that the expenses as per the list as provided by AMFI, which are very small in value but high in volume may be paid out of AMC's books. Such expenses can be paid out of AMC's books at actuals or not exceeding 2 bps of the scheme AUM, whichever is lower. Such expenses incurred by AMC would be properly recorded and audited in the books of account of AMC at year end.

Further, in addition to the limits prescribed in the Regulation 52 (6) of the SEBI (MF) Regulations, the following additional costs/expenses may also be charged to the scheme:

(a) Additional expenses, not exceeding 0.05% of daily net assets may be charged to the Scheme(s), incurred towards Investment Management and Advisory Fees and the various sub-heads of recurring expenses mentioned under Regulation 52 (2) and (4) respectively of the SEBI (MF) Regulations, in addition to the limits on total expenses prescribed of Regulation 52(6) of the SEBI (MF) Regulations; except where exit load is not levied / not applicable to the Scheme;

(b) expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from retail investors from such cities as specified by SEBI/AMFI from time to time are at least -

(i) 30 per cent of gross new inflows in the scheme, or;

(ii) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher

Provided that if inflows from retail investors from such cities is less than the higher of sub-clause (i) or sub-clause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis:

Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities:

Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment;

The additional TER in terms of Regulation 52(6A)(b) of SEBI (MF) Regulations, 1996 shall be charged upto 30 basis points on daily net assets of the scheme based on inflows only from retail investors beyond Top 30 cities (B 30 cities). Inflows of amount upto Rs. 2,00,000 per transaction by individual investors shall be considered as inflows from retail investors. Top 30 cities shall mean top 30 cities based on Association of Mutual Funds in India (AMFI) data on 'AUM by Geography - Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year.

The additional commission for B 30 cities shall be paid as trail only.

Note :-SEBI vide its letter no. SEBI/HO/IMD-SEC-3/P/ OW/2023/5823/1 dated February 24, 2023 and AMFI letter dated No. 35P/MEM-COR/85-a/2022-23 dated March 02, 2023 has directed AMC's to keep B-30 incentive structure in abeyance with effect from March 01, 2023 till further notice. Accordingly, the B-30 incentive structure shall be implemented as per SEBI/AMFI directions from time to time.

Further, GST on investment and advisory fees to the scheme shall be charged in addition to the Total Expense Ratio as mentioned above.

Additionally at least 2 basis points on daily net assets within the maximum limit of overall expense Ratio (as mentioned in the above table) shall be annually set apart for investor education and awareness initiatives.

Investors should further note that the AMC reserves the right to charge a higher percentage of Investment and Management Fees than as mentioned in the SID but within the overall total expense ratio mentioned for the Scheme.

Further, brokerage and transaction cost incurred for the purpose of execution shall be charged to the schemes as provided under Regulation 52 (6A) (a) upto 12 bps and 5 bps for cash market transactions and derivatives transactions respectively. Any payment towards brokerage & transaction costs, over and above the said 12 bps and 5 bps for cash market transactions and derivatives transactions respectively may be charged to the Scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (MF) Regulations, 1996.

The TER of the Direct Plan will be lower to the extent of the abovementioned distribution expenses/ commission which is charged in the Regular Plan. The Direct Plan shall also have separate NAV.

The total expense ratios of the schemes of the Fund are available in downloadable spreadsheet format on the AMC website and AMFI website. Any change in the current expense ratios will be updated at least three working days prior to the effective date of the change. For the total expense ratio details of the Scheme, investors may visit <https://www.boimf.in/investor-corner#t4> available on the website of the AMC and AMFI's website viz., www.amfiindia.com.

ILLUSTRATION OF IMPACT OF EXPENSE RATIO ON SCHEMES RETURNS:

Expense ratio, normally expressed as a percentage of Average Assets under Management, is calculated by dividing the permissible expenses under the SEBI (MF) Regulations by the average net assets. To further illustrate the above, for the Scheme under reference, suppose an Investor invested Rs. 1,00,000/- (after deduction of stamp duty and transaction charges, if any) under the Growth Option, the impact of expenses charged will be as under:

Impact of expense ratio on scheme's returns						
Particulars	Regular Plan			Direct Plan		
	Amount (Rs.)	NAV (Rs. per unit)	Units	Amount (Rs.)	NAV (Rs. per unit)	Units
Investment as on March 31, 2023 (A)	100,000	10	10000	100,000	10	10000
Investment as on March 31, 2024 (B)	114,000	11.4	10000	115,000	11.5	10000
Returns under each plan ((B-A)/A)%	14.00%			15.00%		
Expenses other than distribution expenses charged to the scheme (in percentage terms)	1.50%			1.50%		
Distribution expenses charged to the scheme (in percentage terms)	1%			-		
Total expenses charged to the scheme (in percentage terms)	2.50%			1.50%		
Gross returns under each plan of the scheme before charging expenses (in percentage terms)	16.50%			16.50%		
Gross investment value under each plan of the scheme if no expenses were charged to the scheme	116,500			116,500		

Above illustration is a simplified calculation to show the impact of the expense charged on the performance to the scheme. In the above illustration total expense charged to the scheme has been mentioned in INR.

As per the SEBI (MF) Regulations, expense to the scheme is charged on daily basis on the daily net assets and as per the percentage limits specified in the SEBI (MF) regulations.

Illustration is given to understand the impact of expense ratio on a scheme return and this should not be construed as an indicative return of the scheme.

C. LOAD STRUCTURE

Exit Load is an amount which is paid by the investor to redeem the units from the scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC (<https://www.boimf.in/siddisclosures/load-structure>) or may call at (1800 - 266 - 2676 & 1800 - 103 - 2263) or your distributor.

Type of Load	Load chargeable (as %age of NAV)
Exit	<ul style="list-style-type: none"> NIL – There will be no exit load within 3 months from the date of allotment for redemption/switch out upto 10% of the units allotted. 1% - Any redemption/switch out in excess of the above mentioned limit would be subject to an exit load of 1%, if the units are redeemed/ switched out within 3 months from the date of allotment of units. NIL – There will be no exit load on any redemption/switch out after 3 months from the date of allotment of units.
Entry	No entry Load shall be charged to the Scheme.

As required under the SEBI (MF) Regulations, the fund shall ensure that the repurchase price of an open ended scheme is not lower than 95% of the Net Asset Value.

- The entire exit load (net of GST), if any shall be credited to the Scheme.
- No Entry / Exit Loads will be chargeable in case of switches made between different options of a Scheme.
- Exit Load will be computed basis the amount of redemptions made by an investor/Unitholder.
- Redemption of investments made through SIP, STP, switch or other facilities will also attract Exit Load as applicable except otherwise specified.
- In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no Entry Load will be charged to any purchase applications (including additional purchases and switch-ins). Direct Applications will also not attract any Entry Load. 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.
- Where investments were made directly i.e. without any distributor code, exit load will not be levied on switch of Units from Regular Plan to Direct Plan.
- No exit load shall be levied in case of switch of Units from Direct Plan to Regular Plan.
- For any change in Load structure, AMC will issue an addendum and display it on the AMC Website immediately and circulated to all Investor Service Centres for inclusion in the existing copies.
- Units issued on reinvestment of IDCW shall not be subject to exit load.
- The Trustee reserves the right to modify / alter the Load structure under the Scheme and may decide to charge a Load or revised Load or introduce a differential Load structure on the Units prospectively subject to the following:
 - Any imposition or enhancement in the Load shall be applicable on prospective investments only.
 - The addendum detailing the changes may be attached to Scheme Information Documents and key information memorandum. The addendum may be circulated to all the distributors/brokers so that the same can be attached to all Scheme Information Documents and key information memoranda already in stock.
 - Arrangements may be made to display the addendum in the Scheme Information Document in the form of a notice in all the investor service centres and distributors/brokers office.
 - The introduction of the Exit Load along with the details may be stamped in the acknowledgement slip issued to the investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such Load.

SECTION II

I. INTRODUCTION

A. Definitions/interpretation

For detailed description on Definitions/Interpretation, investors are requested to refer the following link on our website:

Link: <https://www.boimf.in/siddisclosures/definitions-interpretation>

B. Risk factors

(i) Standard Risk Factors

- (a) Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- (b) As the price / value / interest rate of the securities in which the Scheme invests fluctuates, the value of the investment in the scheme may go up or down. As with any investment in securities, the NAV of the Units under the Scheme can go up or down, depending on the factors and forces affecting the markets. The various factors which impact the value of the scheme's investments include, but are not limited to, fluctuations in the bond markets, fluctuations in interest rates, prevailing political and economic environment, changes in government policy, factors specific to the issuer of the securities, tax laws, liquidity of the underlying instruments, settlement periods, trading volumes etc.
- (c) Past performance of the Sponsor/AMC/Mutual Fund does not guarantee future performance of the Scheme.
- (d) Bank of India Business Cycle Fund is only the name of the Scheme and does not in any manner indicate either the quality of the Scheme or its future prospects and returns.
- (e) While the Schemes will endeavour to declare IDCW under IDCW option, however, there is no guarantee or assurance that such IDCW will be declared/paid and such declaration / payment is entirely subject to availability of distributable surplus.
- (f) The Sponsor is not responsible or liable for any loss or shortfall in Scheme's corpus arising or resulting from the operation of the Scheme, beyond the initial contribution of Rs. 1,00,000/- (Rupees One Lakh only) made by it to the Fund at the time of setting up the Mutual Fund. The Associates of the Sponsor are not responsible or liable for any loss or shortfall resulting from the operation of the Scheme. However, the asset management company and the sponsor of the mutual fund shall be liable to compensate the affected investors and/or the scheme for any unfair treatment to any investor as a result of inappropriate valuation.
- (g) The present Scheme is not a guaranteed or assured return scheme and investors in the Scheme are not being offered any guaranteed / assured return.
- (h) Statements/Observations made in this Scheme Information Document are subject to the laws of the land as they exist at any relevant point of time.
- (i) Mutual Funds and securities investments are subject to market risks and the NAVs of the units issued under the scheme may go up or down depending on the factors and forces affecting the capital markets.
- (j) Growth, appreciation, IDCW and income, if any, referred to in this Scheme Information Document are subject to the tax laws and other fiscal enactments as they exist from time to time

(ii) Scheme Specific Risk Factors

I. Risk associated with investments in Equity and Equity related instruments:

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

II. Risk Factors associated with Sectoral/Thematic Schemes:

1. The Scheme will invest at least 80% of its net assets in equity and equity related securities with focus on stocks that represent the business cycle theme. The Scheme is thematic in nature, hence will be affected by the risks associated with the business cycle theme. Investing in thematic schemes is based on the premise that the scheme will seek to invest in companies belonging to a specific theme. This will limit the capability of the scheme to invest in other companies/themes. The Scheme will invest in equity and equity related securities of companies engaged in the particular theme and hence concentration risk is expected to be high. Also, as with all equity investing, there is a risk that companies in that theme will not achieve expected earnings results, or that an unexpected change in the market or within the company will occur, both of which may adversely affect investment results. Owing to higher concentration risk for thematic scheme, risk of capital loss is high. There is an element of unpredictable market cycles that could run for extended periods. Loss of value due to obsolescence, or regulatory changes or theme not panning out as

envisaged can lead to permanent loss of capital. Thus, investing in a thematic fund could involve potentially greater volatility and risk.

III. Risk associated with investments in Bonds / Debt 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. Debt 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 arising 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.

IV. 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.

V. 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.

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

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

VII. 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.

VIII. 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.

IX. 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.

C. Risk mitigation strategies

Risk management is an integral part of the investment process. In line with Para-no 4.3.1 of SEBI Master Circular dated June 27, 2024, the AMC has incorporated adequate safeguards for controlling risks in the portfolio construction process, which would be periodically evaluated. Online monitoring of various exposure limits are done by the Front Office System. The system incorporates all the investment restrictions as per SEBI guidelines and 'soft' warning alerts at appropriate levels for preemptive monitoring.

The system also enables identifying & measuring the risk through various risk measurement tools and analyzes the same so as to act in a preventive manner. In Addition to minimize risk for equity schemes, following steps are taken:

1. **Liquidity risks:** The liquidity of the Scheme's investments may be inherently restricted by trading volumes, transfer procedures and settlement periods. Liquidity Risk can be partly mitigated by diversification, staggering of maturities as well as internal risk controls that lean towards purchase of liquid securities.
2. **Interest Rate Risk:** Changes in interest rates affect the prices of bonds. If interest rates rise the prices of bonds fall and vice versa. A well-diversified portfolio may help to mitigate this risk.
3. **Volatility risks:** There is the risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc. The scheme will manage volatility risk through diversification. To that extent the Volatility risk will be mitigated in the scheme.
4. **Credit Risks:** Credit risk shall be mitigated by investing in rated papers of the companies having the sound back ground, strong fundamentals, and quality of management and financial strength of the Company.

X. INFORMATION ABOUT THE SCHEME

A. Where will the scheme invest

Detailed description of the instruments (including overview of debt markets in India, if applicable) mentioned in Section I.

B. What are the investment restrictions?

1. A mutual fund scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the Act. Such investment limit may be extended to 12% of the NAV of the scheme with the prior approval of the Board of Trustees and Board of Directors of the asset management company:

Provided that such limit shall not be applicable for investments in Government Securities, treasury bills and triparty repo on Government securities or treasury bills:

Provided further that investments within such limit can be made in mortgaged backed securitised debt which are rated not below investment grade by a credit rating agency registered with the Board:

Provided further that such limit shall not be applicable for investments in case of debt exchange traded funds or such other funds as may be specified by the Board from time to time.]

A mutual fund scheme shall not invest more than:

- a. 10% of its NAV in debt and money market securities rated AAA; or
- b. 8% of its NAV in debt and money market securities rated AA; or
- c. 6% of its NAV in debt and money market securities rated A and below issued by a single issuer.

The above investment limits may be extended by up to 2% of the NAV of the scheme with prior approval of the Board of Trustees and Board of Directors of the AMC, subject to compliance with the overall 12% limit specified in clause 1 of Seventh Schedule of SEBI (MF) Regulations.

2. A mutual fund scheme shall not invest in unlisted debt instruments including commercial papers, except Government Securities and other money market instruments:

Provided that Mutual Fund Schemes may invest in unlisted non-convertible debentures up to a maximum of 10% of the debt portfolio of the scheme subject to such conditions as may be specified by the Board from time to time:

Provided further that mutual fund schemes shall comply with the norms under this clause within the time and in the manner as may be specified by the Board:

Provided further that the norms for investments by mutual fund schemes in unrated debt instruments shall be specified by the Board from time to time:

3. No mutual fund under all its schemes should own more than ten per cent of any company's paid up capital carrying voting rights.

Provided, investment in the asset management company or the trustee company of a mutual fund shall be governed by clause (a), of sub-regulation (1), of regulation 7B.]

4. Transfers of investments from one scheme to another scheme in the same mutual fund shall be allowed only if, –
 - (a) such transfers are done at the prevailing market price for quoted instruments on spot basis.
[Explanation. – “Spot basis” shall have same meaning as specified by stock exchange for spot transactions;]
 - (b) the securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.

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

Provided that this clause shall not apply to any fund of funds scheme.

6. Every mutual fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities.

Provided that a mutual fund may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by the Board.

Provided further that a mutual fund may enter into derivatives transactions in a recognized stock exchange, subject to the framework specified by the Board.

Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.

7. Every mutual fund shall get the securities purchased or transferred in the name of the mutual fund on account of the concerned scheme, wherever investments are intended to be of long-term nature.
8. Pending deployment of funds of a scheme in terms of investment objectives of the scheme, a mutual fund may invest them in short term deposits of schedule commercial banks, subject to such Guidelines as may be specified by the Board.
9. No mutual fund [scheme] shall make any investment in, –
 - (a) any unlisted security of an associate or group company of the sponsor; or
 - (b) any security issued by way of private placement by an associate or group company of the sponsor; or
 - (c) the listed securities of group companies of the sponsor which is in excess of 25 per cent of the net assets.

Provided that for the private equity fund or a pooled investment vehicle or a pooled investment fund acting as sponsor of mutual funds, the associate or group company shall also include,-

- (a) associate or group company of the manager of any pooled investment vehicle; or
- (b) investee companies in which the shareholding of ten percent or more is held by the schemes or funds managed by manager of the pooled investment vehicle; or
- (c) any investee company in which the pooled investment vehicle holds more than ten percent shareholding or where the directors of the pooled investment vehicle or corporate sponsor has representation on the board or right to nominate representatives on the board.

10. No scheme of a mutual fund shall make any investment in any fund of funds scheme.

11. No mutual fund scheme shall invest more than 10 per cent of its NAV in the equity shares or equity related instruments of any company:

Provided that, the limit of 10 per cent shall not be applicable for investments in case of index fund or exchange traded fund or sector or industry specific scheme.

12. All investments by a mutual fund scheme in equity shares and equity related instruments shall only be made provided such securities are listed or to be listed.

13. A fund of funds scheme shall be subject to the following investment restrictions:

- (a) A fund of funds scheme shall not invest in any other fund of funds scheme;
- (b) A fund of funds scheme shall not invest its assets other than in schemes of mutual funds, except to the extent of funds required for meeting the liquidity requirements for the purpose of repurchases or redemptions, as disclosed in the offer document of fund of funds scheme.

14. A mutual fund may invest in the units of REITs and InvITs subject to the following:

- (a) No mutual fund under all its schemes shall own more than 10% of units issued by a single issuer of REIT and InvIT; and
- (b) A mutual fund scheme shall not invest –
 - i. more than 10% of its NAV in the units of REIT and InvIT; and
 - ii. more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer.

Provided that the limits mentioned in sub-clauses (i) and (ii) above shall not be applicable for investments in case of index fund or sector or industry specific scheme pertaining to REIT and InvIT

15. The Scheme shall not make any investment in : a) Any unlisted security of an associate or group company of the Sponsor; or b) Any security issued by way of private placement by an associate or group company of the sponsor; or c) The listed securities of group companies of the Sponsor which is in excess of 25% of the assets.

16. Total exposure of the scheme in a particular sector (excluding investments in Bank CDs, TREPS, G-Secs, T-Bills, short terms deposits of scheduled commercial banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks and such other instruments if any, as may be specified by SEBI from time to time) shall not exceed 20% or such other percentage of the net

assets of the scheme, as prescribed by SEBI from time to time, unless the scheme has specifically been exempted from the requirement by SEBI.

An additional exposure to financial services sector (over and above the limit of 20%) not exceeding 10% of the net assets of the scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs);

Further, an additional exposure of 5% of the net assets of the scheme shall be allowed for investments in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio.

Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment/exposure in HFCs shall not exceed 20% of the net assets of the Scheme.

Note: The sector classification shall be basis the data provided by Association of Mutual Fund in India.

17. The Scheme will comply with following exposure limits while participating in repo in corporate debt securities or such other limits as may be prescribed by SEBI from time to time:

- The gross exposure to repo transactions in corporate debt securities shall not be more than 10% of the net assets of the scheme.
- Further the amount lent to counter-party under repo transaction in corporate debt securities will be included in single issuer debt instrument limit.
- The cumulative gross exposure through equity, debt, derivative positions (including commodity and fixed income derivatives), repo transactions and credit default swaps in corporate debt securities, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/ assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the scheme.
- In case the Scheme borrows under repo in corporate debt securities, then such borrowing together with any other borrowing shall not exceed 20% of the net asset of that Scheme and tenor of borrowing shall not exceed six months.

18. The Scheme shall not invest (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) more than 20% of net assets in the Group. Such investment limit may be extended to 25% of the net assets of the scheme with the prior approval of the Board of Trustees.

For this purpose, Group" means a group as defined in clause (b) of the Explanation to Section 5 of the Competition Act, 2002 (12 of 2003)

Further, limit for investment in debt and money market instruments of group companies of sponsor and AMC is 10% of the net assets of the scheme which can be extended to 15% with the prior approval of the Board of Trustees.

19. The long term rating of issuers shall be considered for the money market instruments. However, if there is no long term rating available for the same issuer, then based on credit rating mapping of CRAs between short term and long term ratings, the most conservative long term rating shall be taken for a given short term rating. Exposure to government money market instruments such as TREPS on G-Sec/ T-bills shall be treated as exposure to government securities. Provided that, such limit shall not be applicable for investments in government securities, treasury bills and Tri-Party Repos on Government securities or treasury bills.
20. The Fund can invest in securities that are rated by CRISIL and ICRA and other independent credit rating agencies.
21. Further, in terms of para 1.10.3 of SEBI master circular dated June 27, 2024, the Mutual Fund / AMC shall make investments out of the NFO proceeds only on or after the close of the NFO period. Mutual Funds/AMCs are allowed to deploy the NFO proceeds in triparty repo on Government securities or treasury bills before the closure of NFO period. However, AMCs shall not charge any investment management and advisory fees on funds deployed in triparty repo on Government securities or treasury bills during the NFO period. The appreciation received from investment in triparty repo on Government securities or treasury bills shall be passed on to investors. Further, in case the minimum subscription amount is not garnered by the scheme during the NFO period, the interest earned upon investment of NFO proceeds in triparty repo on Government securities or treasury bills shall be returned to investors, in proportion of their investments, along-with the refund of the subscription amount.
22. The Mutual Fund shall subject to SEBI (MF) Regulations settle its transactions only through dematerialised securities except such instruments which are to be transacted only in physical form. Further, all transactions in government securities shall also be in dematerialised form.

23. Derivatives exposure limits:

In accordance with para 12.25 of SEBI master circular dated June 27, 2024, the following exposure limits for investment in derivatives will be applicable to the Scheme:

- (1) The cumulative gross exposure through Equity, Equity Derivatives, Debt, Corporate Debt, REITs, InVITs, Money Market securities and derivative positions shall not exceed 100% of the net assets of the scheme. However, cash or cash equivalents with residual maturity of less than 91 days shall be treated as not creating any exposure.
- (2) The Schemes shall not write options or purchase instruments with embedded written options.
- (3) The total exposure related to option premium paid shall not exceed 20% of the net assets of the scheme.
- (4) Exposure due to hedging positions may not be included in the above mentioned limits subject to the following:
 - a) Hedging positions are the derivative positions that reduce possible losses on an existing position in securities and till the existing position remains.

- b) Hedging positions shall not be taken for existing derivative positions. Exposure due to such positions shall be added and treated under gross cumulative exposure limits as mentioned under point 1.
 - c) Any derivative instrument used to hedge shall have the same underlying security as the existing position being hedged.
 - d) The quantity of underlying associated with the derivative position taken for hedging purposes shall not exceed the quantity of the existing position against which hedge has been taken.
- (5) Exposure due to derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, shall be treated under gross cumulative exposure limits as mentioned under point 1.
- (6) (a) The Scheme may enter into plain vanilla Interest Rate Swaps (IRS) for hedging purposes. The value of the notional principal in such cases must not exceed the value of respective existing assets being hedged by the scheme.
- (b) In case of participation in IRS is through over the counter transactions, the counter party has to be an entity recognized as a market maker by RBI and exposure to a single counterparty in such transactions should not exceed 10% of the net assets of the scheme. However, if mutual funds are transacting in IRS through an electronic trading platform offered by the Clearing Corporation of India Ltd. (CCIL) and CCIL is the central counterparty for such transactions guaranteeing settlement, the single counterparty limit of 10% shall not be applicable."
- (7) Each position taken in derivative shall have an associated exposure as defined below. Exposure is the maximum possible loss that may occur on a position. However, certain derivative positions may theoretically have unlimited possible loss. Exposure in derivative positions shall be computed as follows:

Position	Exposure
Long Future	Futures Price * Lot Size * Number of Contracts
Short Future	Futures Price * Lot Size * Number of Contracts
Option bought	Option Premium Paid * Lot Size * Number of Contracts

- (8) Derivatives transactions shall be disclosed in the half-yearly portfolio / annual report of the schemes in line with the requirements under SEBI (MF) Regulations.

The Trustee may alter the above restrictions from time to time to the extent that changes in the SEBI (MF) Regulations may allow or as deemed fit in the general interest of the unit holders. All investment restrictions shall be applicable at the time of making investment.

The Trustee / AMC may alter the above stated limitations from time to time, and also to the extent the SEBI (MF) Regulations change, so as to permit the Scheme to make their investments in the full spectrum of permitted investments in order to achieve their investment objective.

Apart from the investment restrictions prescribed under SEBI (MF Regulations), the Fund does not follow any internal norms vis-à-vis limiting exposure to a particular scrip or sector etc.

C. Fundamental Attributes

Following are the Fundamental Attributes of the scheme, in terms of Clause 1.14 of SEBI Master Circular for Mutual Funds dated June 27, 2024:

(i) Type of a scheme

An open ended equity scheme investing in sector based on its business cycle

(ii) Investment Objective

- Main Objective - The Investment objective of the Scheme is to generate long-term capital appreciation by investing predominantly in equity and equity related securities through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy. However, there is no assurance that the investment objective of the Scheme will be achieved.
- Investment pattern -Kindly refer section A Part II “How will the Scheme Allocate its Assets”

(iii) Terms of Issue

- Liquidity provisions such as listing, repurchase, redemption- Kindly refer “Other Scheme Specific Disclosure”
- Aggregate fees and expenses charged to the scheme- Kindly refer “Annual Scheme Recurring Expense”
- Any safety net or guarantee provided- The Scheme does not provide any guaranteed or assured return.

In accordance with Regulation 18(15A) of the SEBI (MF Regulations) and Clause 1.14.1.4 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless:

- SEBI has reviewed and provided its comments on the proposal;
- A written communication about the proposed change is sent to each Unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- The Unitholders are given an option for a period of at least 30 calendar days to exit at the prevailing Net Asset Value without any exit load.

In addition to the conditions specified above for bringing change in the fundamental attributes of any scheme, the trustees shall take comments of SEBI before bringing such change(s).

However, changes / modifications to the Scheme made in order to comply with SEBI (MF) Regulations or any change therein will not constitute change in Fundamental Attributes.

- D. Index methodology (for index funds, ETFs and FOFs having one underlying domestic ETF)-**
Disclosures regarding the index, index eligibility criteria, methodology, index service provider, index constituents, impact cost of the constituents.-Not applicable.
- E. Principles of incentive structure for market makers (for ETFs)-**Not applicable.
- F. Floors and ceiling within a range of 5% of the intended allocation against each sub class of asset, as per clause 13.6.2 of SEBI master circular for mutual funds dated June 27, 2024 (only for close ended debt schemes)-**Not applicable.
- G. Other Scheme Specific Disclosures:**

Listing and transfer of units	<p>At present the units of scheme are not proposed to be listed on any stock exchange.</p> <p>However, the AMC / Trustee may at their sole discretion list the Units under the Scheme on one or more stock exchanges at a later date.</p> <p>Transferability of units: Units unless otherwise restricted or prohibited shall be freely transferable by act of parties or by operation of law. The asset management company shall on production of instrument of transfer together with the relevant unit certificates, register the transfer and return the unit certificates to the transferee within timelines prescribed by SEBI from time to time.</p>
Dematerialization of units	<p>Unit holders, who are holding Units in non-dematerialised form, can dematerialise their holding at any time by making an application to their Depository Participant (with whom they have their DP account). Subject to receipt of complete documentation, the AMC shall credit the Units in dematerialised form to the Depository account of the Unitholder. The expenses incurred by the AMC in dematerialising of the Units may be recovered from Unitholders or may be charged to the Scheme.</p>
Minimum Target amount (This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return.)	10 Crores
Maximum Amount to be raised (if any)	Not Applicable.

Dividend Policy (IDCW)	<p>The Income Distribution Cum Capital Withdrawal warrants shall be dispatched to the unitholders within 7 Working days of the Record Date.</p> <p>The IDCW will be paid to only those Unitholders whose names appear on the register of Unitholders of the Scheme / Option at the close of the business hours on the record date. Pursuant to 11.4 of SEBI Master Circular dated June 27, 2024, 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.</p> <p>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.</p> <p>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.</p>
Allotment (Detailed procedure)	<p>An investor who purchases Units through a broker/ clearing member will receive Units in his/her/its account through his/her/its broker / clearing member's pool account. The AMC will credit the Units to the broker / clearing member's pool account, and they in turn will credit the Units to the investor's account. Credit of Units to the broker / clearing member's pool account by the AMC/its RTA shall discharge the AMC/its RTA of their obligation of allotment of Units to the investor.</p> <p>All valid and complete applications will be allotted Units at the Applicable NAV for the application amount. Allotments made will be subject to realization of payment instrument and subject to the AMC being reasonably satisfied of having received clear funds.</p>

	<p>Applicants under the Scheme will have an option to hold the Units either in physical form (i.e. account statement) or in dematerialized (electronic) form. For Units held in physical form, normally no Unit certificates will be issued. However, on a specific request from the Unit holder, the AMC shall issue a Unit certificate within 5 Business Days of the receipt of such request.</p> <p>In case of purchase transactions, where there is a mismatch in the amounts on the Transaction Slip / Application Form and the payment instrument / credit received, the AMC may at its discretion allot the units for the lesser of the two amounts and refund / utilize the excess, if any, for any other transaction submitted by the same investor, subject to the fulfillment of other regulatory requirements for the fresh transaction.</p> <p>At the time of redemption / switch of units, the Unit holder(s) must surrender the original unit certificate duly discharged along with the request for redemption/switch. Further, if the Unit holder(s) intend to transfer such Units, must submit the original unit certificate with instrument of transfer and such other documents / declarations as may be required by the AMC from time to time. The AMC shall upon receipt of documents register the transfer and return the original unit certificate to the transferee within 30 days from the date of receipt of request for transfer.</p> <p>For investors / Unit holders opting for holding of Units in dematerialized / electronic form, the investors need to furnish the details of their depository account in the Application Form. Where the Investor has chosen to receive the Units in electronic form, the AMC will credit Units to the Investor's Depository Account as per the details furnished by the investor in the Application Form within 30 days. If the Units cannot be credited to the Depository Account of Unitholder for any reason whatsoever, the AMC shall issue Account Statement specifying the Units allotted to the investor within 30 days.</p>
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	<p>At the time of redemption / switch of units, the Unit holder(s) must surrender the original unit certificate duly discharged along with the request for redemption/switch. Further, if the Unit holder(s) intend to transfer such Units, must submit the original unit certificate with instrument of transfer and such other documents / declarations as may be required by the AMC from time to time. The AMC shall upon receipt of documents register the transfer and return the original unit certificate to the transferee within 30 days from the date of receipt of request for transfer.</p> <p>Account Statements:</p> <p>For all applicants whose application has been accepted, the AMC shall send an Account Statement specifying the number of units allotted to the applicant by way of email to the applicant's registered email address as soon as possible but not later than 5 business days. If email is not registered, then physical account statement will be sent to registered address. Thereafter a consolidated account statement (CAS) will be sent for each Calendar month to the Unit Holder whose folio/s transaction have taken place during the month on or before the 10th of the succeeding month.</p> <p>The AMC reserves the right to call for other additional documents as may be required, for processing such transactions. The AMC also reserves the right to reject such transactions.</p> <p>The AMC, thereafter, shall not be responsible for any loss suffered by the investor due to the discrepancy in the Scheme name mentioned in the application form/transaction slip and Cheque / Demand Draft.</p>
Refund	<p>If application is rejected, full amount will be refunded within 5 working days of closure of NFO. If refunded later than 5 working days @ 15% p.a. for delay period will be paid and charged to the AMC. Any credit received without application will be refunded within 5 working days from identification of creditors bank details.</p>

<p>Who can invest This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.</p>	<p>Prospective investors are advised to satisfy themselves that they are not prohibited or restricted under any law from investing in the Scheme and are authorised to subscribe to or Purchase Units in the Scheme as per their respective constitutions, charter documents, corporate / other authorizations and relevant statutory provisions.</p> <p>The following person(s) are eligible and may apply for subscription to units of the scheme:</p> <ul style="list-style-type: none"> • Resident Indian adult individuals, either singly or jointly (not exceeding three); • Minor through parent / lawful guardian; • Companies, bodies corporate, public sector undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860; • Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private Trusts authorised to invest in mutual fund schemes under their trust deeds; • Partnership Firms constituted under the Indian Partnership Act, 1932; • Limited Liability Partnerships registered under Limited Liability Partnerships Act, 2008; • A Hindu Undivided Family (HUF) through its Karta; • Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions; • Non-Resident Indians (NRIs) / Persons of Indian Origin (PIO,) on full repatriation basis or on non-repatriation basis; (Except NRIs & PIOs who are residents of United States of America / defined as United States persons under applicable laws / statutes, and the residents of Canada.) • FPIs (subject to regulations / directions prescribed by the RBI/SEBI from time to time relating to FPI investments in mutual fund schemes) on full repatriation basis; • Army, Air Force, Navy and other para-military funds and eligible institutions;
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	<ul style="list-style-type: none"> • Scientific and Industrial Research Organisations; • Pension Funds, Gratuity Funds, Superannuation Funds, Provident funds and such other Funds as and when permitted to invest; • International Multilateral Agencies approved by the Government of India / RBI; • The Trustee, AMC, their Shareholders, Sponsor or their, associate or group entities (as per prevailing laws); • The Fund or any other mutual fund through its schemes, including fund of funds schemes, subject to SEBI (MF) Regulations. • Insurance Company registered with the Insurance Regulatory and Development Authority, India; and • Such other category of investors as the AMC may permit. <p>The AMC / Trustee may from time to time modify the above list of eligible subscribers.</p> <p>Any application for Units may be accepted or rejected in the sole and absolute discretion of the Trustee. For example, the AMC / Trustee may reject any application for the Purchase of Units if the application is invalid or incomplete or if, in its opinion, increasing the size of any or all of the Scheme's Unit capital is not in the general interest of the Unit Holders, or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its Unit Holders to accept such an application.</p> <p>Investment in units of Mutual Funds in the name of minor through guardian will be in line with the para 17.6 of SEBI Master Circular dated June 27, 2024.</p>
Who cannot invest	<ul style="list-style-type: none"> • Overseas Corporate Bodies, as defined under the Foreign Exchange Management Act, 1999. • Non-Resident Indians residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time.

	<ul style="list-style-type: none"> • NRIs & PIOs who are residents of United States of America / defined as United States persons under applicable laws / statutes, and the residents of Canada. • Qualified Foreign Investors (QFI) <p>The Fund reserves the right to include / exclude new / existing categories of investors who can invest in the Scheme from time to time, subject to SEBI (MF) Regulations and other prevailing statutory regulations, if any.</p> <p>The AMC / Trustee may need to obtain from the investor verification of identity or such other details relating to a subscription for Units as may be required under any applicable law, which may result in delay in processing the application.</p> <p>Subject to the SEBI (MF) Regulations and other applicable laws, the AMC / Trustee may reject any application received in case the application is found invalid / incomplete or for any other reason in the Trustee's sole discretion.</p>
How to Apply and other details	<p>Details regarding availability of application form from either the Investor Service Centers (ISCs)/Official Points of Acceptance(OPAs) of AMC:</p> <p>The Investors are requested to refer the AMC website for application form (https://www.boimf.in/investor-corner#t3). The application form can also be sourced from the ISCs/OPAs of AMC/Registrar. The list of ISCs/OPAs are available on the website (https://www.boimf.in/branch-locator).</p> <p>Registrar & Transfer Agent:</p> <p>Address: Karvy Selenium Tower B, Plot No 31 & 32, First Floor, Gachibowli, Financial District, Nanakramguda, Serilingampally, Hyderabad – 500032.</p> <p>Telephone-+91 40 7961 5247 Email id: rathanga.pani@kfintech.com Website address: www.kfintech.com</p>

	<p>The duly completed application form can also be submitted at the official points of acceptance of the Registrar/branches of AMC. The details of the official points of acceptance and branches of AMC are given in this document.</p> <p>Investors can complete the form and submit the same together with payment Instrument / relevant documents and supporting's at all offices of Bank of India Investment Managers Private Limited or designated ISCs (Investor Service Centers) of M/s KFin Technologies Limited (Registrar and Transfer Agent) as given at the end of this document.</p> <p>It is mandatory for investors to mentioned bank account numbers in their applications/requests for redemption.</p> <p>Please refer to the SAI and Application form for the instructions.</p>
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	Not applicable
Restrictions, if any, on the right to freely retain or dispose of units being offered.	<p>The Units of the Scheme held in electronic (demat) mode) are transferable. The Mutual Fund at its sole discretion reserves the right to suspend sale and switching of Units in the Scheme temporarily or indefinitely when any of the following conditions exist. However, the suspension of sale and switching of Units either temporarily or indefinitely will be with the approval of the Trustee.</p> <ol style="list-style-type: none"> 1. When one or more stock exchanges or markets, which provide basis for valuation for a substantial portion of the assets of the Scheme are closed otherwise than for ordinary holidays. 2. When, as a result of political, economic or monetary events or any circumstances outside the control of the Trustee and the AMC, the disposal of the assets of the Scheme are not reasonable, or would not reasonably be practicable without being

	<p>detrimental to the interests of the Unit holders.</p> <ol style="list-style-type: none"> 3. In the event of breakdown in the means of communication used for the valuation of investments of the Scheme, without which the value of the securities of the Scheme cannot be accurately calculated. 4. During periods of extreme volatility of markets, which in the opinion of the AMC are prejudicial to the interests of the Unit holders of the Scheme. 5. In case of natural calamities, strikes, riots and bandhs. 6. In the event of any force majeure or disaster that affects the normal functioning of the AMC or the ISC. 7. If so directed by SEBI <p>The AMC reserves the right in its sole discretion to withdraw the facility of Sale and Switching option of Units in the Scheme [including any one Plan/Option of the Scheme], temporarily or indefinitely, if AMC views that changing the size of the corpus further may prove detrimental to the existing Unit holders of the Scheme.</p> <p>Right to Limit Redemptions in Mutual Funds:</p> <ol style="list-style-type: none"> a) Liquidity issues - When markets at large becomes illiquid affecting almost all securities rather than any issuer specific security. b) Market failures, exchange closures - When markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies. c) Operational issues - When exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out).
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	<p>Under the aforesaid circumstances, AMC / Trustee may restrict redemption for a specified period of time not exceeding 10 working days in any 90 days period.</p> <p>For redemption requests placed during the restriction period the following provisions will be applicable:</p> <p>(a) For redemption requests upto Rs. 2 lakhs the above-mentioned restriction will not be applicable; and</p> <p>(b) Where redemption requests are above Rs. 2 lakhs, AMCs shall redeem the first Rs. 2 lakhs without such restriction and remaining part over and above Rs. 2 lakhs shall be subject to such restriction.</p> <p>AMC / Trustee reserves the right to change / modify the provisions of right to limit Redemption / switch-out of units of the Scheme(s) pursuant to direction/ approval of SEBI.</p> <p>Pledge or Hypothecation of Units:</p> <p>Units under the Scheme may be offered as security by way of a pledge / charge in favour of scheduled banks, financial institutions, non-banking finance companies (NBFCs) or at the discretion of the AMC. The AMC and / or the Registrar will note and record the pledge of Units. The AMC shall mark a lien only upon receiving the duly completed form and documents, as it may require. Disbursement of the loans will be at the entire discretion of the bank / financial institution / NBFC etc and the Fund/AMC assumes no responsibility for that. The Pledgor will not be able to redeem Units that are pledged until the entity to which the Units are pledged provides a written authorization to the Mutual Fund that the pledge / lien charge may be removed. As long as the Units are pledged, the Pledgee will have complete authority to redeem such Units with or without Income Distribution Cum Capital Withdrawal /reinvested units thereon as per the arrangements between the pledger and pledgee.</p>
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	<p>Transfer of Units:</p> <p>A. Transfer of Units held in Demat Mode:</p> <p>Units shall be freely transferable. In case, the units are with the depository held in Demat mode, such units will be transferable in accordance with the provisions of the Securities and Exchange Board of India (Depositories and Participants) Regulations, 1996. Pursuant to para no 14.4.4 of SEBI Master Circular dated June 27, 2024, units under the Scheme are freely transferable from one demat account to another demat account. In case, a person becomes a holder of Units by operation of law or upon enforcement/invocation of pledge, the AMC shall, subject to production of such satisfactory evidence and submission of such documents by the transferee, proceed to effect the transfer, if the intended transferee is otherwise eligible to hold the Units of the Scheme concerned.</p> <p>B. Transfer of units held in non-demat mode (SOA):</p> <p>In accordance with AMFI Best Practices Guidelines Circular No.116/ 2024-25 dated August 14, 2024, the facility for transfer of units held in SOA (Statement of Account) shall be provided to the Unitholders under the following three categories:</p> <ul style="list-style-type: none"> (i) Surviving joint unitholder, who wants to add new joint holder(s) in the folio upon demise of one or more joint unitholder(s). (ii) A nominee of a deceased unitholder, who wants to transfer the units to the legal heirs of the deceased unitholder, post the transmission of units in the name of the nominee. (iii) A minor unitholder who has turned a major and has changed his/her status from minor to major, wants to add the name of the parent / guardian, sibling, spouse etc. in the folio as joint holder(s). <p>Partial transfer of units held in a folio shall be allowed. If the request for transfer of units is</p>
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	<p>lodged on the record date, the IDCW payout/ reinvestment shall be made to the transferor.</p> <p>To mitigate the risk, redemption under the transferred units shall not be allowed for 10 days from the date of transfer. This will enable the investor to revert in case the transfer is initiated fraudulently.</p> <p>Mode of submitting / accepting the Transfer Request:</p> <p>The facility for transfer of units held in SOA mode shall be available only through online mode via the transaction portals of the RTAs and the MF Central, i.e., the transfer of units held in SOA mode shall not be allowed through physical/ paper-based mode or via the stock exchange platforms, MFU, channel partners and EOPs etc.</p> <p>Pre-Requisites:</p> <ul style="list-style-type: none"> • The surviving unit holder /nominee/minor unitholder who has turned major, should be registered as the rightful unitholder of the units in the folio to be eligible to apply for transfer of units held in SOA mode. • There should be no “lien” or freeze on the units being transferred for any reason whatsoever. Also, the Units should not be under any lock-in period. • The transferee(s) should mandatorily be an individual / individual(s) with a valid folio in the mutual fund in which the transferor wishes to transfer the units. Transferee should be eligible to hold the Units as per the respective SID and fulfil any other regulatory requirement as may be applicable. • The primary holder, Plan, Option, and the ARN (in case of Regular Plan) in the transferor’s Folio shall remain unchanged upon transfer of units in the transferee folio.
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	<p>Payment of Stamp duty on Transfer of Units:</p> <ul style="list-style-type: none"> (a) The Stamp duty for transfer of units, if/where applicable, shall be payable by the transferor. (b) For calculation of the amount of stamp duty, the consideration value will be calculated as per the last available NAV (irrespective of the amount of consideration mentioned by the transferor in the transfer request). (c) The stamp duty if/where applicable, shall be collected by the RTAs from the transferor through online mode by ensuring that the payment is received from the bank account registered in the folio. <p>AMFI best practice circular no. 119/2025-26 dated May 08, 2025 has extended the said facility of transfer of units held in SOA mode to all the investors under Resident/Non-resident individual category.</p> <p>Process work flow:</p> <ol style="list-style-type: none"> 1. The transferor will login to the RTA or MF Central website, select the appropriate menu for transfer of units held in SoA mode, and enter the Folio number of transferor from which the units are to be transferred. 2. The facility to select the folio for transfer of units will be enabled only in the folio in which the units have been duly transmitted or in which the status of the minor has been duly updated as major in the RTA database. 3. The details of KYC + PAN status of transferor(s) and compliance of all other mandatory requirements will be validated by the RTA. 4. If the KYC status of any of the holder is other than "Validated", the system shall not allow the user to proceed further, and a suitable message shall be displayed on the screen (including the link / steps for getting the KYC validated).
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	<ol style="list-style-type: none"> 5. If the KYC status is 'Validated', the system shall allow the transferor to proceed and choose the scheme name (from a drop-down menu) under the transferor's Folio, and enter the number of units to be transferred. 6. The System shall validate if the Units are under any lock-in or lien and are free from any freeze etc. 7. If the Units are found to be under lock-in (except for the lock put in by RTA for internal reasons) / lien / freeze etc., the transfer request will be rejected, and a suitable message shall be displayed on the screen, and simultaneously the transferor shall also be notified via email and SMS. 8. If the units are free from any freeze etc., the transferor will be prompted to enter the folio number of the transferee and the reason for transferring the units. 9. The reason for transferring the units shall need to be selected by the transferor from a drop-down menu (to ensure accuracy) with following reasons – <ol style="list-style-type: none"> (i) Surviving joint unitholder wants to add new joint holder in the folio following the demise of one of the unitholders. (ii) Nominee of a deceased unitholder wants to transfer the units to the legal heirs of the deceased unitholder. (iii) Minor unitholder who has turned a major & has changed the status to major wants to add the name of the parent / guardian / sibling/spouse in the folio. 10. The RTA system will validate the details of KYC + PAN status of the transferee(s) and compliance with all other mandatory requirements. 11. If the folios of both the transferor and the transferee are found to be eligible for transfer, the RTA shall send an OTP to the mobile number/s and email id/s of the transferor/s on the registered contact details.
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	<p>In case of joint transferor/s, i.e., if the folio is held jointly, the RTA shall send the OTP to the mobile number/s and email id/s of each of the joint holder/s as registered in KRA / KYC database.</p> <ol style="list-style-type: none"> 12. The RTA system will send two different OTPs to the email address and the mobile number of the transferor, who needs to enter both the OTPs, which shall be duly validated by the RTA. 13. If the OTP is not validated within specified time (say 30 minutes), the transaction shall be aborted and the transfer request shall be automatically rejected, and a suitable message shall be displayed on the screen, and simultaneously the transferor shall also be notified via email and SMS. 14. Post successful validation of the OTP by the transferor(s), the RTA system shall display the stamp duty (if/where applicable) payable by the transferor based on the last available NAV, and the transferor/s shall be prompted to make the payment of stamp duty online at this stage from his registered bank account. 15. RTA shall confirm the receipt of funds towards payment of stamp duty made by the transferor. 16. Once the RTA verifies and confirms that the transferor has made the payment for requisite stamp duty, the RTA shall effect the transfer of units into the folio of the transferee within 2 working days. 17. The transfer of units will be processed on FIFO basis, as is being done in respect of redemption/ switch out transactions / off-market transfer etc. 18. Thereafter the RTA shall issue the SoA to the transferor as well as the transferee with suitable narration for the units transferred out in the transferor's SOA/ units transferred in, in the transferee's SOA. 19. As is the case with off-market transfer of demat units, transfer of units in SoA mode will also be considered for reporting in SFT in the Income Tax
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	<p>portal. RTA shall report these transfers based on date of processing transfer with gain computed based on the consideration amount. The transferor may use this only for reference and should file returns using the actual gain and applicable TDS on which AMC/RTA will not have any control.</p>
<p>Cut off timing for subscriptions/redemptions/ switches This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p>	<p>The Cut-off time for subscriptions/redemptions/ switches is 3 pm and the Applicable NAV will be as under:</p> <p>Subscriptions/Purchases including Switch - ins:</p> <p>The following cut-off timings shall be observed by the Mutual Fund in respect of purchase of units of the Scheme and the following NAVs shall be applied for such purchase:</p> <ol style="list-style-type: none"> 1. Where the application is received upto 3.00 pm on a Business day and funds are available for utilization before the cut-off time - the closing NAV of the Business day shall be applicable; 2. Where the application is received after 3.00 pm on a Business day and funds are available for utilization on the same day or before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable; <p>Irrespective of the time of receipt of application, where the funds are not available for utilization before the cutoff time without availing any credit facility, the closing NAV of the day on which the funds are available for utilization shall be applicable.</p> <p>Allotment of Units under the Scheme for Purchase/Switch-in/Systematic Transactions:</p> <ol style="list-style-type: none"> 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

	<p>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.</p> <p>3. In case of systematic transactions, NAV will be applied basis realization of funds in the scheme account. This shall be applicable for all systematic transactions (Systematic Investment Plans as well as for Systematic Transfer Plans) irrespective of amount and registration date of the systematic transactions.</p> <p>Please note that where funds are transferred/received first and application is submitted thereafter, date and time of receipt of the application shall be considered for NAV applicability</p> <p>Transactions through online facilities / electronic modes:</p> <p>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.</p> <p>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.</p> <p>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.</p>
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	<p>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.</p> <p>Exchange Platforms & MFU:</p> <p>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.</p>
<p>Minimum amount for purchase/redemption/switches (mention the provisions for ETFs, as may be applicable, for direct subscription/redemption with AMC.</p>	<p>Minimum amount for purchase/redemption/switches is given in Part I-Highlight Summary of the Scheme.</p> <p><u>Minimum Application Amount:</u></p> <p>During NFO: Rs. 5,000 and in multiples of Rs. 1/- thereafter.</p> <p>On continuous basis: Rs. 5,000 and in multiples of Rs 1/- thereafter.</p> <p><u>Minimum Switch-in to the scheme:</u></p> <p>During NFO: Rs. 5,000 and in multiples of Rs 1/- thereafter.</p> <p>On continuous basis: Rs. 5,000 and in multiples of Rs. 1/- thereafter</p> <p>Depending upon the minimum subscription/ application amount criteria of the targeted scheme, the switch-in would be processed. During NFO, the auto switch facility would be provided to the Investors.</p>

	<p><u>Minimum Additional Purchase Amount:</u> Rs. 1000 and in multiples of Rs. 1/- thereafter</p> <p>The units will be allotted on the investment/switched-in amount after netting off the applicable Stamp Duty which is presently 0.005% of net investment amount.</p> <p>The minimum investment is applicable at the respective Plans/Subplans/Options/ Sub-options level i.e. Growth, Income Distribution cum Capital Withdrawal (IDCW).</p> <p>There is no minimum and maximum limit on the amount/units which can be redeemed/switched-out. The investor is free to redeem any or all units outstanding in his/her/their folio.</p> <p>Note: The minimum investment/additional investment amount/ redemption amount clause shall not be applicable in the case of investments by designated employees pursuant to Para-no 6.10 of SEBI Master Circular dated June 27, 2024 on Mutual Funds and circulars/clarifications issued thereunder.</p>
Accounts Statements	<p>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).</p> <p>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.</p> <p>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</p>

	<p>securities held in dematerialized form across demat accounts, if applicable.</p> <p>For further details, refer SAI.</p>
Dividend/ IDCW	<p>The payment of dividend/IDCW to the unitholders shall be made within 7 working days from the record date.</p>
Redemption	<p>The redemption or repurchase proceeds shall be dispatched to the unitholders within 3 working days from the date of redemption or repurchase.</p> <p>For list of exceptional circumstances refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024. A penal interest of 15% per annum or such other rate as may be prescribed by SEBI from time to time will be paid in case the redemption proceeds are not dispatched/remitted within 3 working days of the date of Redemption request.</p> <p>For list of exceptional circumstances refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024.</p>
Bank Mandate	<p>As per the directives issued by SEBI, it is mandatory for applicants to mention their bank account numbers in their applications for purchase or redemption of Units.</p> <p>All cheques and bank drafts accompanying the application form should contain the application form number on its reverse.</p> <p>For all fresh purchase transactions made by means of a cheque, where the account on which the cheque is drawn for purchase of units differs from the bank mandate account provided in the application, a copy of blank/cancelled cheque of bank mandate account is required to be provided. This condition is also applicable to all fresh purchase transactions made by means of a Demand Draft.</p> <p>In case of failure of this condition, the application will be rejected as it will be treated as third party payment.</p>

	<p>In case of SIP application without cheque, original cancelled cheque/copy of cheque should be attached. In case of failure, the AMC reserves the right to reject the application. Further, the AMC will not be liable in case the redemption/ IDCW proceeds are credited to wrong account in absence of above cheque copy.</p> <p>Investor/s or / Unit Holder/s are requested to note that any one of the following documents (of the mandated bank account) shall be submitted by the investor/s or / Unit Holder/s, in case the cheque provided along with fresh subscription / new folio creation does not belong to the bank mandate specified in the application form:</p> <ol style="list-style-type: none"> 1. Original cancelled cheque having the First Holder Name printed on the cheque or; 2. Original bank statement reflecting the First Holder Name, Bank Account Number and Bank Name as specified in the application or; 3. Photocopy of the bank statement / bank pass book of the investor duly attested by the bank manager and bank seal preferably with designation and employee number or; 4. Photocopy of the bank statement / passbook / cancelled cheque copy duly attested by the AMC / Registrar of the Fund ('RTA') branch officials after verification of original bank statement / passbook / cheque shown by the investor or their representative or; 5. Confirmation by the bank manager with seal, on the bank's letter head with name, designation and employee number confirming the investor details and bank mandate information.
Delay in payment of redemption/repurchase proceeds/dividend	The Asset Management Company shall be liable to pay interest to the unitholders at rate as specified vide clause 14.2 of SEBI Master

	<p>Circular for Mutual Funds dated June 27, 2024 by SEBI for the period of such delay.</p> <p>Delay in payment of IDCW proceeds: As per Chapter 11 of the Master Circular, or as amended from time to time, the AMC shall dispatch payment of the IDCW proceeds within 7 working days from the record date. However, in the event of failure to dispatch/credit the IDCW proceeds within the above time, interest @ 15% per annum or such rate as may be specified by SEBI, would be paid to the Unit holders for the period of delay from the stipulated period for the dispatch/payment of IDCW payments.</p> <p>Delay in payment of redemption / repurchase proceeds: As per Para 14.1.1 of the Master Circular, or as amended from time to time, the AMC shall transfer the redemption / repurchase proceeds within 3 working Days*, from the date of acceptance of redemption request at any of the Investor Service Centers. In the event of failure to dispatch the redemption proceeds within the above time, the Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @15% per annum). SEBI has further advised the mutual funds that in the event of payment of interest to the Unit holders, such Unit holders should be informed about the rate and the amount of interest paid to them.</p> <p><i>* As per AMFI circular no. AMFI/35P/MEM-COR/74/2022-23 dated January 16, 2023, in case of exceptional situations the AMC might follow the additional timelines for making redemption payments. For further information, please refer to the SAI.</i></p>
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	<p>As per para 14.3 of SEBI Master circular dated June 27, 2024 issued by SEBI, the unclaimed redemption and IDCW amounts that are currently allowed to be deployed only in call money market or money market instruments, shall also be allowed to be invested in a separate plan of only Overnight scheme / Liquid scheme / Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts.</p>

	<p>Provided that such schemes where the unclaimed redemption and IDCW amounts are deployed shall be only those Overnight scheme/ Liquid scheme / Money Market Mutual Fund schemes which are placed in A-1 cell (Relatively Low Interest Rate Risk and Relatively Low Credit Risk) of Potential Risk Class matrix as per para 14.3.2 of SEBI master Circular dated June 27, 2024. AMC's shall not be permitted to charge any exit load in this plan and TER (Total Expense Ratio) of such plan shall be capped as per the TER of direct plan of such scheme or at 50bps whichever is lower."</p> <p>The investment management fee charged by the AMC for managing such unclaimed amounts shall not exceed 50 basis points. Investors claiming these amounts during a period of three years from the due date shall be paid at the prevailing NAV. After a period of three years, this amount shall be transferred to a pool account and the investors can claim the said amounts at the NAV prevailing at the end of the third year. Income earned on such funds shall be used for the purpose of investor education. The AMC shall make a continuous effort to remind investors through letters to take their unclaimed amounts.</p>
Disclosure w.r.t investment by minors	<p>Following is the process for investments made in the name of a Minor through a Guardian: -</p> <ol style="list-style-type: none"> 1. Payment for investment by minor in any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities. 2. Mutual Fund will send an intimation to Unit holders advising the minor (on attaining majority) to submit an

	<p>application form along with prescribed documents to change the status of the account from 'minor' to 'major'.</p> <p>3. 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 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.</p> <p>4. 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. He will be allowed to transact, once he submits the requirement documents on attaining the age of majority.</p> <p>Email ID & Mobile Number Investors should provide their own email address and mobile number to enable AMC for speed and ease of communication in a convenient and cost-effective manner, and to help prevent fraudulent transactions.</p>
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H. Any other disclosure in terms of Consolidated Checklist on Standard Observations:

1. Requirement of minimum investors/ investment in the Scheme (Applicability for an open-ended scheme):

The Scheme/ plan (at portfolio level) shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme/ Plan(s). In case the Scheme / Plan(s) does not have a minimum of 20 investors in the stipulated period, the provisions of Regulation 39(2)(c) of the SEBI (MF Regulations) would become applicable automatically without any reference from SEBI and accordingly the Scheme / Plan(s) shall be wound up and the units would be redeemed at applicable NAV. For details, kindly refer SAI.

2. Special Considerations:

- (A) Prospective investors in this Scheme should educate themselves or seek professional advice on:
- a) Legal requirements or restrictions relating to the acquisition, holding, disposal, or redemption of Units within their jurisdiction of nationality, residence, ordinary residence and domicile or under the laws of any jurisdiction to which they are subject; and
 - b) Tax provisions on investments in the Scheme, capital gains, and other tax consequences relevant to their acquisition, holding or disposal, whether by way of sale or redemption of Units.
- (B) Prospective investors should not construe the contents hereof as advice relating to legal, taxation or investment matters and are advised to consult their own professional advisor(s) relating to the subscription, gifting, acquisition, holding, disposal (sale, transfer, switch or redemption or conversion into money) of Units and to the treatment of income (if any), capitalization, capital gains, any distribution, and other tax consequences within their jurisdiction of nationality, residence, domicile etc. or under the laws of any jurisdiction to which they are subject to.
- (C) The tax benefits described in this SID / in the SAI are as available under the prevailing taxation laws, which or whose interpretation may change from time to time. As is the case with any investment, there can be no guarantee that the current tax position or the tax position prevailing at the time of an investment in the Scheme will not undergo change. In view of the individual nature of tax consequences, each Unit holder is advised to consult his / her / their own professional tax advisor.
- (D) The AMC or its Sponsor or Shareholders or their associates, group entities may either directly or indirectly invest in this Scheme and / or any other Scheme, present or future, and such investment could be substantial. If these entities decide to offer a substantial portion of such investment for repurchase/redemption, it may have an adverse impact on the NAV of Units.
- (E) Neither this SID nor the Units being offered have been registered in any jurisdiction outside India. The distribution of this SID in certain jurisdictions may be restricted or subject to registration requirements and, accordingly, persons who come into possession of this SID are required to inform themselves about, and to observe, any such restrictions, as may be applicable. This SID does not constitute an offer or solicitation to any person within such jurisdiction and further are not being marketed in any such jurisdiction. The Trustee may compulsorily redeem any Units held directly or beneficially in contravention of these prohibitions.
- (F) It is the responsibility of any person in possession of this SID and of any person wishing to apply for Units pursuant to this SID to be informed of and to observe, all applicable laws and Regulations of such relevant jurisdiction including not subscribing to Units if so prohibited by their home jurisdiction.

- (G) The Scheme may disclose details of the investor's account and transactions there under to intermediaries whose stamp appears on the investor's application form. Additionally, the Scheme may disclose such details to the bankers, as may be necessary for the purpose of effecting payments to the investor. The Scheme may also disclose such details to regulatory and statutory authorities / bodies as may be required or necessary as per provisions of law.
- (H) Right to limit redemptions: The Board of AMC and Trustee, may in the general interest of the Unit holders of the Scheme, keeping in view circumstances / unsure conditions as mentioned under para 1.12 of SEBI Master circular dated June 27, 2024, limit the total number of Units which may be redeemed on any Business Day. For details please refer "Right to Limit Redemption".
- (I) The Scheme will dispatch redemption proceeds within 3 working Days from the acceptance of the Redemption request.
- (J) Pursuant to the Provisions of Prevention of Money Laundering Act, 2002, if after due diligence, the AMC believes that any transaction is suspicious in nature as regards money laundering, failure to provide required documentation, information, etc. the AMC shall have absolute discretion to report such suspicious transactions to FIU-IND and / or to freeze the folios of the investor(s), reject any application(s) / allotment of units and effect mandatory redemption of unit holdings of the investor(s) at the applicable NAV subject to payment of exit load, if any.

(K) Indicative yield/ portfolio

The Fund/ AMC and its empanelled brokers /distributors have not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/ portfolio with regard to the Scheme.

XI. OTHER DETAILS

- A. In case of Fund of Funds Scheme, Details of Benchmark, Investment Objective, Investment Strategy, TER, AUM, Year wise performance, Top 10 Holding/ link to Top 10 holding of the underlying fund should be provided.**

Since the scheme is not a Fund of Fund Scheme and hence, the above disclosure are not applicable.

- B. Periodic Disclosures such as Half yearly disclosures, half yearly results, annual report.**

1. Monthly/Half yearly Portfolio Disclosures:

Bank of India Mutual Fund will disclose portfolio (along with ISIN) in user friendly and downloadable spreadsheet format, as on the last day of the month/half year for all their

schemes on its website and on the website of AMFI within 10 days from the close of each month/half year.

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

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

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

2. Half Yearly Financial Results:

The mutual fund shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on its website and an advertisement disclosing the hosting of such financial results on its website, in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the mutual fund is situated.

Heading	AMC website Link
Half Yearly Financial Result	https://www.boimf.in/regulatory-reports/financials

3. Annual Report:

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

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

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

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

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

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

4. Monthly Disclosure of Average Assets Under Management (AAUM):

The AMC shall disclose on a monthly basis the AAUM as per the parameters prescribed by SEBI, on its website within 7 working days from the end of the month.

The Link of the AMC website for Monthly Disclosure of Average Assets Under Management (AAUM) is <https://www.boimf.in/regulatory-reports/aum-report>.

5. Scheme Summary Document:

In terms of the requirement of SEBI vide its letter dated December 28, 2021, the AMC shall prepare a Scheme Summary Document for all the schemes which shall be updated on a monthly basis or on changes to the details and the same shall be uploaded on the websites of the AMC, AMFI and Stock Exchanges.

The Link of the AMC website for Scheme Summary Document is <https://www.boimf.in/investor-corner#t7>.

6. Risk-o-meter:

In terms of para 17.4 of SEBI master circular dated June 27, 2024, the following shall be applicable:

- Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme.
- Mutual Funds shall disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on their website and AMFI website.
- Mutual Funds shall publish a table of scheme wise changes in Risk-o-meter in scheme wise Annual Reports and Abridged summary.

iv. The Risk-o-meter of the fund/s is/are evaluated on monthly basis and any changes to Risk-o-meter are disclosed vide addendum on monthly basis, to view the latest addendum on Risk-o-meter, please visit link: <https://www.boimf.in/regulatory-reports/addenda-notice>.

7. Investment by the Designated Employees of AMC in the Scheme:

Pursuant to para 6.10 of SEBI Master circular dated June 27, 2024 pertaining to 'Alignment of interest of Designated Employees of AMC's with the Unitholders of the Mutual Fund Schemes', investors are requested to note that a part of compensation of the Designated Employees of AMC, as defined by SEBI, shall be mandatorily invested in units of the schemes in which they have a role/oversight effective October 01, 2021. Further, investors are requested to note that such mandatory investment in units of the scheme shall be made on the day of payment of salary and in proportion to the AUM of the schemes in which such Designated Employee has a role/oversight. AMC shall ensure compliance with the provisions of the said circular and further, the disclosure of such investment shall be made at monthly aggregate level showing the total investment across all relevant employees in scheme on website of AMC (Link:<https://www.boimf.in/regulatory-reports/scheme-wise-investment-of-designated-employees>). Further, in accordance with the said regulatory requirement, the minimum application amount and minimum redemption amount as specified for the scheme will not be applicable for investment made in scheme in compliance with the aforesaid guidelines.

8. NAV disclosure:

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.

C. Transparency/NAV Disclosure (Details with reference to information given in Section I)

Transaction charges and stamp duty-

Transaction Charge:

Transaction charges shall be deducted for applications for purchase/subscription received through distributor/ agent as under (only if that distributor / agent has opted to receive the transaction charges):

Investor Type	Transaction Charges
New Investor (First Time Mutual Fund Investor)	Transaction charge of Rs.150/-for per purchase / subscription of Rs.10,000 and above will be deducted from the subscription amount and paid to the distributor/agent of the first time investor. The balance of the subscription amount shall be invested
Existing Investor	Transaction charge of Rs.100/-for per purchase / subscription of Rs.10,000 and above will be deducted from the subscription amount and paid to the distributor/agent of the first time investor. The balance of the subscription amount shall be invested.

Stamp Duty:

Pursuant to Notification No. S.O. 1226(E) and G.S.R. 226(E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of The Finance Act, 2019, notified on February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India, a stamp duty @0.005% of the transaction value of units would be levied on applicable mutual fund inflow transactions, with effect from July 1, 2020. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase transactions (including Reinvestment of Income Distribution cum capital withdrawal and Transfer of Income Distribution cum capital withdrawal) to the unitholders would be reduced to that extent.

Further details are provided in SAI.

D. Associate Transactions- Please refer to Statement of Additional Information (SAI)

E. Taxation- For details on taxation please refer to the clause on Taxation in the SAI apart from the following:

	Resident Investor	Non-Resident Investor
Tax on Income Distribution	As per applicable rates	20% (plus applicable surcharge and cess)
Long Term Capital Gain		
Listed Units	12.5% without Indexation**	12.5% without foreign currency and indexation benefit **
Unlisted Units	12.5% without Indexation**	12.5% without foreign currency and indexation benefit
Short Term Capital Gain		
Listed Units	20% (plus applicable surcharge and cess)	20% (plus applicable surcharge and cess)
Unlisted Units	As per applicable rates (plus applicable surcharge and cess)	As per applicable rates (plus applicable surcharge and cess)

**The Finance Act 2023 has removed indexation benefit on long term capital gain for the investment made in specified mutual fund schemes with effect from 1 April 2023. In such a case, any capital gains would be considered as short term in nature and taxed as per applicable tax rate slab of the investor irrespective of the holding period. This provision is applicable for any investments made on or after 1st April 2023.

The FA 2024 has amended the definition of Specified Mutual Funds under section 50AA of the Act which shall be effective from FY 2025-26 to mean:

- (i) a mutual fund scheme which invests more than sixty five percent of its total proceeds in debt and money market instruments; or
- (ii) a fund which invests sixty-five per cent or more of its total proceeds in units of fund referred above.

For further details on Taxability please refer to clause of Taxation in the SAI.

F. **Rights of Unitholders-** Please refer to SAI for details.

G. **List of official points of acceptance:** Details to be uploaded and updated on a functional website link

The Link of the AMC website for List of official point of acceptance is
(<https://www.boimf.in/branch-locator>)

H. **Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations For Which Action May Have Been Taken Or Is In The Process Of Being Taken By Any Regulatory Authority:**

The above details have been made available on AMC website:

(Link: <https://www.boimf.in/siddisclosures/penalties-and-pending-litigation-or-proceedings>)

Any dispute arising out of this document shall be subject to the exclusive jurisdiction of the Courts in India. Statements in this SID are, except where otherwise stated, based on the law and practice currently in force in India, and are subject to changes therein.

Updation of SID and KIM- All information in the Scheme Information Document and KIM shall be updated, considering the above observations, 30 days before the launch of the scheme.

Trustee's approval: The Trustee had approved the Scheme Information Document of Bank of India Business Cycle Fund on May 16, 2024. The Trustee had ensured that Bank of India Business Cycle Fund approved by them is a new product offered by Bank of India Mutual Fund and is not a minor modification of the existing scheme/fund/product.

Notwithstanding anything contained in this Scheme Information Document, the provisions of the Securities & Exchange Board of India (Mutual Funds), Regulations, 1996 and the guidelines thereunder shall be applicable.

For and on behalf of the Board of Directors of
Bank of India Investment Managers Private Limited
(Investment Manager for Bank of India Mutual Fund)

Sd/-
Mohit Bhatia
Chief Executive Officer
Date: May 30, 2025

Bank of India Investment Managers Private Limited Investor Service Centers (ISC)/Official Point of Acceptance (OPA):

City	Address
Ahmedabad	Office No. 604 6th Floor, Building Name - Sun Square, C. G. Road, Navrangpura, Ahmedabad - 380006
Bangalore	14/2 Rajesh Chambers, Brunton road, Ashok Nagar, MG road, Craig park layout, Bangaluru- 560025.
Chandigarh	205, Megabyte Business Centre, SCO-333-334, Ist Floor, Sec-35B Chandigarh - 160 022
Chennai	Cabin No. 308, Apeejay Business Center No: 39/12, Haddows Road, Nungambakkam, Chennai -600 034
Jaipur	Office no.154, 1st Floor, Ganpati Plaza, M I Road, Jaipur - 302001
Kolkata	OM Tower, Room No.- 1008, 32, Jawahar Lal Nehru Road, 25-A, Shakespeare Sarani, 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	B-104, Statesman House, Barakhamba Road, Connaught Place, New Delhi - 110 001
Patna	Office No. 406, 4th Floor, Ashiana Hariniwas Complex, Dark Bungalow Road, Bandar Bagicha, Frazer Road Area, Patna - 800001
Pune	Office Number - 303, 3rd Floor, Karan Selene Apartment, CTS No 851/2, Final Plot No 187/1, Bhandarkar Road, Pune - 411004
Vadodara	C -173 & 176 1St Floor Emerald One Building, Jetalpur road, Jetalpur, Vadodara - 390007
Secunderabad	First Floor, Legend Plaza, GHMC no 1-7-79-A and B, 1-7-95 to 111, Mandalay Line, Penderghast Road, Secunderabad - 500003
Nashik	Office No. - 105, B- Wing ABH Capital, Opposite Ramayan Bungalow, Tilakwadi, Nashik-422001

KFin Technologies Limited point of acceptance:

Branch Name	Zone	Region	State	Address
Bangalore	South	Bangalore	Karnataka	Kfin Technologies Ltd No 35 Puttanna Road Basavanagudi Bangalore 560004
Belgaum	South	Bangalore	Karnataka	Kfin Technologies Ltd Premises No.101 Cts No.1893 Shree Guru Darshani Tower Anandwadi Hindwadi Belgaum 590011
Bellary	South	Bangalore	Karnataka	Kfin Technologies Ltd Ground Floor 3Rd Office Near Womens College Road Beside Amruth Diagnostic Shanthi Archade Bellary 583103
Davangere	South	Bangalore	Karnataka	Kfin Technologies Ltd D.No 162/6 1St Floor 3Rd Main P J Extension Davangere Taluk Davangere Manda Davangere 577002
Gulbarga	South	Bangalore	Karnataka	Kfin Technologies Ltd H No 2-231 Krishna Complex 2Nd Floor Opp. Opp. Municipal Corporation Office Jagat Station Main Road Kalaburagi Gulbarga 585105
Hassan	South	Bangalore	Karnataka	Kfin Technologies Ltd Sas No: 490 Hemadri Arcade 2Nd Main Road Salgame Road Near Brahmins Boys Hostel Hassan 573201
Hubli	South	Bangalore	Karnataka	Kfin Technologies Ltd R R Mahalaxmi Mansion Above Indusind Bank 2Nd Floor Desai Cross Pinto Road Hubballi 580029
Mangalore	South	Bangalore	Karnataka	Kfin Technologies Ltd Shop No - 305 Marian Paradise Plaza 3Rd Floor Bunts Hostel Road Mangalore - 575003 Dakshina Kannada Karnataka
Margoa	South	Bangalore	Goa	Kfin Technologies Ltd Shop No 21 Osia Mall 1St Floor Near Ktc Bus

Branch Name	Zone	Region	State	Address
				Stand Sgdpa Market Complex Margao - 403601
Mysore	South	Bangalore	Karnataka	Kfin Technologies Ltd No 2924 2Nd Floor 1St Main 5Th Cross Saraswathi Puram Mysore 570009
Panjim	West	Bangalore	Goa	Kfin Technologies Ltd H. No: T-9 T-10 Affran Plaza 3Rd Floor Near Don Bosco High School Panjim 403001
Shimoga	South	Bangalore	Karnataka	Kfin Technologies Ltd Jayarama Nilaya 2Nd Corss Mission Compound Shimoga 577201
Ahmedabad	West	Baroda	Gujarat	Kfin Technologies Ltd Office No. 401 On 4Th Floor Abc-I Off. C.G. Road - Ahmedabad 380009
Anand	West	Baroda	Gujarat	Kfin Technologies Ltd B-42 Vaibhav Commercial Center Nr Tvs Down Town Shrow Room Grid Char Rasta Anand 380001
Baroda	West	Baroda	Gujarat	Kfin Technologies Ltd 1St Floor 125 Kanha Capital Opp. Express Hotel R C Dutt Road Alkapuri Vadodara 390007
Bhavnagar	West	Baroda	Gujarat	Kfin Technologies Ltd 303 Sterling Point Waghawadi Road - Bhavnagar 364001
Gandhidham	West	Baroda	Gujarat	Kfin Technologies Ltd Shop # 12 Shree Ambica Arcade Plot # 300 Ward 12. Opp. Cg High School Near Hdfe Bank Gandhidham 370201
Gandhinagar	West	Baroda	Gujarat	Kfin Technologies Ltd 138 - Suyesh solitaire, Nr. Podar International School, Kudasani, Gandhinagar- 382421 Gujarat

Branch Name	Zone	Region	State	Address
Rajkot	West	Baroda	Gujarat	Kfin Technologies Ltd 302 Metro Plaza Near Moti Tanki Chowk Rajkot Rajkot Gujarat 360001
Surat	West	Baroda	Gujarat	Kfin Technologies Ltd Ground Floor Empire State Building Near Udhna Darwaja Ring Road Surat 395002
Chennai	South	Chennai	Tamil Nadu	Kfin Technologies Ltd 9Th Floor Capital Towers 180 Kodambakkam High Road Nungambakkam Chennai - 600 034
Calicut	South	Cochin	Kerala	Kfin Technologies Ltd Second Floor Manimuriyil Centre Bank Road Kasaba Village Calicut 673001
Cochin	South	Cochin	Kerala	Kfin Technologies Ltd Door No:61/2784 Second floor Sreelakshmi Tower Chittoor Road, Ravipuram Ernakulam-Kerala-682015
Kottayam	South	Cochin	Kerala	Kfin Technologies Ltd 1St Floor Csiascension Square Railway Station Road Collectorate P O Kottayam 686002
Trichur	South	Cochin	Kerala	Kfin Technologies Ltd 4Th Floor Crown Tower Shakthan Nagar Opp. Head Post Office Thrissur 680001
Trivandrum	South	Cochin	Kerala	Kfin Technologies Ltd, 3rdFloor, No- 3B TC-82/3417, CAPITOL CENTER, OPP SECRETARIAT, MG ROAD, TRIVANDRUM- 695001
Coimbatore	South	Coimbatore	Tamil Nadu	Kfin Technologies Ltd 3Rd Floor Jaya Enclave 1057 Avinashi Road - Coimbatore 641018
Erode	South	Coimbatore	Tamil Nadu	Kfin Technologies Ltd Address No 38/1 Ground Floor Sathy Road (Vctv Main Road) Sorna Krishna Complex Erode 638003

Branch Name	Zone	Region	State	Address
Madurai	South	Coimbatore	Tamil Nadu	Kfin Technologies Ltd No. G-16/17 Ar Plaza 1St Floor North Veli Street Madurai 625001
Pondicherry	South	Coimbatore	Pondicherry	Kfin Technologies Ltd No 122(10B) Muthumariamman Koil Street - Pondicherry 605001
Salem	South	Coimbatore	Tamil Nadu	Kfin Technologies Ltd No.6 Ns Complex Omalur Main Road Salem 636009
Tirunelveli	South	Coimbatore	Tamil Nadu	Kfin Technologies Ltd 55/18 Jeney Building 2Nd Floor S N Road Near Aravind Eye Hospital Tirunelveli 627001
Trichy	South	Coimbatore	Tamil Nadu	Kfin Technologies Ltd No 23C/1 E V R Road Near Vekkaiammam Kalyana Mandapam Putthur - Trichy 620017
Vellore	South	Coimbatore	Tamil Nadu	Kfin Technologies Ltd No 2/19 1St Floor Vellore City Centre Anna Salai Vellore 632001
Guwahati	East	Guwahati	Assam	Kfin Technologies Ltd Ganapati Enclave 4Th Floor Opposite Bora Service Ullubari Guwahati Assam 781007
Shillong	East	Guwahati	Meghalaya	Kfin Technologies Ltd Annex Mani Bhawan Lower Thana Road Near R K M Lp School Shillong 793001
Guntur	South	Hyderabad	Andhra Pradesh	Kfin Technologies Ltd 2Nd Shatter 1St Floor Hno. 6-14-48 14/2 Lane Arundal Pet Guntur 522002
Hyderabad	South	Hyderabad	Telangana	Kfin Technologies Ltd No:303 Vamsee Estates Opp: Bigbazaar Ameerpet Hyderabad 500016
Kurnool	South	Hyderabad	Andhra Pradesh	Kfin Technologies Ltd Shop No:47 2Nd Floor S Komda Shopping Mall Kurnool 518001

Branch Name	Zone	Region	State	Address
Nanded	West	Hyderabad	Maharashtra	Kfin Technologies Ltd Shop No.4 Santakripa Market G G Road Opp.Bank Of India Nanded 431601
Rajahmundry	South	Hyderabad	Andhra Pradesh	Kfin Technologies Limited, D.No: 6-7-7, Sri Venkata Satya Nilayam,1st Floor, Vadrevu vari Veedhi, T - Nagar, Rajahmundry AP- 533101
Solapur	West	Hyderabad	Maharashtra	Kfin Technologies Ltd Shop No 106. Krishna Complex 477 Dakshin Kasaba Datta Chowk Solapur- 413007
Tirupathi	South	Hyderabad	Andhra Pradesh	Kfin Technologies Ltd Shop No:18-1-421/F1 City Center K.T.Road Airtel Backside Office Tirupathi - 517501
Vijayawada	South	Hyderabad	Andhra Pradesh	Kfin Technologies Ltd Hno26-23 1st Floor Sundarammastreet Gandhinagar Krishna Vijayawada 520010
Visakhapatnam	South	Hyderabad	Andhra Pradesh	Kfin Technologies Ltd Dno : 48-10-40 Ground Floor Surya Ratna Arcade Srinagar Opp Roadto Lalitha Jeweller Showroom Beside Taj Hotel Ladge Visakhapatnam 530016
Warangal	South	Hyderabad	Telangana	Kfin Technologies Ltd Shop No22 Ground Floor Warangal City Center 15-1-237 Mulugu Road Junction Warangal 506002
Hyderabad(Gachibowli)	South	Hyderabad	Telangana	Kfin Technologies Ltd Selenium Plot No: 31 & 32 Tower B Survey No.115/22 115/24 115/25 Financial District Gachibowli Nanakramguda Serilingampally Mandal Hyderabad 500032
Akola	West	Indore	Maharashtra	Kfin Technologies Ltd Shop No 25 Ground Floor Yamuna Tarang Complex Murtizapur Road N.H. No- 6 Opp Radhakrishna

Branch Name	Zone	Region	State	Address
				Talkies Akola 444001 Maharashthra
Aurangabad	West	Indore	Maharashtra	Kfin Technologies Ltd Shop No B 38 Motiwala Trade Center Nirala Bazar Aurangabad 431001
Bhopal	West	Indore	Madhya Pradesh	Kfin Technologies Ltd Sf-13 Gurukripa Plaza Plot No. 48A Opposite City Hospital Zone-2 M P Nagar Bhopal 462011
Indore	West	Indore	Madhya Pradesh	Kfin Technologies Ltd. 101 Diamond Trade Center 3-4 Diamond Colony New Palasia Above Khurana Bakery Indore
Jabalpur	West	Indore	Madhya Pradesh	Kfin Technologies Ltd 2Nd Floor 290/1 (615-New) Near Bhavartal Garden Jabalpur - 482001
Nagpur	West	Indore	Maharashtra	Kfin Technologies Ltd Plot No. 2 Block No. B / 1 & 2 Shree Apratment Khare Town Mata Mandir Road Dharampeth Nagpur 440010
Nasik	West	Indore	Maharashtra	Kfin Technologies Ltd S-9 Second Floor Suyojit Sankul Sharanpur Road Nasik 422002
Ujjain	West	Indore	Madhya Pradesh	Kfin Technologies Ltd Heritage Shop No. 227 87 Vishvavidhyalaya Marg Station Road Near Icici Bank Above Vishal Megha Mart Ujjain 456001
Asansol	East	Kolkata	West Bengal	Kfin Technologies Ltd 112/N G. T. Road Bhanga Pachil G.T Road Asansol Pin: 713 303; Paschim Bardhaman West Bengal Asansol 713303
Bankura	East	Kolkata	West Bengal	Kfin Technologies Ltd Plot Nos- 80/1/Anatunchati Mahalla 3Rd Floor Ward No-24 Opposite P.C

Branch Name	Zone	Region	State	Address
				Chandra Bankura Town Bankura 722101
Bhilai	West	Kolkata	Chatisgarh	Kfin Technologies Ltd Office No.2 1St Floor Plot No. 9/6 Nehru Nagar [East] Bhilai 490020
Bhubaneswar	East	Kolkata	Orissa	Kfin Technologies Ltd A/181 Back Side Of Shivam Honda Show Room Saheed Nagar - Bhubaneswar 751007
Bilaspur	West	Kolkata	Chatisgarh	Kfin Technologies Ltd Shop.No.306 3Rd Floor Anandam Plaza Vyapar Vihar Main Road Bilaspur 495001
Bokaro	East	Kolkata	Jharkhand	Kfin Technologies Ltd City Centre Plot No. He-07 Sector-Iv Bokaro Steel City Bokaro 827004
Burdwan	East	Kolkata	West Bengal	Kfin Technologies Ltd Saluja Complex; 846 Laxmipur G T Road Burdwan; Ps: Burdwan & Dist: Burdwan-East Pin: 713101
Chinsura	East	Kolkata	West Bengal	Kfin Technologies Ltd No : 96 Po: Chinsurah Doctors Lane Chinsurah 712101
Cuttack	East	Kolkata	Orissa	Kfin Technologies Ltd Shop No-45 2Nd Floor Netaji Subas Bose Arcade (Big Bazar Building) Adjusent To Reliance Trends Dargha Bazar Cuttack 753001
Dhanbad	East	Kolkata	Jharkhand	Kfin Technologies Ltd 208 New Market 2Nd Floor Bank More - Dhanbad 826001
Durgapur	East	Kolkata	West Bengal	Kfin Technologies Ltd Mwav-16 Bengal Ambuja 2Nd Floor City Centre Distt. Burdwan Durgapur-16 Durgapur 713216
Gaya	East	Kolkata	Bihar	Kfin Technologies Ltd Property No. 711045129 Ground Floorhotel

Branch Name	Zone	Region	State	Address
				Skylark Swaraipuri Road - Gaya 823001
Jamshedpur	East	Kolkata	Jharkhand	Kfin Technologies Ltd Madhukunj 3Rd Floor Q Road Sakchi Bistupur East Singhbhum Jamshedpur 831001
Kharagpur	East	Kolkata	West Bengal	Kfin Technologies Ltd Holding No 254/220 Sbi Building Malancha Road Ward No.16 Po: Kharagpur Ps: Kharagpur Dist: Paschim Medinipur Kharagpur 721304
Kolkata	East	Kolkata	West Bengal	Kfin Technologies Ltd 2/1 Russel Street 4Thfloor Kankaria Centre Kolkata 70001 Wb
Patna	East	Kolkata	Bihar	Kfin Technologies Ltd, Flat No.- 102, 2BHK Maa Bhawani Shardalay, Exhibition Road, Patna-800001
Raipur	West	Kolkata	Chatisgarh	Kfin Technologies Limited, Office No- 401, 4th Floor, Pithalia Plaza, Fafadih Chowk, Raipur -492001
Ranchi	East	Kolkata	Jharkhand	Kfin Technologies Ltd Room no 103, 1st Floor, Commerce Tower,Beside Mahabir Tower,Main Road, Ranchi -834001
Rourkela	East	Kolkata	Orissa	Kfin Technologies Ltd 2Nd Floor Main Road Udit Nagar Sundargarh Rourekla 769012
Sambalpur	East	Kolkata	Orissa	Kfin Technologies Ltd First Floor; Shop No. 219 Sahej Plaza Golebazar; Sambalpur Sambalpur 768001
Siliguri	East	Kolkata	West Bengal	Kfin Technologies Ltd Nanak Complex 2Nd Floor Sevoke Road - Siliguri 734001
Agra	North	Lucknow	Uttar Pradesh	Kfin Technologies Ltd House No. 17/2/4 2Nd Floor Deepak Wasan

Branch Name	Zone	Region	State	Address
				Plaza Behind Hotel Holiday Inn Sanjay Place Agra 282002
Aligarh	North	Lucknow	Uttar Pradesh	Kfin Technologies Ltd 1St Floor Sevti Complex Near Jain Temple Samad Road Aligarh-202001
Allahabad	North	Lucknow	Uttar Pradesh	Kfin Technologies Ltd Meena Bazar 2Nd Floor 10 S.P. Marg Civil Lines Subhash Chauraha Prayagraj Allahabad 211001
Ambala	North	Lucknow	Haryana	Kfin Technologies Ltd 6349 2Nd Floor Nicholson Road Adjacent Kos Hospitalambala Cant Ambala 133001
Azamgarh	North	Lucknow	Uttar Pradesh	KFin Technologies Ltd Shop no. 18 Gr. Floor, Nagarpalika, Infront of Tresery office, Azamgarh, UP- 276001
Bareilly	North	Lucknow	Uttar Pradesh	Kfin Technologies Ltd 1St Floorrear Sidea -Square Building 54-Civil Lines Ayub Khan Chauraha Bareilly 243001
Begusarai	East	Lucknow	Bihar	KFin Technologies Limited, SRI RAM MARKET, KALI ASTHAN CHOWK, MATIHANI ROAD, BEGUSARAI, BIHAR - 851101
Bhagalpur	East	Lucknow	Bihar	Kfin Technologies Ltd 2Nd Floor Chandralok Complexghantaghar Radha Rani Sinha Road Bhagalpur 812001
Darbhanga	East	Lucknow	Bihar	KFin Technologies Limited, H No- 185, Ward No-13, National Statistical office Campus, Kathalbari, Bhandar Chowk , Darbhanga, Bihar - 846004
Dehradun	North	Lucknow	Uttaranchal	Kfin Technologies Ltd Shop No- 809/799 Street No-2 A Rajendra Nagar Near Sheesha Lounge Kaulagarh Road Dehradun-248001

Branch Name	Zone	Region	State	Address
Deoria	North	Lucknow	Uttar pradesh	Kfin Technologies Ltd K. K. Plaza Above Apurwa Sweets Civil Lines Road Deoria 274001
Faridabad	North	Lucknow	Haryana	Kfin Technologies Ltd A-2B 2Nd Floor Neelam Bata Road Peer Ki Mazar Nehru Groundnit Faridabad 121001
Ghaziabad	North	Lucknow	Uttar Pradesh	Kfin Technologies Ltd Ff - 31 Konark Building Rajnagar - Ghaziabad 201001
Ghazipur	North	Lucknow	Uttar Pradesh	Kfin Technologies Ltd House No. 148/19 Mahua Bagh Raini Katra- Ghazipur 233001
Gonda	North	Lucknow	Uttar Pradesh	Kfin Technologies Ltd H No 782 Shiv Sadan Iti Road Near Raghukul Vidyapeeth Civil Lines Gonda 271001
Gorakhpur	North	Lucknow	Uttar Pradesh	Kfin Technologies Ltd Shop No 8 & 9 4Th Floor Cross Road The Mall Bank Road Gorakhpur - 273001
Gurgaon	North	Lucknow	Haryana	Kfin Technologies Ltd No: 212A 2Nd Floor Vipul Agora M. G. Road - Gurgaon 122001
Gwalior	West	Lucknow	Madhya Pradesh	Kfin Technologies Ltd City Centre Near Axis Bank - Gwalior 474011
Haldwani	North	Lucknow	Uttaranchal	Kfin Technologies Ltd Shoop No 5 Kmvn Shopping Complex - Haldwani 263139
Haridwar	North	Lucknow	Uttaranchal	Kfin Technologies Ltd Shop No. - 17 Bhatia Complex Near Jamuna Palace Haridwar 249410
Jhansi	North	Lucknow	Uttar Pradesh	Kfin Technologies Ltd 1St Floor Puja Tower Near 48 Chambers Elite Crossing Jhansi 284001
Kanpur	North	Lucknow	Uttar Pradesh	Kfin Technologies Ltd 15/46 B Ground Floor Opp : Muir Mills Civil Lines Kanpur 208001

Branch Name	Zone	Region	State	Address
Lucknow	North	Lucknow	Uttar Pradesh	Kfin Technologies Ltd Ist Floor A. A. Complex 5 Park Road Hazratganj Thaper House Lucknow 226001
Mandi	North	Lucknow	Himachal Pradesh	Kfin Technologies Ltd House No. 99/11 3Rd Floor Opposite Gss Boy School School Bazar Mandi 175001
Mathura	North	Lucknow	Uttar Pradesh	Kfin Technologies Ltd Shop No. 9 Ground Floor Vihari Lal Plaza Opposite Brijwasi Centrum Near New Bus Stand Mathura 281001
Meerut	North	Lucknow	Uttar Pradesh	Kfin Technologies Ltd Shop No:- 111 First Floor Shivam Plaza Near Canara Bank Opposite Eves Petrol Pump Meerut-250001 Uttar Pradesh India
Mirzapur	North	Lucknow	Uttar Pradesh	Kfin Technologies Ltd Triveni Campus Near Sbi Life Ratanganj Mirzapur 231001
Moradabad	North	Lucknow	Uttar Pradesh	Kfin Technologies Ltd Chadha Complex G. M. D. Road Near Tadi Khana Chowk Moradabad 244001
Muzaffarpur	East	Lucknow	Bihar	Kfin Technologies Ltd First Floor Saroj Complex Diwam Road Near Kalyani Chowk Muzaffarpur 842001
Noida	North	Lucknow	Uttar Pradesh	Kfin Technologies Ltd F-21 2Nd Floor Near Kalyan Jewelers Sector-18 Noida 201301
Panipat	North	Lucknow	Haryana	KFin Technologies Ltd Shop No. 20 1St Floor Bmk Market Behind Hive Hotel G.T.Road Panipat-132103 Haryana
Renukoot	North	Lucknow	Uttar Pradesh	Kfin Technologies Ltd C/O Mallick Medical Store Bangali Katra Main Road Dist. Sonbhadra (U.P.) Renukoot 231217

Branch Name	Zone	Region	State	Address
Rohtak	North	Lucknow	Haryana	Kfin Technologies Ltd Office No:- 61 First Floor Ashoka Plaza Delhi Road Rohtak 124001.
Roorkee	North	Lucknow	Uttaranchal	KFin Technologies Ltd Near Shri Dwarkadhis Dharm Shala, Ramnagar, Roorkee-247667
Shimla	North	Lucknow	Himachal Pradesh	Kfin Technologies Ltd 1St Floor Hills View Complex Near Tara Hall Shimla 171001
Sitapur	North	Lucknow	Uttar Pradesh	Kfin Technologies Ltd 12/12 Surya Complex Station Road Uttar Pradesh Sitapur 261001
Solan	North	Lucknow	Himachal Pradesh	Kfin Technologies Ltd Disha Complex 1St Floor Above Axis Bank Rajgarh Road Solan 173212
Sultanpur	North	Lucknow	Uttar Pradesh	Kfin Technologies Ltd 1St Floor Ramashanker Market Civil Line - Sultanpur 228001
Varanasi	North	Lucknow	Uttar Pradesh	KFin Technologies Ltd D.64 / 52, G - 4 Arihant Complex , Second Floor ,Madhopur, Shivpurva Sagra ,Near Petrol Pump Varanasi -221010
Yamuna Nagar	North	Lucknow	Haryana	Kfin Technologies Ltd B-V 185/A 2Nd Floor Jagadri Road Near Dav Girls College (Uco Bank Building) Pyara Chowk - Yamuna Nagar 135001
Kolhapur	West	Mumbai	Maharashtra	Kfin Technologies Ltd 605/1/4 E Ward Shahupuri 2Nd Lane Laxmi Niwas Near Sultane Chambers Kolhapur 416001
Mumbai	West	Mumbai	Maharashtra	Kfin Technologies Ltd 6/8 Ground Floor Crossley House Near Bse (Bombay Stock Exchange)Next Union Bank Fort Mumbai - 400 001
Pune	West	Mumbai	Maharashtra	Kfin Technologies Ltd Office # 207-210 Second Floor Kamla Arcade

Branch Name	Zone	Region	State	Address
				Jm Road. Opposite Balgandharva Shivaji Nagar Pune 411005
Vashi	West	Mumbai	Maharashtra	Kfin Technologies Ltd Vashi Plaza Shop No. 324 C Wing 1St Floor Sector 17 Vashi Mumbai 400703
Andheri	West	Mumbai	Maharashtra	Kfin Technologies Ltd Office No 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complex M .V .Road, Andheri East , Opp Andheri Court, Mumbai - 400069
Borivali	West	Mumbai	Maharashtra	Kfin Technologies Ltd Gomati Smutiground Floor Jambli Gully Near Railway Station Borivali Mumbai 400 092
Thane	West	Mumbai	Maharashtra	Kfin Technologies Ltd Room No. 302 3Rd Floorganga Prasad Near Rbl Bank Ltd Ram Maruti Cross Roadnaupada Thane West Mumbai 400602
Alwar	North	New Delhi	Rajasthan	Kfin Technologies Ltd Office Number 137 First Floor Jai Complex Road No-2 Alwar 301001
Amritsar	North	New Delhi	Punjab	Kfin Technologies Ltd Sco 5 2Nd Floor District Shopping Complex Ranjit Avenue Amritsar 143001
Bhatinda	North	New Delhi	Punjab	Kfin Technologies Ltd Mcb -Z-3-01043 2 Floor Goniana Road Opporite Nippon India Mf Gt Road Near Hanuman Chowk Bhatinda 151001
Chandigarh	North	New Delhi	Union Territory	Kfin Technologies Ltd First Floor Sco 2469-70 Sec. 22-C - Chandigarh 160022
Ferozpur	North	New Delhi	Punjab	Kfin Technologies Ltd The Mall Road Chawla Bulding Ist Floor Opp. Centrail Jail Near Hanuman Mandir Ferozepur 152002

Branch Name	Zone	Region	State	Address
Hoshiarpur	North	New Delhi	Punjab	Kfin Technologies Ltd Unit # Sf-6 The Mall Complex 2Nd Floor Opposite Kapila Hospital Sutheri Road Hoshiarpur 146001
Jaipur	North	New Delhi	Rajasthan	Kfin Technologies Ltd Office No 101 1St Floor Okay Plus Tower Next To Kalyan Jewellers Government Hostel Circle Ajmer Road Jaipur 302001
Jalandhar	North	New Delhi	Punjab	Kfin Technologies Ltd Office No 7 3Rd Floor City Square Building E- H197 Civil Line Next To Kalyan Jewellers Jalandhar 144001
Jammu	North	New Delhi	Jammu & Kashmir	Kfin Technologies.Ltd 1D/D Extension 2 Valmiki Chowk Gandhi Nagar Jammu 180004 State - J&K
Jodhpur	North	New Delhi	Rajasthan	Kfin Technologies Ltd Shop No. 6 Gang Tower G Floor Opposite Arora Moter Service Centre Near Bombay Moter Circle Jodhpur 342003
Karnal	North	New Delhi	Haryana	Kfin Technologies Ltd 3 Randhir Colony Near Doctor J.C.Bathla Hospital Karnal (Haryana) 132001
Ludhiana	North	New Delhi	Punjab	Kfin Technologies Ltd Sco 122 Second Floor Above Hdfe Mutual Fun Feroze Gandhi Market Ludhiana 141001
Moga	North	New Delhi	Punjab	Kfin Technologies Ltd 1St Floordutt Road Mandir Wali Gali Civil Lines Barat Ghar Moga 142001
New Delhi	North	New Delhi	New Delhi	Kfin Technologies Ltd 305 New Delhi House 27 Barakhamba Road - New Delhi 110001
Pathankot	North	New Delhi	Punjab	Kfin Technologies Ltd 2Nd Floor Sahni Arcade Complex Adj.Indra

Branch Name	Zone	Region	State	Address
				Colony Gate Railway Road Pathankot Pathankot 145001
Patiala	North	New Delhi	Punjab	Kfin Technologies Ltd B- 17/423 Lower Mall Patiala Opp Modi College Patiala 147001
Udaipur	North	New Delhi	Rajasthan	Kfin Technologies Ltd Shop No. 202 2Nd Floor Business Centre 1C Madhuvan Opp G P O Chetak Circle Udaipur 313001
Eluru	South	Hyderabad	Andhra Pradesh	KFin Technologies Ltd D.No: 3B-15- 1/1, Vaibhav Fort, Agraharam, Western Street, Eluru - 534001 Andhra Pradesh
Ghatkopar	West	Mumbai	Maharashtra	Kfin Technologies Ltd 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai 400077
Satara	West	Mumbai	Maharashtra	Kfin Technologies Ltd G7, 465 A, Govind Park Satar Bazaar, Satara - 415001
Ahmednagar	West	Indore	Maharashtra	Kfin Technologies Ltd Shop no. 2, Plot No. 17, S.no 322, Near Ganesh Colony, Savedi, Ahmednagar - 414001
Nellore	South	Hyderabad	Andhra Pradesh	Kfin Technologies Ltd 24-6-326/1, Ibaco Building 4th Floor, Grand Truck road, Beside Hotel Minerva, Saraswathi Nagar, Dargamitta Nellore - 524003
Kalyan	West	Mumbai	Maharashtra	KFin Technologies Limited Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivali Mahanagar Corporation) Kalyan - 421301
Saharanpur	East	Lucknow	Uttar Pradesh	KFin Technologies Limited Ist Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Uttar Pradesh, Pincode 247001

Branch Name	Zone	Region	State	Address
Kalyani	East	Kolkata	West Bengal	KFin Technologies Limited Ground Floor,H No B-7/27S, Kalyani, Kalyani HO, Nadia, West Bengal - 741235
Bharuch	West	Baroda	Gujarat	Kfin Technologies Ltd 123 Nexus Business Hub Near Gangotri Hotel B/S Rajeshwari Petroleum Makampur Road Bharuch 392001
Jamnagar	West	Baroda	Gujarat	Kfin Technologies Ltd 131 Madhav Plaza Opp Sbi Bank Nr Lal Bungalow Jamnagar 361008
Junagadh	West	Baroda	Gujarat	Kfin Technologies Ltd Shop No. 201 2Nd Floor V-Arcade Complex Near Vanzari Chowk M.G. Road Junagadh 362001
Mehsana	West	Baroda	Gujarat	Kfin Technologies Ltd Ff-21 Someshwar Shopping Mall Modhera Char Rasta - Mehsana 384002
Nadiad	West	Baroda	Gujarat	Kfin Technologies Ltd 311-3Rd Floor City Center Near Paras Circle - Nadiad 387001
Navsari	West	Baroda	Gujarat	Kfin Technologies Ltd 103 1St Floore Landmark Mall Near Sayaji Library Navsari Gujarat Navsari 396445
Valsad	West	Baroda	Gujarat	Kfin Technologies Ltd 406 Dreamland Arcade Opp Jade Blue Tithal Road Valsad 396001
Vapi	West	Baroda	Gujarat	Kfin Technologies Ltd A-8 Second Floor Solitaire Business Centre Opp Dcb Bank Gidc Char Rasta Silvassa Road Vapi 396191
Kannur	South	Cochin	Kerala	Kfin Technologies Ltd 2Nd Floor Global Village Bank Road Kannur 670001

Branch Name	Zone	Region	State	Address
Kollam	South	Cochin	Kerala	Kfin Technologies Ltd Sree Vigneswara Bhavan Shastri Junction Kollam - 691001
Palghat	South	Cochin	Kerala	Kfin Technologies Ltd No: 20 & 21 Metro Complex H.P.O.Road Palakkad H.P.O.Road Palakkad 678001
Tiruvalla	South	Cochin	Kerala	Kfin Technologies Ltd 2Nd Floorerinjery Complex Ramanchira Opp Axis Bank Thiruvalla 689107
Karur	South	Coimbatore	Tamil Nadu	Kfin Technologies Ltd No 88/11 Bb Plaza Nrmp Street K S Mess Back Side Karur 639002
Nagercoil	South	Coimbatore	Tamil Nadu	Kfin Technologies Ltd Hno 45 1St Floor East Car Street Nagercoil 629001
Tuticorin	South	Coimbatore	Tamil Nadu	Kfin Technologies Ltd 4 - B A34 - A37 Mangalmal Mani Nagar Opp. Rajaji Park Palayamkottai Road Tuticorin 628003
Agartala	East	Guwahati	Tripura	Kfin Technologies Ltd Ols Rms Chowmuhani Mantri Bari Road 1St Floor Near Jana Sevak Saloon Building Traffic Point Tripura West Agartala 799001
Silchar	East	Guwahati	Assam	Kfin Technologies Ltd N.N. Dutta Road Chowchakra Complex Premtala Silchar 788001
Ananthapur	South	Hyderabad	Andhra Pradesh	Kfin Technologies Ltd. #13/4 Vishnupriya Complex Beside Sbi Bank Near Tower Clock Ananthapur-515001.
Karimnagar	South	Hyderabad	Telangana	Kfin Technologies Ltd 2Nd Shutterhno. 7-2-607 Sri Matha Complex Mankammathota - Karimnagar 505001
Srikakulam	South	Hyderabad	Andhra Pradesh	KFin Technologies Ltd, D No:1-6/2, First Floor, Near Vijaya Ganapathi

Branch Name	Zone	Region	State	Address
				Temple, beside I.K. Rao Building, Palakonda Raod, Srikakulam (Village, Mandala, District) - 532001. Andhra pradesh.
Khammam	South	Hyderabad	Telangana	Kfin Technologies Ltd 11-4-3/3 Shop No. S-9 1St Floor Srivenkata Sairam Arcade Old Cpi Office Near Priyadarshini Collegenehru Nagar Khammam 507002
Amaravathi	West	Indore	Maharashtra	Kfin Technologies Ltd Shop No. 21 2Nd Floor Gulshan Tower Near Panchsheel Talkies Jaistambh Square Amaravathi 444601
Dhule	West	Indore	Maharashtra	Kfin Technologies Ltd Ground Floor Ideal Laundry Lane No 4 Khol Galli Near Muthoot Finance Opp Bhavasar General Store Dhule 424001
Jalgaon	West	Indore	Maharashtra	Kfin Technologies Ltd 3Rd Floor 269 Jae Plaza Baliram Peth Near Kishore Agencies Jalgaon 425001
Sagar	West	Indore	Madhya Pradesh	Kfin Technologies Ltd Ii Floor Above Shiva Kanch Mandir. 5 Civil Lines Sagar Sagar 470002
Balasore	East	Kolkata	Orissa	Kfin Technologies Ltd 1-B. 1St Floor Kalinga Hotel Lane Baleshwar Baleshwar Sadar Balasore 756001
Berhampur (Or)	East	Kolkata	Orissa	Kfin Technologies Ltd Opp Divya Nandan Kalyan Mandap 3Rd Lane Dharam Nagar Near Lohiya Motor Berhampur (Or) 760001
Jalpaiguri	East	Kolkata	West Bengal	Kfin Technologies Ltd D B C Road Opp Nirala Hotel Opp Nirala Hotel Opp Nirala Hotel Jalpaiguri 735101
Malda	East	Kolkata	West Bengal	Kfin Technologies Ltd Ram Krishna Pally; Ground Floor English Bazar - Malda 732101

Branch Name	Zone	Region	State	Address
Hissar	North	Lucknow	Haryana	Kfin Technologies Ltd Shop No. 20 Ground Floor R D City Centre Railway Road Hissar 125001
Morena	West	Lucknow	Madhya Pradesh	Kfin Technologies Ltd House No. Hig 959 Near Court Front Of Dr. Lal Lab Old Housing Board Colony Morena 476001
Rewa	West	Lucknow	Madhya Pradesh	Kfin Technologies Ltd Shop No. 2 Shree Sai Anmol Complex Ground Floor Opp Teerth Memorial Hospital Rewa 486001
Satna	West	Lucknow	Madhya Pradesh	Kfin Technologies Ltd 1St Floor Gopal Complex Near Bus Stand Rewa Roa Satna 485001
Shivpuri	West	Lucknow	Madhya Pradesh	Kfin Technologies Ltd A. B. Road In Front Of Sawarkar Park Near Hotel Vanasthali Shivpuri 473551
Sonepat	North	Lucknow	Haryana	Kfin Technologies Ltd Shop No. 205 Pp Tower Opp Income Tax Office Subhash Chowk Sonepat. 131001.
Ajmer	North	New Delhi	Rajasthan	Kfin Technologies Ltd 302 3Rd Floor Ajmer Auto Building Opposite City Power House Jaipur Road; Ajmer 305001
Bhilwara	North	New Delhi	Rajasthan	Kfin Technologies Ltd Office No. 14 B Prem Bhawan Pur Road Gandhi Nagar Near Canarabank Bhilwara 311001
Bikaner	North	New Delhi	Rajasthan	KFin Technologies Limited H.No. 10, Himtasar House, Museum circle, Civil line, Bikaner, Rajasthan - 334001
Kota	North	New Delhi	Rajasthan	Kfin Technologies Ltd D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur Kota 324007
Sikar	North	New Delhi	Rajasthan	Kfin Technologies Ltd First Floorsuper Tower Behind Ram

Branch Name	Zone	Region	State	Address
				Mandir Near Taparya Bagichi - Sikar 332001
Sri Ganganagar	North	New Delhi	Rajasthan	Kfin Technologies Ltd Address Shop No. 5 Opposite Bihani Petrol Pump Nh - 15 Near Baba Ramdev Mandir Sri Ganganagar 335001
chandrapur	West	Indore	Maharashtra	Kfin Technologies Ltd C/o Global Financial Services, 2nd Floor, Raghuwanshi Complex, Near Azad Garden, Chandrapur, Maharashtra-442402
Korba	North	Lucknow	Chatisgarh	KFin Technologies Limited Office No.202, 2nd floor, ICRC, QUBE, 97, T.P. Nagar, Korba -495677
Ratlam	West	Indore	Madhya Pradesh	KFin Technologies Limited 106 Rajaswa Colony, Near Sailana Bus Stand, Ratlam (M.P.) 457001
Tinsukia	East	Guwahati	Assam	KFin Technologies Limited 3rd Floor, Chirwapatty Road, Tinsukia-786125, Assam
Hosur	South	Coimbatore	Tamil Nadu	KFin Technologies Limited No.2/3-4. Sri Venkateswara Layout, Denkanikottai road, Dinnur Hosur - 635109
Malappuram	South	Kerala	Kerala	KFin Technologies Limited MM18/1974, Peekeys Arcade, (ICICI Bank Building) Near Municipal bus stand, A K Road, Downhill, Malappuram, Kerala, 676519