



SCHEME INFORMATION DOCUMENT

SECTION I

Bank of India Midcap Tax Fund - Series 2

(A 10 Year Close-ended Equity Linked Savings Scheme)

This product is suitable for investors who are seeking*:	Scheme Riskometer	Benchmark Riskometer (as applicable)
<ul style="list-style-type: none"> Capital appreciation over a period of 10 years Investment in equity and equity related instruments of mid cap companies along with income tax benefit u/s 80C of the Income Tax Act, 1961 		 <p>As per AMFI, Tier I Benchmark is BSE 500 TRI (Tier 1)</p>

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

Continuous offer for Units at NAV based prices.

Name of Mutual Fund: Bank of India Mutual Fund

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

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

Addresses, Website of the entities: B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400013, Website: www.boimf.in

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 November 29, 2024

INDEX

SECTION I	1
PART I-HIGHLIGHTS/SUMMARY OF THE SCHEME	3
PART II-INFORMATION ABOUT THE SCHEME	21
PART III- OTHER DETAILS	33
SECTION II	41
I. INTRODUCTION	41
II.INFORMATION ABOUT THE SCHEME	48
III. OTHER DETAILS	79

PART I-HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	Name of the scheme	Bank of India Midcap Tax Fund - Series 2
II.	Category of the Scheme	ELSS Fund
III.	Scheme type	A 10 Year Close-ended Equity Linked Savings Scheme
IV.	Scheme code	BOIA/C/E/ELS/18/06/0013
V.	Investment objective	<p>The scheme seeks to generate capital appreciation over a period of ten years by investing predominantly in equity and equity-related securities of midcap companies along with income tax benefit.</p> <p>However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.</p>
VI.	Liquidity/listing details	<p>The Scheme offers redemption /Switch out on every business day at NAV based prices after the lock-in period of three years from the date of allotment.</p> <p>Units of the scheme are not listed in any Stock Exchange in view of a redemption facility being offered to investors after initial Lock-in-Period of 3 years from the date of allotment as per ELSS guidelines. 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: BSE 500 TRI. 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.	Fund Manager	Mr. Nilesh Jethani
IX.	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</p>

Sr. No.	Title	Description
		<p>Mutual Funds in India-AMFI (www.amfiindia.com) by 11 p.m. on every Business Day.</p> <p>Further Details in Section II.</p>
X.	Applicable timelines	<p>Redemptions of Units on maturity: On Maturity, the Units will be automatically redeemed and the redemption proceeds shall be dispatched within 10 Business Days from the date of Maturity of the Schemes.</p> <p>Where the Maturity Date falls on a non-Business Day, the redemption proceeds shall be processed on the following Business Day.</p> <p>Redemption options: Upon maturity of the Scheme the Unit Holder shall have the following options:</p> <ul style="list-style-type: none"> • Payment by cheque to the Unit Holder • Direct credit into the account of the Unit Holder • Switch into any schemes of Bank of India Mutual Fund <p>Switch upon Maturity: Unit holder may note that an additional option of switch upon maturity is provided by the Mutual Fund, whereby Unit holder can switch the entire proceeds (other than IDCW) upon maturity to any other schemes of the Mutual Fund by filling in the relevant portion of the KIM at the time of investment. In this case, on maturity the entire proceeds will be invested in the switch-in schemes as notified by the Unit holder, at the applicable NAV for switch-in schemes.</p> <p>Unit holders are requested to carefully read the Scheme Information Document of the relevant switch-in schemes before exercising this option. This option/facility shall not be applicable for Units held in demat form.</p> <p>Investors may note that the Trustee has a right to modify the Load structure in any manner as may be permitted under the Regulations from time to time.</p> <p>Timeline for Dispatch of redemption proceeds: The Scheme will dispatch redemption proceeds within 3 Business Days from the acceptance of the Redemption</p>

Sr. No.	Title	Description
		<p>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> <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).

Sr. No.	Title	Description
		<p>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.</p> <p>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.</p> <p>7. Registrar shall verify and process the requests subject to finding the same in order by</p> <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. <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</p>

Sr. No.	Title	Description
		<p>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> <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. Seshai Business Forms Pvt. Ltd.) for verified PAN cases and by the registrar (i.e. M/s. KFin Technologies Limited) for other cases either through email or physical copy.</p> <p>FIFO Method of redemption/switch-out: In case, an investor has purchased Units on more than one business day, the Units purchased prior in time (i.e. those</p>

Sr. No.	Title	Description
		<p>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> <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>Payment of Redemption Proceeds:</p> <p>a) Payment to Resident Investors Redemption proceeds will be paid by cheques, marked "A/c Payee only" and drawn in the name of the sole holder/ first named holder (as determined by the records of the Registrar) or Direct Credit to one of the set of banks with whom AMC has entered into a tie up to provide such facility or through NEFT/RTGS based on information provided by the Investor.</p> <p>The cheque will be payable at par at all the cities having ISCs. If the unitholder resides in any other city, he/she will be paid by a demand draft at the city of his residence or nearest to the city of residence as per the AMC arrangement with the bankers.</p> <p>Where the Units are held in physical / non-demat mode (i.e. through Account Statement), the bank name and bank account number, as given by the unit holder, will be mentioned on the cheque.</p> <p>Direct Credit: The Fund offers a Direct Credit facility</p>

Sr. No.	Title	Description
		<p>through which the investor's bank account is credited with the Redemption proceeds. It is clarified that in the event of any non-credit by the bank and/or wrongful credit due to incorrect bank account details provided by the unit holder, the AMC / Registrar will not be liable. In the interest of the investors, it is advised that due care is taken while providing the bank details to the Fund. The Direct Credit facility is available for specific banks with whom AMC has a tie up from time to time. Investors need to check with the AMC for an updated list of the Direct Credit Banks. Investors having bank mandates where the AMC has a Direct Credit facility will receive redemption proceeds by way of Direct Credit only and not cheques, except otherwise expressly requested by the investor.</p> <p>The Fund will endeavor to dispatch redemption proceeds within 10 Business Days from the acceptance of the Redemption request.</p> <p>Note: The Trustee, at its discretion at a later date, may choose to alter or add other modes of payment.</p> <p>For cases other than Direct Credit/ NEFT/RTGS, the Redemption proceeds will be sent by cheque/DD/courier or (if the addressee city is not serviced by the courier) by registered post. The dispatch for the purpose of delivery through the courier / postal department, as the case may be, shall be treated as delivery to the investor. The AMC/ Registrar are not responsible for any delayed delivery or non-delivery or any consequences thereof, if the dispatch has been made correctly as stated in this paragraph.</p> <p>Payment to Non-Resident Investors: For NRIs, Redemption proceeds will be remitted depending upon the source of investment as follows:</p> <p>Where the investment was on Repatriation Basis When Units have been purchased through remittance in foreign exchange from abroad or by cheque / draft issued from proceeds of the Unit Holder's FCNR deposit or from Non Resident (External) account maintained in India, the proceeds can be remitted to the Unit Holder in foreign</p>

Sr. No.	Title	Description
		<p>currency (any exchange rate fluctuation will be borne by the Unit Holder). The proceeds can also be sent to his Indian address for crediting to his NRE/ FCNR / Non-Resident (Ordinary) Account, if desired by the Unit Holder.</p> <p>Where the investment was on Non-Repatriation Basis When Units have been purchased from funds held in the Unit Holder's Non-Resident (Ordinary) Account, the proceeds will be sent to the Unit Holder's Indian address for crediting to the Unit Holder's Non-Resident (Ordinary) account.</p> <p>For FPIs, the designated branch of the authorised dealer may allow remittance of net sale / maturity proceeds (after payment of taxes) or credit the amount to the Foreign Currency account or Non-resident Rupee account of the FPI maintained in accordance with the approval granted to it by the RBI.</p> <p>The Fund will not be liable for any delays or for any loss on account of any exchange fluctuations while converting the Rupee amount in foreign exchange in the case of transactions with NRIs / FPIs.</p> <p>The proceeds may be paid by way of direct credit through which the investor's bank account specified in the Registrar's records (non-demat mode holding) / Depository Records (demat mode holding) is credited with the Redemption proceeds. The Direct Credit facility is available for specific banks with whom AMC have a tie up from time to time. Investors need to check with the AMC for an updated list of the Direct Credit Banks. Investors having bank mandates where the AMC has a Direct Credit facility will receive redemption proceeds by way of Direct Credit only and not cheques.</p> <p>The Fund may make other arrangements for effecting payment of Redemption proceeds in future.</p> <p>Delay in payment of redemption / repurchase / Income Distribution Cum Capital Withdrawal proceeds:</p>

Sr. No.	Title	Description																
		<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>																
XI.	<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>Income Distribution and Capital Withdrawal (“IDCW”) is at the discretion of the Trustees and subject to available distributable surplus.</p> <p>Direct Plan Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor.</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> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Scenario</th> <th style="text-align: center;">Broker Code mentioned by the investor</th> <th style="text-align: center;">Plan mentioned by the investor</th> <th style="text-align: center;">Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1</td> <td style="text-align: center;">Not mentioned</td> <td style="text-align: center;">Not mentioned</td> <td style="text-align: center;">Direct Plan</td> </tr> <tr> <td style="text-align: center;">2</td> <td style="text-align: center;">Not mentioned</td> <td style="text-align: center;">Direct</td> <td style="text-align: center;">Direct Plan</td> </tr> <tr> <td style="text-align: center;">3</td> <td style="text-align: center;">Not mentioned</td> <td style="text-align: center;">Regular</td> <td style="text-align: center;">Direct Plan</td> </tr> </tbody> </table>	Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan
Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured															
1	Not mentioned	Not mentioned	Direct Plan															
2	Not mentioned	Direct	Direct Plan															
3	Not mentioned	Regular	Direct Plan															

Sr. No.	Title	Description																				
		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">4</td> <td style="width: 35%;">Mentioned</td> <td style="width: 20%;">Direct</td> <td style="width: 40%;">Direct Plan</td> </tr> <tr> <td style="text-align: center;">5</td> <td>Direct</td> <td>Not Mentioned</td> <td>Direct Plan</td> </tr> <tr> <td style="text-align: center;">6</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td style="text-align: center;">7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td style="text-align: center;">8</td> <td>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>	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
4	Mentioned	Direct	Direct Plan																			
5	Direct	Not Mentioned	Direct Plan																			
6	Direct	Regular	Direct Plan																			
7	Mentioned	Regular	Regular Plan																			
8	Mentioned	Not Mentioned	Regular Plan																			
XII.	Load Structure	<p>The Load structure for the Scheme is as follows: Entry Load - Nil Exit Load - Nil.</p>																				
XIII.	Minimum Application Amount/switch in	<p>Rs. 500/- and in multiples of Rs. 500/- thereafter</p> <p>Additional Purchase is not allowed.</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 dated June 27, 2024 and circulars/clarifications issued thereunder.</p> <p>The Scheme being close ended scheme, Switch-in facility is not available.</p>																				
XIV.	Minimum Additional Purchase Amount	<p>Additional Purchase is not allowed.</p>																				

Sr. No.	Title	Description
XV.	Minimum Redemption/switch out Amount	Rs.500/- (or equivalent Unit Value) or account balance whichever is lower (redemption is allowed only after completion of lock in period). 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.
XVI.	Segregated portfolio/side pocketing disclosure	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. The Scheme has provision for segregated portfolio. For Details, kindly refer SAI.
XVII.	Swing pricing disclosure	Not Applicable
XVIII.	Stock lending/short selling	The Scheme shall not engage in stock lending. The Scheme shall not engage in Short selling.
XIX.	How to Apply and other details	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. 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 Flexi Cap Fund". They should be crossed "Account Payee Only" and drawn in favor of the scheme viz: Bank of India Flexi Cap 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.

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 on Mutual Funds 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>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</p> <p>Details in section II.</p>
XX.	Investor services	<p>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 -</p>

Sr. No.	Title	Description
		<p>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>
XXI.	Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes) (as applicable)	Not applicable
XXII.	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> <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>

Sr. No.	Title	Description												
		<p>1. Systematic Investment Plan (SIP):</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 border="1" style="width: 100%;"> <thead> <tr> <th style="text-align: center;">SIP Options</th> <th style="text-align: center;">Monthly SIP</th> </tr> </thead> <tbody> <tr> <td style="vertical-align: top;">Debit for contributions in the Scheme will be executed</td> <td style="vertical-align: top;">On any day in a month as chosen by the investor / Unitholder. 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.</td> </tr> <tr> <td style="vertical-align: top;">Minimum duration of SIP contributions</td> <td style="vertical-align: top;">6 months</td> </tr> <tr> <td style="vertical-align: top;">SIP installment</td> <td style="vertical-align: top;">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)</td> </tr> </tbody> </table> <p>Weekly SIP:</p> <table border="1" style="width: 100%;"> <thead> <tr> <th style="text-align: center;">SIP Options</th> <th style="text-align: center;">Weekly SIP</th> </tr> </thead> <tbody> <tr> <td style="vertical-align: top;">Debit for subscriptions in to the Scheme will be executed</td> <td style="vertical-align: top;">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</td> </tr> </tbody> </table>	SIP Options	Monthly SIP	Debit for contributions in the Scheme will be executed	On any day in a month as chosen by the investor / Unitholder. 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.	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)	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
SIP Options	Monthly SIP													
Debit for contributions in the Scheme will be executed	On any day in a month as chosen by the investor / Unitholder. 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.													
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)													
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													

Sr. No.	Title	Description				
			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			
		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)			
		Weekly Systematic Transfer Plan (STP) facility:				
		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

Sr. No.	Title	Description																									
		<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 border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">SWP Frequency</th> <th style="text-align: center;">Monthly</th> <th style="text-align: center;">Quarterly</th> <th style="text-align: center;">Half Yearly</th> <th style="text-align: center;">Annually</th> </tr> </thead> <tbody> <tr> <td>Minimum value of SWP</td> <td style="text-align: center;">1000</td> <td style="text-align: center;">1000</td> <td style="text-align: center;">1000</td> <td style="text-align: center;">1000</td> </tr> <tr> <td>Additional amount in multiples of</td> <td style="text-align: center;">1</td> <td style="text-align: center;">1</td> <td style="text-align: center;">1</td> <td style="text-align: center;">1</td> </tr> <tr> <td>Dates of SWP Installment* (Only one date)</td> <td style="text-align: center;">1st, 7th, 10th, 15th, 20th, 25th</td> <td style="text-align: center;">1st, 7th, 10th, 15th, 20th, 25th</td> <td style="text-align: center;">1st, 7th, 10th, 15th, 20th, 25th</td> <td style="text-align: center;">1st, 7th, 10th, 15th, 20th, 25th</td> </tr> <tr> <td>Minimum No of SWP</td> <td style="text-align: center;">6</td> <td style="text-align: center;">4</td> <td style="text-align: center;">2</td> <td style="text-align: center;">1</td> </tr> </tbody> </table> <p>* If such a day is a Holiday/Non-Business day, then the next Business Day.</p> <p>Apart from above, the investor can also use the below facilities:</p> <ol style="list-style-type: none"> 1. Transactions through website of Bank of India Mutual Fund 2. Facilitating transactions through Stock Exchange Mechanism 3. Official Points of Acceptance of Transaction through MF utility 4. Transactions through Electronic Platform of Registrar and Transfer Agent 5. Official Point of Acceptance through MF Central <p>The AMC reserves the right to change the terms of this facility from time to time. For further details of above special products / facilities, kindly refer SAI.</p>	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, 15th, 20th, 25th	1st, 7th, 10th, 15th, 20th, 25th	1st, 7th, 10th, 15th, 20th, 25th	1st, 7th, 10th, 15th, 20th, 25th	Minimum No of SWP	6	4	2	1
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, 15th, 20th, 25th	1st, 7th, 10th, 15th, 20th, 25th	1st, 7th, 10th, 15th, 20th, 25th	1st, 7th, 10th, 15th, 20th, 25th																							
Minimum No of SWP	6	4	2	1																							
XXIII.	Weblink	<p>The following link can be referred to download Daily TER and TER for last 6 months:</p> <p>Link for Total Expense Ratio (TER): https://www.boimf.in/siddisclosures/weblink</p>																									

Sr. No.	Title	Description
		Link for Factsheet: 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).

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 Midcap Tax Fund – Series 2 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: November 29, 2024

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	
Mid Cap Equity & Equity Related Securities such as cumulative convertible preference shares and fully convertible debentures and bonds of companies, etc.	65%	100%	High
Other Equity & Equity Related Securities such as cumulative convertible preference shares and fully convertible debentures and bonds of companies, etc	0%	35%	High
Debt and Money Market Instruments#	0%	35%	Low to Medium

Mid-caps are defined as 101st to 250th Company in terms of full market capitalization. The AMC will adopt the list of stocks prepared by AMFI in this regard.

#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.

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.

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/Short Selling	0%	Para-no. 12.11.2.1 of SEBI Master Circular dated June 27, 2024

Sr. No.	Type of Instrument	Percentage of exposure	Circular references*
2.	Equity Derivatives for non-hedging purpose	0%	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. 12.25 of SEBI Master Circular dated June 27, 2024
5.	ReITS and InVITS	0%	Para no. 12.21 of SEBI Master Circular dated June 27, 2024
6.	AT1 and AT2 Bonds	0%	Para no. 12.2 of SEBI Master Circular dated June 27, 2024
7.	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 shall not invest in Derivatives.
The Scheme shall not invest in Securitized Debt.
The Scheme shall not invest in ADR/GDR/Foreign securities.
The Scheme will not invest in Repo/ reverse repo transactions in corporate debt securities
The Scheme shall not engage in stock lending.
The Scheme shall not engage in Short selling.

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 AMC), 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 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 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:

The corpus of the Scheme shall be predominantly invested in equity and equity related instruments as may be permitted under the Regulations and the ELSS Rules from time to time. As per the ELSS Rules as prevailing:

- a. Investments may be made in equities, cumulative convertible preference shares and fully convertible debentures and bonds of companies. Investment may also be made in partly convertible issues of debentures and bonds including those issued on rights basis subject to the condition that, as far as possible, the non-convertible portion of the debentures so acquired or subscribed, shall be disinvested within a period of twelve months or such other period as may be permitted by the ELSS Rules/ Regulations.
- b. It shall be ensured that funds of the Scheme shall remain invested to the extent of at least eighty per cent. in securities specified in clause (a). The Scheme shall endeavour to invest its funds in the manner stated above within a period of six months from the date of closure of the New Fund Offer. In exceptional circumstances, this requirement may be dispensed with at the discretion of the Fund Manager, in order that the interests of the Unit holders are protected.

2. Debt and Money Market Instruments:

- a. Pending investment of funds of the Scheme in the required manner, the Scheme may invest the funds in short-term money market instruments or other liquid instruments or both. After three years of the date of allotment of the Units, the Scheme may hold upto twenty per cent of net assets

in short term money market instruments and other liquid instruments to meet redemption requests of the Unit holders seeking to tender the Units for Repurchase.

- b. Money market instruments include commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity upto one year, certificates of deposit, usance bills, reverse repo, TREPs and any other like instruments as specified by Reserve Bank of India from time to time.

Debt securities comprises typically of the securities issued by Governments (Central and State), Banks, Financial Institutions and Companies in Private and Public Sector, Corporations, Statutory Bodies, etc. The Scheme can invest in Government Securities, in accordance with the overall investment pattern. Such securities usually carry sovereign guarantee or guarantee of state government in case of central and state government securities respectively.

The Scheme may also invest in another scheme managed by the AMC or in the scheme of other mutual fund without charging any fees on such investments, provided that aggregate inter-scheme investment made by all schemes managed by the AMC either in its own schemes or of any other mutual fund shall not exceed 5%, or such other permitted limit, of the Net Asset Value of the Fund.

- c. The securities mentioned above and such other securities the Scheme is permitted to invest in could be listed, unlisted, privately placed, secured, unsecured and whether rated or unrated. The securities may be acquired through Initial Public offerings (IPOs), secondary market operations, private placement, rights offers, negotiated deals or otherwise. The Scheme may also enter into repurchase and reverse repurchase obligations in all securities held by it as permitted by Regulations.

3. Investment in units of Mutual Funds schemes:

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. Risk Control Mechanism

Since investing requires disciplined risk management, in order to protect the interests of investors, the AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, the AMC has broad internal investment norms and investments made through the schemes would be in accordance with the investment objectives of the schemes and provisions of SEBI Regulations. Where required, schemes specific guidelines are also in place.

5. Debt Securities:

Concentration of risk is mitigated by defining issuer limits. Rigorous in- depth credit evaluation of the issuers will be conducted by the investment team before making investments. As part of credit evaluation, a study on the operating environment, past track record as well as future prospects of the issuer, short as well as long term financial health of the issuer will be carried out. The AMC will be

guided by the ratings of accredited agencies such as CRISIL, CARE, ICRA etc. as well as the internal norms for credit exposure.

6. 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 transfer subject to Compliance with para 12.30 of SEBI Master circular dated June 27, 2024 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 1011.49 trillion as on March 31, 2024 (source: NSE Website) 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, 2024 was Rs _98.99 Trillion. (source: RBI website).

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 November 13, 2024):

Instrument	Tenor	Yield (%)	Liquidity
T-Bills	91 days	6.40-6.50	High
	364 days	6.50-6.60	High
Commercial Papers	3 months	7.35-7.55	Medium
	6 months	7.55-7.75	Medium
	12 months	7.65-7.95	Low
Government Securities	1 year	6.55-6.65	Medium
	5 year	6.75-6.85	High
	10 years	6.80-6.90	High
Corporate Security	1 year	7.60-7.70	Medium
	2 years	7.60-7.80	Medium
Floating Rate Securities	1 Year +	Mibor/INBMK +	Very Low

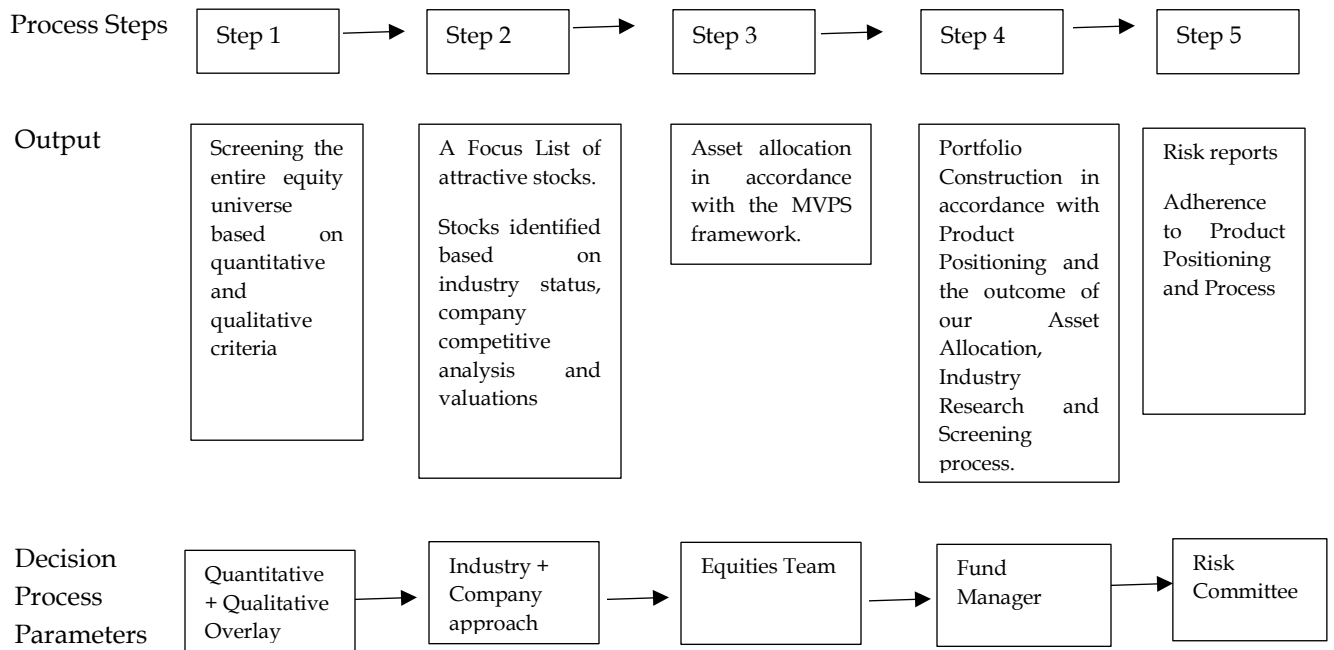
C. WHAT ARE THE INVESTMENT STRATEGIES?

Under normal market conditions, Bank of India Midcap Tax Fund - Series 2 would invest 65% to 100% of its assets in a diversified portfolio constituting equity and equity related instruments of mid cap companies that the Fund Manager believes have sustainable business models, and potential for capital appreciation. Mid-caps are defined as 101st to 250th company in terms of full market capitalisation. The AMC will adopt the list of stocks prepared by AMFI in this regard.

The Schemes would follow an actively managed approach allowing it the flexibility to pursue opportunities across the mid cap universe, without having any bias in favour of sectoral allocations. The investment environment, valuation parameters and other investment criteria will determine the allocation and the investment style. Under normal market conditions and depending on the Fund Manager's views, the assets of the Scheme would be invested across stocks that represent a broad range of sectors of the economy, in order to ensure adequate portfolio diversification.

The Fund Manager would follow a top down approach to shortlist stocks for portfolio construction in line with the process outlined below. Under the top down process the Fund Manager would look at the global and Indian economy and the domestic policy environment and stock valuations. This would result in identification of themes which have a potential to outperform. The final stock selection process would be a bottoms-up process wherein stocks from the short listed themes would be picked up based on valuations. For asset allocation, the Fund Manager would take the help of qualitative framework of MVPS (Macro, Valuation, Policy and Sentiment). Sentiment would be gauged from factors like the positive/negative breadth of the market, inflows/outflows into equity mutual funds and FPI buying/selling figures.

Investment Process: 5 Step Process



Investment Decisions

The investment decisions for the Schemes will be taken by the Fund Manager, which will be consistent with the regulatory requirements and the investment objectives of the Schemes. The Fund may additionally observe such internal guidelines as may be prescribed by the Boards of the AMC / Trustee or any internal committee. Subject to above, the day to day investment management decision will solely be of the Fund Manager of the Schemes.

All investment decisions shall be recorded. Where an investment is proposed to be made for the first time in any scrip, this will be preceded by making a detailed report justifying such investment.

The performance of the Scheme shall be reviewed by Investment Committee comprising Chief Executive Officer, Chief Operating Officer, Chief Investment Officer, Head-Equity, Head-Fixed Income, Fund Managers, Head - Compliance, Head - Operations, Risk Analyst and Head - Risk at periodic intervals Performance of the Schemes will be also discussed and reviewed by the Boards of the AMC and the Trustee respectively, or any designated Committees, including performance vis-à-vis benchmark indices / peer group.

Risk Control Measure:

Investments in Equity and equity related instruments, 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 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 Scheme being a close ended scheme, will primarily follow a passive investment strategy for the fixed income portion. While the portfolio is intended to be largely buy and hold, the portfolio turnover will depend upon the circumstances prevalent during the tenure of the portfolio. However, the equity portion of the Schemes may be actively managed. Therefore, it is anticipated that the overall portfolio turnover would be comparatively lower than an open ended schemes. However, the Scheme does not have a target for portfolio turnover.

The Fund Manager will endeavour 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 measure and accuracy, the likely turnover in the portfolio of the Schemes.

BORROWING & LENDING BY THE FUND

The Scheme may borrow monies to meet temporary liquidity requirements for the purpose of repurchase or redemption of Units or the payment of interest. However, such borrowing shall be restricted to 20% of the net assets of the Scheme and for a maximum period of six months or such other limit and/or period as may be approved/allowed by SEBI from time to time.

The Fund may raise such borrowings, secured or unsecured, from any person or entity as it may deem fit, including Sponsor or Shareholders of any of their associate / group / entities or banks, after approval by the Trustee, at market related rates.

The Fund will not advance any loans.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE

The Benchmark for the Scheme would be BSE 500 TRI - (Tier 1). The composition of the aforesaid benchmark is such that it is most suited for comparing performance of the Schemes.

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. Nilesh Jethani Assistant Fund Manager-Equity	Age: 32 Years Qualification: Post Graduate Program in Global Financial Markets, CFA Level 2.	He has over 9 years of experience in Equity Research across Financial, IT and Capital Goods sector. Experience <ul style="list-style-type: none"> Bank of India Investment Managers Private Limited (November 2021, to Present). Envision Capital Services Pvt Ltd (November 2020 to October 2021). 	1. Bank of India Multi Asset Allocation Fund (Equity Portion) 2. Bank of India Bluechip Fund 3. Bank of India Midcap Tax Fund - Series 1

Name & Designation	Age & Qualification	Brief Experience	Name of other Schemes under his management
		<ul style="list-style-type: none"> HDFC Securities Ltd (July 2019 to October 2020) HDFC Bank Ltd (September 2016 to July 2019). 	

UNDERWRITING BY THE SCHEME

The Scheme does not propose to underwrite any securities.

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

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 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 Flexi Cap Fund	Bank of India Overnight Fund	Bank of India Arbitrage Fund
Bank of India Bluechip Fund		
Bank of India Business Cycle Fund		
Bank of India Multi Cap Fund		
Bank of India Midcap Tax Fund - Series 2		

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:

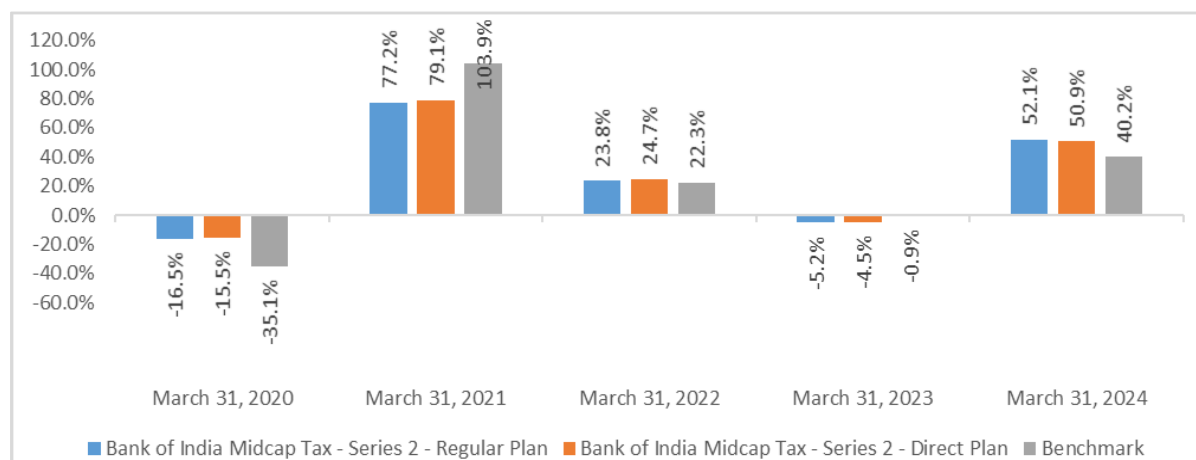
Website Link: <https://www.boimf.in/siddisclosures/scheme-differentiation>

G. HOW HAS THE SCHEME PERFORMED

The performance of the scheme as on October 31, 2024 is given below:

Compounded Annualised Returns	Scheme Returns (%)	BSE 500 (TRI) Returns (%)	Additional Benchmark (Nifty 50 TRI) Returns (%)
Regular Plan-Growth Option			
Returns for the last 1 Year	39.4084%	35.9025%	28.3888%
Returns for the last 3 Years	15.9587%	15.6400%	12.3499%
Returns for the last 5 Years	23.0677%	19.8295%	16.6124%
Returns since Allotment*	21.2638%	18.6793%	16.5685%
Direct Plan-Growth Option			
Direct Plan - Returns for the last 1 year	39.6805%	35.9025%	28.3888%
Direct Plan - Returns for the last 3 years	16.1329%	15.6400%	12.3499%
Direct Plan - Returns for the last 5 years	23.6779%	19.8295%	16.6124%
Returns for Direct Plan since allotment*	21.9917%	18.6793%	16.5685%
*Date of allotment- 19.10.2018			

Absolute returns for last 5 years:



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 0.63.

- v. Aggregate investment in the Scheme by:

Sr. No.	Category of Persons	Net Value		Market Value (in Rs.)
		Units	NAV per unit	
1.	Concerned scheme's Fund Manager(s) Mr. Nilesh Jethani	Nil	NA	NA
This is a close ended Scheme and hence, no investments can be made in this scheme. Concerned fund manager's investment are made in terms of applicable SEBI regulations/circulars in other schemes.				

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

Website 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 Regulations & circulars issued by SEBI and to the extent permitted by its Board of Directors from time to time. As per the existing SEBI 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 (Mutual Funds) 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: $1700/100=Rs. 17$ per unit.

The Fund shall value its investments according to the valuation norms, as specified in Schedule VIII of the 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:

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

Purchase of Mutual Fund units:

$$\begin{array}{l} \text{Number of units allotted} \\ \text{At the time of purchase of units} \end{array} = \frac{\text{Amount invested}}{\text{NAV of scheme as on date of investment}}$$

$$\frac{1,00,000}{10} = 10,000 \text{ units}$$

As per existing 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 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.

VALUATION:

Mutual fund shall value its investments in accordance with the overarching principles as specified under SEBI regulations so as to ensure fair treatment to all investors including existing investors as well as investors seeking to purchase or redeem units of mutual funds in all schemes at all points of time. The valuation of investments shall be based on the principles of fair valuation i.e. valuation shall be reflective of the realizable value of the securities/assets. The valuation shall be done in good faith and in true and fair manner through appropriate valuation policies and procedures.

Further, the AMC will also consider the AMFI best practices and as laid out in the AMC's valuation policy or such norms as may be specified by SEBI/AMFI from time to time.

For further details kindly refer the Statement of Additional Information (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 1.25 % 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 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 1.25
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)	
Additional expenses under Regulations 52(6A)(c)	Upto 0.05
Additional expenses for gross new inflows from specified cities	Upto 0.30

The above indicative expenses would be applicable to Regular Plan of the Scheme.

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 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 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 limits as specified in Regulation 52(6) of the Regulations.

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 (Mutual Funds) 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 (Mutual Funds) Regulations, in addition to the limits on total expenses prescribed of Regulation 52(6) of the SEBI (Mutual Funds) 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 (Mutual Funds) 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 (Mutual Funds) 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 Regulations by the average net assets. To further illustrate the above, for the Scheme under reference, suppose an Investor invested Rs. 10,000/- (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%		

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
Expenses other than distribution expenses charged to the scheme (in percentage terms)	0.75%			0.75%		
Distribution expenses charged to the scheme (in percentage terms)	0.50%			-		
Total expenses charged to the scheme (in percentage terms)	1.25%			0.75%		
Gross returns under each plan of the scheme before charging expenses (in percentage terms)	1.25%			15.75%		
Gross investment value under each plan of the scheme if no expenses were charged to the scheme	115,250			115,750		

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 regulation, expense to the scheme is charged on daily basis on the daily net assets and as per the percentage limits specified in the SEBI 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	No exit Load shall be charged to the Scheme.
Entry	No entry Load shall be charged to the Scheme.

In terms of Para 10.4 of the SEBI Master Circular dated June 27, 2024, 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.

The investor is requested to check the prevailing Load structure of the Scheme before investing. Investors may refer to the current applicable Load structure by referring to the SID on the AMC Website or by calling at Toll free number: 18002662676.

For any change in Load structure, AMC will issue an addendum and display it on the AMC Website/Investor Service Centres.

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

(a) 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) The Trustees, AMC, Fund, their directors or their employees shall not be liable for any tax consequences that may arise in the event that the scheme is wound up for the reasons and in the manner provided under the Scheme Information Document & Statement of Additional (A 10 Year Close-ended Equity Linked Savings Scheme).
- (d) Bank of India Midcap Tax Fund - Series 2 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 Scheme will endeavour to declare IDCW, 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 Sponsors are 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 settling 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.

- (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

1. Investment in ELSS:

- A. By virtue of requirements under the ELSS Rules, Units issued under the Bank of India Midcap Tax Fund - Series 2 cannot be re- deemed until the expiry of three years from the date of their allotment. Consequently, the ability of an investor to redeem the investments or realise returns on investments in Bank of India Midcap Tax Fund - Series 2 is consequently restricted for the first three years. Redemption prior to the expiry of the aforesaid three year period is permissible, subject to the ELSS Rules only in the event of the death of a Unit holder who is an Assessee, subject to the Units having been held for a period of at least one year from the date of allotment.
 - B. Repurchase Risk: As per the ELSS Rules as applicable to Bank of India Midcap Tax Fund - Series 2, the first Repurchase Price shall be announced after the date of first allotment of the Units under the Scheme and thereafter shall be announced on all Business Days. However, redemption of Units are subject to the 3 year lock-in period from respective dates and allotment of units.
- 2. The Trustees, AMC, Fund, their directors or their employees shall not be liable for any tax consequences that may arise in the event that the scheme is wound up for the reasons and in the manner provided under the Scheme Information Document & Statement of Additional
 - 3. Redemption by the unit holder due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustees, AMC, Fund their directors or their employees shall not be liable for any tax consequences that may arise.
 - 4. The tax benefits described in the SAI & SID are as available under the present taxation laws and are available subject to relevant condition. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in India and the Investors and Unit Holders should be aware that the relevant fiscal rules or their interpretation may change. As in the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of the investment in the Scheme

will endure indefinitely. In view of the individual nature of tax consequences, each Investor / Unit holder is advised to consult his/her/its own professional tax advisor.

5. Bank of India Midcap Tax Fund - Series 2 would be investing in Equities & equity related instruments, cumulative convertible preference shares and fully convertible debentures and bonds of companies and money market instruments (such as term/notice money market, repos, re-verse repos and any alternative to the call money market as may be directed by the RBI). The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests after completion of the lock in period, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.
6. The Mutual Fund is not assuring any IDCW nor is it assuring that it will make any IDCW distributions. All IDCW distributions are subject to the availability of distributable surplus and would depend on the performance of the scheme.
7. Investments under the scheme may also be subject to the following risks:

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

- a. 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.
- b. 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.

B. Risk associated with investments in Bonds / Fixed Income Instruments:

- Investment decisions made by the Investment Manager may not always be profitable.
- Fixed Income and Money market instruments may also be subject to price volatility due to factors such as changes in interest rates, general level of market liquidity and market perception of credit worthiness of the issuer of such instruments.
- The NAV of the Scheme's Units, to the extent the Scheme is invested in coupon bearing fixed income securities, will be affected by changes in the general level of interest rates. When interest rates decline, the value of a portfolio of fixed income securities can be expected to rise. Conversely, when interest rates rise, the value of a portfolio of fixed

income securities can be expected to decline. In case of floating rate securities it depends upon the frequency of the coupon reset.

- Fixed Income securities can either be listed on any exchange or be unlisted. 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.
- 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.
- **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.

- **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 Schemes 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.
- **Credit Risk:** Credit risk or default risk refers to the risk that an issuer of a fixed income security 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 fixed income security 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.

- **Re-investment Risk:** This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme or from maturities in the Scheme are re-invested. The additional income from re-investment is the "interest on interest" component. The risk would arise if the above cash flows would have to be re-invested at lower interest rates than originally assumed as per the calculation of the YTM.
- **Price Risk:** As long as the scheme will be invested, their Net Asset Value (NAV) is exposed to market fluctuations, and their value can go up as well as down. The portfolio of fixed-income securities that the scheme invest in would be exposed to price changes on a day-to-day basis. These price changes may occur due to instrument-specific factors as well as general macroeconomic conditions. In general, price of fixed-income securities go up when interest rates fall, and vice versa.
- **Risks relating to duration:** Fixed Income securities 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.

C. Common risks associated with investing in Fixed Income Securities/ Bonds /Equities and Equity Related Securities

- **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.
 - **Settlement Risk:** This is the risk of non-delivery/delay of instruments or payment on settlement day. This non- settlement or delay may lead to opportunity losses. The inability of the Scheme to make purchases in intended securities due to settlement problems could cause the Scheme to miss certain investment opportunities. Fixed income securities relatively run higher settlement risk, which can adversely affect the ability of the fund house to swiftly execute trading strategies which can lead to adverse movements in NAV.
 - **Performance Risk:** Performance of the Scheme may be impacted with changes in factors which affect the capital market and in particular the debt market.
 - **Selection Risk:** The risk that a security chosen will underperform the market for reasons that cannot be anticipated.
 - **Timing risk:** The risk that an investor takes when trying to buy or sell a stock based on future price predictions. Timing risk explains the potential for missing out on beneficial movements in price due to an error in timing. This could cause harm to the value of an investor's portfolio because of purchasing too high or selling too low.
 - **Concentration risk:** This is the risk arising from over exposure to few securities/ issuers/ sectors.
 - **Legislative risk:** The risk that a change in the tax code or law could affect the value of taxable or tax-exempt income.
- D. **Risks associated with investing in Mid cap stocks:** While investing in Mid-cap stocks give one an opportunity to go beyond the usual large blue chip stocks and present possible higher capital appreciation, it is important to note that Mid-caps can be riskier and more volatile on a relative basis. Therefore, the risk levels of investing in Midcap stocks are more than investing in stocks of large well-established companies. And it is important to note that generally, no one class consistently outperforms the others. Mid cap stocks carries higher liquidity risk as they are less extensively researched compared to large cap stocks. This may lead to abnormal illiquidity and consequent higher impact cost.

E. Risk associated with investments in Derivatives

The Scheme will not invest in derivatives.

F. Risks associated with Investing in ADR/ GDR/ Foreign Securities

The Scheme will not invest in ADR / GDR / foreign securities.

G. Risks associated with Investing in Securitized Debt

The Scheme will not invest in Securitized Debt.

H. Risk associated with Stock lending:

Scheme shall not engage in stock lending

I. Risk Factor associated with Close-ended Equity Schemes

A close ended Scheme comes to the end at the scheduled maturity of the Scheme or after a specified Lock-in-Period (namely 3yrs in this scheme). On the scheduled maturity date, all units are redeemed at the NAV on the maturity date. This redemption is done by liquidating the investments irrespective of their levels. Therefore, there is risk associated with close ended scheme where fund manager might have to liquidate the investments at unfavorable levels.

8. Termination of the scheme:

- i. The Trustees reserve the right to terminate the scheme at any time. Regulation 39(2) of the SEBI Regulations provides that any scheme of a mutual fund may be wound up after repaying the amount due to the Unit holders:
 - a. on the happening of any event which, in the opinion of the Trustees, requires the scheme to be wound up; or
 - b. if 75% of the Unit holders of a scheme pass a resolution that the scheme be wound up; or
 - c. if SEBI so directs in the interest of the unit holders.

Where a scheme is wound up under the above Regulation, the trustees shall give a notice disclosing the circumstances leading to the winding up of the scheme:

- a. to SEBI; and
 - b. in two daily newspapers having circulation all over India & a vernacular newspaper circulating at the place where the mutual fund is formed.
 - c. In case of termination of the scheme, regulation 41 of the SEBI (mutual Funds) Regulations, 1996 shall apply.
- ii. The Scheme can be terminated as per ELSS guidelines

A plan operated by Mutual Fund would be terminated at the close of the 10th year from the year in which the allotment of units is made under the plan.

If ninety per cent or more of the units under any plan are repurchased before completion of ten years, the Bank of India Mutual Fund may at their discretion, terminate that plan even before the stipulated period of ten years; and redeem the outstanding units at the final repurchase price to be fixed by them.

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.

II. 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. The investment shall at all times be in accordance with the SEBI Regulations and other applicable regulations.
2. 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 MF Regulation.

3. 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:

4. 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.]

5. 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.

6. 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.

7. 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.

8. 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.
9. 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.

10. 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.

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

12. 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.

13. 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.

14. 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.

15. 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

16. 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.

17. 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.

18. The The Mutual Fund shall subject to 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.
19. 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.

20. 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.
21. The Fund can invest in securities that are rated by CRISIL and ICRA and other independent credit rating agencies.
22. 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.

23. The Mutual Fund shall subject to 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.

The Trustee may alter the above restrictions from time to time to the extent that changes in the 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 dated June 27, 2024:

(i) Type of a scheme

Bank of India Midcap Tax Fund - Series 2 is a 10 year close ended Equity Linked Savings Scheme.

The Scheme will have a tenure of 10 years from the date of allotment including the date of allotment.

If the maturity date falls on a non-business day, then the maturity date shall be the next Business Day.

(ii) Investment Objective

The investment objective of the scheme is to generate capital appreciation over a period of ten years by investing predominantly in equity and equity-related securities of midcap companies along with income tax benefit.

- However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.

(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 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 atleast 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 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 dated June 27, 2024 (only for close ended debt schemes)-**Not applicable.
- G. Other Scheme Specific Disclosures:**

Listing and transfer of units	Units of the scheme will not be listed in any Stock Exchange in view of a redemption facility being offered to investors after initial
--------------------------------------	--

	<p>lock-in-Period of 3 years from the date of allotment as per ELSS guidelines.</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.)	Not applicable
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>
<p>Allotment (Detailed procedure)</p>	<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. 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,</p>

subject to the fulfillment of other regulatory requirements for the fresh transaction.

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.

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.

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.

Account Statements:

For all applicants whose application has been accepted, the AMC shall send an Account

	<p>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. 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>
<p>Refund</p>	<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 cannot invest</p>	<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. • 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 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 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>
<p>How to Apply and other details</p>	<p><u>Details regarding availability of application form from either the Investor Service Centers (ISCs)/Official Points of Acceptance(OPAs) of AMC:</u></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</p>

	<p>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>
<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.</p>	<p>Not applicable</p>
<p>Restrictions, if any, on the right to freely retain or dispose of units being offered.</p>	<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 detrimental to the interests of the Unit holders. 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.

	<p>5. In case of natural calamities, strikes, riots and bandhs.</p> <p>6. In the event of any force majeure or disaster that affects the normal functioning of the AMC or the ISC.</p> <p>7. If so directed by SEBI</p> <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> <p>a) Liquidity issues - When markets at large becomes illiquid affecting almost all securities rather than any issuer specific security.</p> <p>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.</p> <p>c) Operational issues - When exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out).</p> <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</p>
--	---

	<p>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> <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</p>
--	---

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.

B. Transfer of units held in non-demat mode (SOA):

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:

- (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).

Partial transfer of units held in a folio shall be allowed. If the request for transfer of units is lodged on the record date, the IDCW payout/reinvestment shall be made to the transferor.

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.

Mode of submitting / accepting the Transfer Request:

The facility for transfer of units held in SOA mode shall be available only through online mode via the transaction portals of the RTAs

	<p>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. <p>Payment of Stamp duty on Transfer of Units:</p> <ol 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>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). 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
--	---

	<p>from a drop-down menu (to ensure accuracy) with following reasons -</p> <ul 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. <p>10. The RTA system will validate the details of KYC + PAN status of the transferee(s) and compliance with all other mandatory requirements.</p> <p>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.</p> <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> <p>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.</p> <p>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.</p> <p>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</p>
--	--

	<p>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.</p> <p>15. RTA shall confirm the receipt of funds towards payment of stamp duty made by the transferor.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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 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> <p>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;</p>

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

Minimum amount for purchase/redemption/switches (mention the provisions for ETFs, as may be applicable, for direct subscription/redemption with AMC.	Minimum amount for purchase/redemption/switches is given in Part I-Highlight Summary of the Scheme.
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 securities held in dematerialized form across demat accounts, if applicable.</p> <p>For further details, refer SAI.</p>
Dividend/ IDCW	The payment of dividend/IDCW to the unitholders shall be made within 7 working days from the record date.
Redemption	<p>The redemption or repurchase proceeds shall be dispatched to the unitholders within 3 working days from the date of redemption or repurchase. 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 dated June 27, 2024.</p>
Bank Mandate	As per the directives issued by SEBI, it is mandatory for applicants to mention their

	<p>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;
--	---

	<p>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;</p> <p>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;</p> <p>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.</p>
<p>Delay in payment of redemption/repurchase proceeds/dividend</p>	<p>The Asset Management Company shall be liable to pay interest to the unitholders at rate as specified vide clause 14.2 of SEBI Master Circular dated June 27, 2024 by SEBI for the period of such delay.</p>
<p>Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount</p>	<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. AMCs 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</p>

	<p>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>
<p>Disclosure w.r.t investment by minors</p>	<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 application form along with prescribed documents to change the status of the account from ‘minor’ to ‘major’. 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

	<p>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>
<p>Roll Over</p>	<p>In case of a close-ended Scheme at the time of maturity of a Scheme, if the Fund is of the view that the market outlook for the similar securities/ instruments is positive and investment in the similar kind of instruments would likely to fetch better returns for the investors, then in the interest of the Investor/Unitholders, the Trustee may decide to rollover the Scheme for same duration, subject to Regulations. The Scheme can be rolled-over multiple times.</p> <p>Trustee will take into account demand/ request of the Unitholders for the same. All other material details of the Scheme including the likely composition of assets immediately before the roll over, the net assets and net asset value of the relevant under the Scheme, will be disclosed to the Unitholders and a copy of the same filed with the SEBI.</p> <p>Such rollover will be made in respect of only those Unitholders who have provided their consent in writing. On redemption of all the Units under the Scheme either before or at maturity, including the roll-over maturity, the</p>

	<p>Scheme will be wound up as per the details specified in this Scheme Information Document.</p>
<p>Duration of the Scheme</p>	<p>The Scheme will have a fixed maturity period. Upon completion of respective maturity period, the Scheme will stand terminated. The Scheme will stand wound-up upon maturity of the term/tenure under the Scheme.</p> <p>On completion of the term, the Units shall be compulsorily redeemed, unless the tenure is extended after following the regulatory requirements.</p> <p>The Unitholders will be paid the redemption proceeds based on the Redemption Price and thereafter no further benefit of any kind, whether by way of increase in the repurchase value or by way of income for any subsequent period, shall accrue to them. Extension, if any, of the maturity period of the Scheme beyond the Maturity Date shall be in accordance with the Regulations.</p> <p>Further, in accordance with the Regulations, the Scheme may be wound up before maturity, after repaying the amount due to the Unit Holders:</p> <p>on the happening of any event which, in the opinion of the Trustee, requires the Scheme to be wound up;</p> <p>if 75% of the Unit Holders of the Scheme pass a resolution that the Scheme be wound up;</p> <p>if SEBI so directs in the interests of Unit Holders.</p> <p>When or if the Scheme is so wound up, the Trustee shall give notice within one day disclosing the circumstances leading to the winding up of the Scheme:</p>

	<p>to SEBI; and in two daily newspapers having a circulation all over India and in a vernacular newspaper with circulation in Mumbai. Provided that where a scheme is to be wound up under clause (a) of sub-regulation (2), the trustees shall obtain consent of the unit holders participating in the voting by simple majority on the basis of one vote per unit and publish the results of voting within forty five days from the publication of notice under sub-regulation (3). Provided further that in case the trustees fail to obtain the required consent of the unitholders under clause (a) of sub-regulation (2), the schemes shall be reopened for business activities from the second business day after publication of results of the voting.” On and from the date of the publication of notice of winding up, the Trustee or the AMC, as the case may be, shall: a) cease to carry on any business activities in respect of the Scheme so wound up; b) cease to create or cancel Units in the Scheme; and c) cease to issue or redeem Units in the Scheme</p>
--	--

H. Any other disclosure in terms of Consolidated Checklist on Standard Observations:

1. Requirement of minimum investors/ investment in the 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) The AMC, Trustee or the Mutual Fund have not authorized any person to issue any advertisement or to give any information or to make any representations, either oral or written, other than that contained in this SID or the SAI or as provided by the AMC in connection with this offering. Prospective investors are advised not to rely upon any information or representation not incorporated in the SID or SAI or as provided by the AMC as having been authorized by the Mutual Fund, the AMC or the Trustee.
- (I) 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”.
- (J) The Scheme will dispatch redemption proceeds within 3 working Days from the acceptance of the Redemption request.
- (K) The Mutual Fund may disclose details of the investor's account and transactions there under to those intermediaries whose stamp appears on the application form or who have been designated as such by the investor. In addition, the Mutual Fund may disclose such details to the bankers, as may be necessary for the purpose of effecting payments to the investor. The Fund may also disclose such details to regulatory and statutory authorities/bodies as may be required or may be necessary.
- (L) 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.
- (M) 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.

III. 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 www.boimf.in 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 namely, www.boimf.in 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 'option' 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:

- i. 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.
- ii. 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.
- iii. 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. In close ended schemes, the compliance to the mandatory investment in units of the scheme shall be in terms of the provisions of the said circular.

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)

D. 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.

- E. **Associate Transactions-** Please refer to Statement of Additional Information (SAI)
- F. **Taxation-** For details on taxation please refer to the clause on Taxation in the SAI apart from the following:

Tax rates for equity-oriented fund under Income-tax Act, 1961 (amended by Finance Act, 2024):

Particulars	Resident Investor	Mutual Fund
Income from Mutual Funds	Normal rate of taxes applicable to investor	Nil ²
Long-term capital gains ³	12.5% ⁵	Nil ²

Particulars	Resident Investor	Mutual Fund
Short-term capital gains ⁴	20%	Nil ²
Business income	Normal rate of taxes applicable to investor	Nil ²

1. The schemes will attract securities transaction tax (STT) at applicable rates.
2. Under section 10(23D) of the Income-tax Act, 1961 (Act).
3. Units listed on a recognized stock exchange are treated as a long-term capital asset if they are held for a period of more than 12 months preceding the date of transfer.
4. Units listed on a recognized stock exchange are treated as a short-term capital asset if they are held for a period of 12 months or less preceding the date of transfer.
5. Tax at the rate of 12.5% shall be levied only where long-term capital gains exceeding Rs. 1,25,000 on sale of units of equity-oriented fund on recognized stock exchange on which STT is chargeable.
6. The above provisions are on the basis that the transfer will take place on or after 23 July 2024 and that the units are listed on a recognized stock exchange.

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

H. **List of official points of acceptance:** Details to be uploaded and updated on a functional website. The Link of the AMC website for List of official point of acceptance: (<https://www.boimf.in/branch-locator>)

I. **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: <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 Midcap Tax Fund - Series 2 on May 19, 2018. The Trustee had ensured that Bank of India Midcap Tax Fund - Series 2 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: November 29, 2024

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

Branch Name	Address
Ahmedabad	Office No. 604 6th Floor, Building Name - Sun Square, C. G. Road, Navrangpura, Ahmedabad- 380006
Bangaluru	14/2, Rajesh Chambers, Brunton Road, Craig Park Layout, Ashok Nagar, Bangaluru- 560025
Chandigarh	205, Megabyte Business Centre, SCO-333-334, Sec-35B, Chandigarh- 160022
Chennai	Cabin No 308,, Apeejay Business Center No: 39/12, Haddows Road, Nungambakkam, Chennai- 600034
Jaipur	Office No. 154, First Floor, Ganpati Plaza, M. I. Road,-, Jaipur- 302 001
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
New Delhi	B-104, Statesman House, Barakhamba Road, Connaught Place, New Delhi- 110001
Pune	Cornerstone Projects CTS No. 33/28, Office No. 47-501 T.P Scheme No. 1, Erandwane, Pune City 6th Floor, Lane No. 4 , Prabhat Road, Deccan Gymkhana, Pune- 411004
Patna	Office No. 406, 4th Floor, Ashiana Hariniwas Complex, Dark Bungalow Road, Bandar Bagicha, Frazer Road Area, Patna- 800001
Vadodara	C -173, 1 st Floor Emerald One Building, Jetalpur road, Jetalpur, Vadodara - 390007
Mumbai	B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai- 400 013
Hyderabad	First Floor, Legend Plaza, GHMC no 1-7-79-A and B, 1-7-95 to 111, Mandalay Line, Penderghast Road, Secunderabad, Hyderabad-500003

KFin Technologies Limited point of acceptance:

Branch Name	Zone	Region	Consolidated Current Address
Bangalore	South	Bangalore	Kfin Technologies Ltd No 35 Puttanna Road Basavanagudi Bangalore 560004
Belgaum	South	Bangalore	Kfin Technologies Ltd Premises No.101 Cts No.1893 Shree Guru Darshani Tower Anandwadi Hindwadi Belgaum 590011
Bellary	South	Bangalore	Kfin Technologies Ltd Ground Floor 3Rd Office Near Womens College Road Beside Amruth Diagnostic Shanthi Archade Bellary 583103
Davangere	South	Bangalore	Kfin Technologies Ltd D.No 162/6 1St Floor 3Rd Main P J Extension Davangere Taluk Davangere Manda Davangere 577002
Gulbarga	South	Bangalore	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	Kfin Technologies Ltd Sas No: 490 Hemadri Arcade 2Nd Main Road Salgame Road Near Brahmmins Boys Hostel Hassan 573201
Hubli	South	Bangalore	Kfin Technologies Ltd R R Mahalaxmi Mansion Above Indusind Bank 2Nd Floor Desai Cross Pinto Road Hubballi 580029
Mangalore	South	Bangalore	Kfin Technologies Ltd Shop No - 305 Marian Paradise Plaza 3Rd Floor Bunts Hostel Road Mangalore - 575003 Dakshina Kannada Karnataka
Margoa	South	Bangalore	Kfin Technologies Ltd Shop No 21 Osia Mall 1St Floor Near Ktc Bus Stand Sgdpa Market Complex Margao - 403601
Mysore	South	Bangalore	Kfin Technologies Ltd No 2924 2Nd Floor 1St Main 5Th Cross Saraswathi Puram Mysore 570009
Panjim	West	Bangalore	Kfin Technologies Ltd H. No: T-9 T-10 Affran Plaza 3Rd Floor Near Don Bosco High School Panjim 403001
Shimoga	South	Bangalore	Kfin Technologies Ltd Jayarama Nilaya 2Nd Corss Mission Compound Shimoga 577201
Ahmedabad	West	Baroda	Kfin Technologies Ltd Office No. 401 On 4Th Floor Abc-I Off. C.G. Road - Ahmedabad 380009
Anand	West	Baroda	Kfin Technologies Ltd B-42 Vaibhav Commercial Center Nr Tvs Down Town Shrow Room Grid Char Rasta Anand 380001
Baroda	West	Baroda	Kfin Technologies Ltd 1St Floor 125 Kanha Capital Opp. Express Hotel R C Dutt Road Alkapuri Vadodara 390007

Branch Name	Zone	Region	Consolidated Current Address
Bharuch	West	Baroda	Kfin Technologies Ltd 123 Nexus Business Hub Near Gangotri Hotel B/S Rajeshwari Petroleum Makampur Road Bharuch 392001
Bhavnagar	West	Baroda	Kfin Technologies Ltd 303 Sterling Point Waghawadi Road - Bhavnagar 364001
Gandhidham	West	Baroda	Kfin Technologies Ltd Shop # 12 Shree Ambica Arcade Plot # 300 Ward 12. Opp. Cg High School Near Hdfe Bank Gandhidham 370201
Gandhinagar	West	Baroda	Kfin Technologies Ltd 138 - Suyesh solitaire, Nr. Podar International School, Kudasan, Gandhinagar-382421 Gujarat
Jamnagar	West	Baroda	Kfin Technologies Ltd 131 Madhav Piazza Opp Sbi Bank Nr Lal Bunglow Jamnagar 361008
Junagadh	West	Baroda	Kfin Technologies Ltd Shop No. 201 2Nd Floor V-Arcade Complex Near Vanzari Chowk M.G. Road Junagadh 362001
Mehsana	West	Baroda	Kfin Technologies Ltd Ff-21 Someshwar Shopping Mall Modhera Char Rasta - Mehsana 384002
Nadiad	West	Baroda	Kfin Technologies Ltd 311-3Rd Floor City Center Near Paras Circle - Nadiad 387001
Navsari	West	Baroda	Kfin Technologies Ltd 103 1St Floore Landmark Mall Near Sayaji Library Navsari Gujarat Navsari 396445
Rajkot	West	Baroda	Kfin Technologies Ltd 302 Metro Plaza Near Moti Tanki Chowk Rajkot Rajkot Gujarat 360001
Surat	West	Baroda	Kfin Technologies Ltd Ground Floor Empire State Building Near Udhna Darwaja Ring Road Surat 395002
Valsad	West	Baroda	Kfin Technologies Ltd 406 Dreamland Arcade Opp Jade Blue Tithal Road Valsad 396001
Vapi	West	Baroda	Kfin Technologies Ltd A-8 Second Floor Solitaire Business Centre Opp Dcb Bank Gidc Char Rasta Silvassa Road Vapi 396191
Chennai	South	Chennai	Kfin Technologies Ltd 9Th Floor Capital Towers 180 Kodambakkam High Road Nungambakkam Chennai - 600 034
Calicut	South	Cochin	Kfin Technologies Ltd Second Floor Manimuriyil Centre Bank Road Kasaba Village Calicut 673001
Cochin	South	Cochin	Kfin Technologies Ltd Door No:61/2784 Second floor Sreelakshmi Tower Chittoor Road, Ravipuram Ernakulam-Kerala-682015
Kannur	South	Cochin	Kfin Technologies Ltd 2Nd Floor Global Village Bank Road Kannur 670001

Branch Name	Zone	Region	Consolidated Current Addrees
Kollam	South	Cochin	Kfin Technologies Ltd Sree Vigneswara Bhavan Shastri Junction Kollam - 691001
Kottayam	South	Cochin	Kfin Technologies Ltd 1St Floor Csiascension Square Railway Station Road Collectorate P O Kottayam 686002
Palghat	South	Cochin	Kfin Technologies Ltd No: 20 & 21 Metro Complex H.P.O.Road Palakkad H.P.O.Road Palakkad 678001
Tiruvalla	South	Cochin	Kfin Technologies Ltd 2Nd Floorerinjery Complex Ramanchira Opp Axis Bank Thiruvalla 689107
Trichur	South	Cochin	Kfin Technologies Ltd 4Th Floor Crown Tower Shakthan Nagar Opp. Head Post Office Thrissur 680001
Trivandrum	South	Cochin	Kfin Technologies Ltd, 3rdFloor, No- 3B TC-82/3417, CAPITOL CENTER, OPP SECRETARIAT, MG ROAD, TRIVANDRUM-695001
Coimbatore	South	Coimbatore	Kfin Technologies Ltd 3Rd Floor Jaya Enclave 1057 Avinashi Road - Coimbatore 641018
Erode	South	Coimbatore	Kfin Technologies Ltd Address No 38/1 Ground Floor Sathy Road (Vctv Main Road) Sorna Krishna Complex Erode 638003
Karur	South	Coimbatore	Kfin Technologies Ltd No 88/11 Bb Plaza Nrmp Street KS Mess Back Side Karur 639002
Madurai	South	Coimbatore	Kfin Technologies Ltd No. G-16/17 Ar Plaza 1St Floor North Veli Street Madurai 625001
Nagercoil	South	Coimbatore	Kfin Technologies Ltd Hno 45 1St Floor East Car Street Nagercoil 629001
Pondicherry	South	Coimbatore	Kfin Technologies Ltd No 122(10B) Muthumariamman Koil Street - Pondicherry 605001
Salem	South	Coimbatore	Kfin Technologies Ltd No.6 Ns Complex Omalur Main Road Salem 636009
Tirunelveli	South	Coimbatore	Kfin Technologies Ltd 55/18 Jeney Building 2Nd Floor S N Road Near Aravind Eye Hospital Tirunelveli 627001
Trichy	South	Coimbatore	Kfin Technologies Ltd No 23C/1 E V R Road Near Vekkaiammam Kalyana Mandapam Putthur - Trichy 620017
Tuticorin	South	Coimbatore	Kfin Technologies Ltd 4 - B A34 - A37 Mangalmal Mani Nagar Opp. Rajaji Park Palayamkottai Road Tuticorin 628003
Vellore	South	Coimbatore	Kfin Technologies Ltd No 2/19 1St Floor Vellore City Centre Anna Salai Vellore 632001
Agartala	East	Guwahati	Kfin Technologies Ltd Ols Rms Chowmuhan Mantri Bari Road 1St Floor Near Jana Sevak

Branch Name	Zone	Region	Consolidated Current Address
			Saloon Building Traffic Point Tripura West Agartala 799001
Guwahati	East	Guwahati	Kfin Technologies Ltd Ganapati Enclave 4Th Floor Opposite Bora Service Ullubari Guwahati Assam 781007
Shillong	East	Guwahati	Kfin Technologies Ltd Annex Mani Bhawan Lower Thana Road Near R K M Lp School Shillong 793001
Silchar	East	Guwahati	Kfin Technologies Ltd N.N. Dutta Road Chowchakra Complex Premtala Silchar 788001
Ananthapur	South	Hyderabad	Kfin Technologies Ltd. #13/4 Vishnupriya Complex Beside Sbi Bank Near Tower Clock Ananthapur-515001.
Guntur	South	Hyderabad	Kfin Technologies Ltd 2Nd Shatter 1St Floor Hno. 6-14-48 14/2 Lane Arundal Pet Guntur 522002
Hyderabad	South	Hyderabad	KFin Technologies Limited JBS Station, Lower Concourse 1 (2nd floor) situated in Jubilee Bus Metro Station, Secunderabad, Telangana - 500009
Karimnagar	South	Hyderabad	Kfin Technologies Ltd 2Nd Shutterhno. 7-2-607 Sri Matha Complex Mankammathota - Karimnagar 505001
Kurnool	South	Hyderabad	Kfin Technologies Ltd Shop No:47 2Nd Floor S Komda Shopping Mall Kurnool 518001
Nanded	West	Hyderabad	Kfin Technologies Ltd Shop No.4 Santakripa Market G G Road Opp.Bank Of India Nanded 431601
Rajahmundry	South	Hyderabad	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	Kfin Technologies Ltd Shop No 106. Krishna Complex 477 Dakshin Kasaba Datta Chowk Solapur-413007
Srikakulam	South	Hyderabad	Kfin Technologies Ltd D No 158, Shop No # 3, Kaki Street, Opp Tulasi Das Hospital, CB Road, Srikakulam Andhra Pradesh - 532001
Tirupathi	South	Hyderabad	Kfin Technologies Ltd Shop No:18-1-421/F1 City Center K.T.Road Airtel Backside Office Tirupathi - 517501
Vijayawada	South	Hyderabad	Kfin Technologies Ltd Hno26-23 1St Floor Sundarammastreet Gandhinagar Krishna Vijayawada 520010
Visakhapatnam	South	Hyderabad	Kfin Technologies Ltd Dno : 48-10-40 Ground Floor Surya Ratna Arcade Srinagar Opp

Branch Name	Zone	Region	Consolidated Current Addrees
			Roadto Lalitha Jeweller Showroom Beside Taj Hotel Ladge Visakhapatnam 530016
Warangal	South	Hyderabad	Kfin Technologies Ltd Shop No22 Ground Floor Warangal City Center 15-1-237 Mulugu Road Junction Warangal 506002
Khammam	South	Hyderabad	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
Hyderabad(Gachibowli)	South	Hyderabad	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	Kfin Technologies Ltd Shop No 25 Ground Floor Yamuna Tarang Complex Murtizapur Road N.H. No- 6 Opp Radhakrishna Talkies Akola 444001 Maharashtra
Amaravathi	West	Indore	Kfin Technologies Ltd Shop No. 21 2Nd Floor Gulshan Tower Near Panchsheel Talkies Jaistambh Square Amaravathi 444601
Aurangabad	West	Indore	Kfin Technologies Ltd Shop No B 38 Motiwala Trade Center Nirala Bazar Aurangabad 431001
Bhopal	West	Indore	Kfin Technologies Ltd Sf-13 Gurukripa Plaza Plot No. 48A Opposite City Hospital Zone-2 M P Nagar Bhopal 462011
Dhule	West	Indore	Kfin Technologies Ltd Ground Floor Ideal Laundry Lane No 4 Khol Galli Near Muthoot Finance Opp Bhavasar General Store Dhule 424001
Indore	West	Indore	Kfin Technologies Ltd. 101 Diamond Trade Center 3-4 Diamond Colony New Palasia Above Khurana Bakery Indore
Jabalpur	West	Indore	Kfin Technologies Ltd 2Nd Floor 290/1 (615-New) Near Bhavartal Garden Jabalpur - 482001
Jalgaon	West	Indore	Kfin Technologies Ltd 3Rd Floor 269 Jae Plaza Baliram Peth Near Kishore Agencies Jalgaon 425001
Nagpur	West	Indore	Kfin Technologies Ltd Plot No. 2 Block No. B / 1 & 2 Shree Apratment Khare Town Mata Mandir Road Dharampeth Nagpur 440010
Nasik	West	Indore	Kfin Technologies Ltd S-9 Second Floor Suyojit Sankul Sharanpur Road Nasik 422002
Sagar	West	Indore	Kfin Technologies Ltd Ii Floor Above Shiva Kanch Mandir. 5 Civil Lines Sagar Sagar 470002

Branch Name	Zone	Region	Consolidated Current Addrees
Ujjain	West	Indore	Kfin Technologies Ltd Heritage Shop No. 227 87 Vishvavidhyalaya Marg Station Road Near Icici Bank Above Vishal Megha Mart Ujjain 456001
Asansol	East	Kolkata	Kfin Technologies Ltd 112/N G. T. Road Bhanga Pachil G.T Road Asansol Pin: 713 303; Paschim Bardhaman West Bengal Asansol 713303
Balasore	East	Kolkata	Kfin Technologies Ltd 1-B. 1St Floor Kalinga Hotel Lane Baleshwar Baleshwar Sadar Balasore 756001
Bankura	East	Kolkata	Kfin Technologies Ltd Plot Nos- 80/1/Anatunchati Mahalla 3Rd Floor Ward No-24 Opposite P.C Chandra Bankura Town Bankura 722101
Berhampur (Or)	East	Kolkata	Kfin Technologies Ltd Opp Divya Nandan Kalyan Mandap 3Rd Lane Dharam Nagar Near Lohiya Motor Berhampur (Or) 760001
Bhilai	West	Kolkata	Kfin Technologies Ltd Office No.2 1St Floor Plot No. 9/6 Nehru Nagar [East] Bhilai 490020
Bhubaneswar	East	Kolkata	Kfin Technologies Ltd A/181 Back Side Of Shivam Honda Show Room Saheed Nagar - Bhubaneswar 751007
Bilaspur	West	Kolkata	Kfin Technologies Ltd Shop.No.306 3Rd Floor Anandam Plaza Vyapar Vihar Main Road Bilaspur 495001
Bokaro	East	Kolkata	Kfin Technologies Ltd City Centre Plot No. He-07 Sector-Iv Bokaro Steel City Bokaro 827004
Burdwan	East	Kolkata	Kfin Technologies Ltd Saluja Complex; 846 Laxmipur G T Road Burdwan; Ps: Burdwan & Dist: Burdwan-East Pin: 713101
Chinsura	East	Kolkata	Kfin Technologies Ltd No : 96 Po: Chinsurah Doctors Lane Chinsurah 712101
Cuttack	East	Kolkata	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	Kfin Technologies Ltd 208 New Market 2Nd Floor Bank More - Dhanbad 826001
Durgapur	East	Kolkata	Kfin Technologies Ltd Mwav-16 Bengal Ambuja 2Nd Floor City Centre Distt. Burdwan Durgapur-16 Durgapur 713216
Gaya	East	Kolkata	Kfin Technologies Ltd Property No. 711045129 Ground Floorhotel Skylark Swaraipuri Road - Gaya 823001

Branch Name	Zone	Region	Consolidated Current Addrees
Jalpaiguri	East	Kolkata	Kfin Technologies Ltd D B C Road Opp Nirala Hotel Opp Nirala Hotel Opp Nirala Hotel Jalpaiguri 735101
Jamshedpur	East	Kolkata	Kfin Technologies Ltd Madhukunj 3Rd Floor Q Road Sakchi Bistupur East Singhbhum Jamshedpur 831001
Kharagpur	East	Kolkata	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	Kfin Technologies Ltd 2/1 Russel Street 4Thfloor Kankaria Centre Kolkata 70001 Wb
Malda	East	Kolkata	Kfin Technologies Ltd Ram Krishna Pally; Ground Floor English Bazar - Malda 732101
Patna	East	Kolkata	Kfin Technologies Ltd, Flat No.- 102, 2BHK Maa Bhawani Shardalay, Exhibition Road, Patna-800001
Raipur	West	Kolkata	Kfin Technologies Ltd Office No S-13 Second Floor Reheja Tower Fafadih Chowk Jail Road Raipur 492001
Ranchi	East	Kolkata	Kfin Technologies Ltd Room no 103, 1st Floor, Commerce Tower, Beside Mahabir Tower, Main Road, Ranchi -834001
Rourkela	East	Kolkata	Kfin Technologies Ltd 2Nd Floor Main Road Udit Nagar Sundargarh Rourekla 769012
Sambalpur	East	Kolkata	Kfin Technologies Ltd First Floor; Shop No. 219 Sahej Plaza Golebazar; Sambalpur Sambalpur 768001
Siliguri	East	Kolkata	Kfin Technologies Ltd Nanak Complex 2Nd Floor Sevoke Road - Siliguri 734001
Agra	North	Lucknow	Kfin Technologies Ltd House No. 17/2/4 2Nd Floor Deepak Wasan Plaza Behind Hotel Holiday Inn Sanjay Place Agra 282002
Aligarh	North	Lucknow	Kfin Technologies Ltd 1St Floor Sevti Complex Near Jain Temple Samad Road Aligarh-202001
Prayagraj (Allahabad)	North	Lucknow	Kfin Technologies Ltd Meena Bazar Shop No. TF-9, 3rd Floor, Vinayak Vrindavan Tower, Built Over H.NO.34/26, Tashkent Marg, Civil Station, Prayagraj (Allahabad) Uttar Pradesh - 211001
Ambala	North	Lucknow	Kfin Technologies Ltd 6349 2Nd Floor Nicholson Road Adjacent Kos Hospital Ambala Cant Ambala 133001

Branch Name	Zone	Region	Consolidated Current Address
Azamgarh	North	Lucknow	KFin Technologies Ltd Shop no. 18 Gr. Floor, Nagarpalika, Infront of Tresery office, Azamgarh, UP-276001
Bareilly	North	Lucknow	Kfin Technologies Ltd 1St Floorrear Sidea - Square Building 54-Civil Lines Ayub Khan Chauraha Bareilly 243001
Begusarai	East	Lucknow	KFin Technologies Limited, SRI RAM MARKET, KALI ASTHAN CHOWK, MATIHANI ROAD, BEGUSARAI, BIHAR - 851101
Bhagalpur	East	Lucknow	Kfin Technologies Ltd 2Nd Floor Chandralok Complexghantaghar Radha Rani Sinha Road Bhagalpur 812001
Darbhanga	East	Lucknow	KFin Technologies Limited, H No-185, Ward No-13, National Statistical office Campus, Kathalbari, Bhandar Chowk , Darbhanga, Bihar - 846004
Dehradun	North	Lucknow	Kfin Technologies Ltd Shop No-809/799 Street No-2 A Rajendra Nagar Near Sheesha Lounge Kaulagarh Road Dehradun-248001
Deoria	North	Lucknow	Kfin Technologies Ltd K. K. Plaza Above Apurwa Sweets Civil Lines Road Deoria 274001
Faridabad	North	Lucknow	Kfin Technologies Ltd A-2B 2Nd Floor Neelam Bata Road Peer Ki Mazar Nehru Groundnit Faridabad 121001
Ghaziabad	North	Lucknow	Kfin Technologies Ltd Ff - 31 Konark Building Rajnagar - Ghaziabad 201001
Ghazipur	North	Lucknow	Kfin Technologies Ltd House No. 148/19 Mahua Bagh Raini Katra- Ghazipur 233001
Gonda	North	Lucknow	Kfin Technologies Ltd H No 782 Shiv Sadan Iti Road Near Raghukul Vidyapeeth Civil Lines Gonda 271001
Gorakhpur	North	Lucknow	Kfin Technologies Ltd Shop No 8 & 9 4Th Floor Cross Road The Mall Bank Road Gorakhpur - 273001
Gurgaon	North	Lucknow	Kfin Technologies Ltd No: 212A 2Nd Floor Vipul Agora M. G. Road - Gurgaon 122001
Gwalior	West	Lucknow	Kfin Technologies Ltd City Centre Near Axis Bank - Gwalior 474011
Haldwani	North	Lucknow	Kfin Technologies Ltd Shoop No 5 Kmvn Shopping Complex - Haldwani 263139
Haridwar	North	Lucknow	Kfin Technologies Ltd Shop No. - 17 Bhatia Complex Near Jamuna Palace Haridwar 249410

Branch Name	Zone	Region	Consolidated Current Addrees
Hissar	North	Lucknow	Kfin Technologies Ltd Shop No. 20 Ground Floor R D City Centre Railway Road Hissar 125001
Jhansi	North	Lucknow	Kfin Technologies Ltd 1St Floor Puja Tower Near 48 Chambers Elite Crossing Jhansi 284001
Kanpur	North	Lucknow	Kfin Technologies Ltd 15/46 B Ground Floor Opp : Muir Mills Civil Lines Kanpur 208001
Lucknow	North	Lucknow	Kfin Technologies Ltd Ist Floor A. A. Complex 5 Park Road Hazratganj Thaper House Lucknow 226001
Mandi	North	Lucknow	Kfin Technologies Ltd House No. 99/11 3Rd Floor Opposite Gss Boy School School Bazar Mandi 175001
Mathura	North	Lucknow	Kfin Technologies Ltd Shop No. 9 Ground Floor Vihari Lal Plaza Opposite Brijwasi Centrum Near New Bus Stand Mathura 281001
Meerut	North	Lucknow	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	Kfin Technologies Ltd Triveni Campus Near Sbi Life Ratanganj Mirzapur 231001
Moradabad	North	Lucknow	Kfin Technologies Ltd Chadha Complex G. M. D. Road Near Tadi Khana Chowk Moradabad 244001
Morena	West	Lucknow	Kfin Technologies Ltd House No. Hig 959 Near Court Front Of Dr. Lal Lab Old Housing Board Colony Morena 476001
Muzaffarpur	East	Lucknow	Kfin Technologies Ltd First Floor Saroj Complex Diwam Road Near Kalyani Chowk Muzaffarpur 842001
Noida	North	Lucknow	Kfin Technologies Ltd F-21 2Nd Floor Near Kalyan Jewelers Sector-18 Noida 201301
Panipat	North	Lucknow	KFin Technologies Ltd Shop No. 20 1St Floor Bmk Market Behind Hive Hotel G.T.Road Panipat-132103 Haryana
Renukoot	North	Lucknow	Kfin Technologies Ltd C/O Mallick Medical Store Bangali Katra Main Road Dist. Sonebhadra (U.P.) Renukoot 231217
Rewa	West	Lucknow	Kfin Technologies Ltd Shop No. 2 Shree Sai Anmol Complex Ground Floor Opp Teerth Memorial Hospital Rewa 486001
Rohtak	North	Lucknow	Kfin Technologies Ltd Office No:- 61 First Floor Ashoka Plaza Delhi Road Rohtak 124001.

Branch Name	Zone	Region	Consolidated Current Addrees
Roorkee	North	Lucknow	KFin Technologies Ltd Near Shri Dwarkadhish Dharm Shala, Ramnagar, Roorkee-247667
Satna	West	Lucknow	Kfin Technologies Ltd 1St Floor Gopal Complex Near Bus Stand Rewa Roa Satna 485001
Shimla	North	Lucknow	Kfin Technologies Ltd 1St Floor Hills View Complex Near Tara Hall Shimla 171001
Shivpuri	West	Lucknow	Kfin Technologies Ltd A. B. Road In Front Of Sawarkar Park Near Hotel Vanasthali Shivpuri 473551
Sitapur	North	Lucknow	Kfin Technologies Ltd 12/12 Surya Complex Station Road Uttar Pradesh Sitapur 261001
Solan	North	Lucknow	Kfin Technologies Ltd Disha Complex 1St Floor Above Axis Bank Rajgarh Road Solan 173212
Sonepat	North	Lucknow	Kfin Technologies Ltd Shop No. 205 Pp Tower Opp Income Tax Office Subhash Chowk Sonepat. 131001.
Sultanpur	North	Lucknow	Kfin Technologies Ltd 1St Floor Ramashanker Market Civil Line - Sultanpur 228001
Varanasi	North	Lucknow	KFin Technologies Ltd D.64 / 52, G - 4 Arihant Complex , Second Floor ,Madhopur, Shivpurva Sagra ,Near Petrol Pump Varanasi - 221010
Yamuna Nagar	North	Lucknow	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	Kfin Technologies Ltd 605/1/4 E Ward Shahupuri 2Nd Lane Laxmi Niwas Near Sultane Chambers Kolhapur 416001
Mumbai	West	Mumbai	Kfin Technologies Ltd 6/8 Ground Floor Crossley House Near Bse (Bombay Stock Exchange)Next Union Bank Fort Mumbai - 400 001
Pune	West	Mumbai	Kfin Technologies Ltd Office # 207-210 Second Floor Kamla Arcade Jm Road. Opposite Balgandharva Shivaji Nagar Pune 411005
Vashi	West	Mumbai	KFin Technologies Ltd.Haware Infotech Park, 902 , 9th Floor, Plot No 39/03, Sector 30A, Opp Inorbit Mall, Vashi, Navi Mumbai- 400 703
Andheri	West	Mumbai	Kfin Technologies Ltd Office No 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complex M .V .Road, Andheri East , Opp Andheri Court, Mumbai - 400069

Branch Name	Zone	Region	Consolidated Current Addrees
Borivali	West	Mumbai	Kfin Technologies Ltd Gomati Smutiground Floor Jambli Gully Near Railway Station Borivali Mumbai 400 092
Thane	West	Mumbai	Kfin Technologies Ltd Room No. 302 3Rd Floorganga Prasad Near Rbl Bank Ltd Ram Maruti Cross Roadnaupada Thane West Mumbai 400602
Ajmer	North	New Delhi	Kfin Technologies Ltd 302 3Rd Floor Ajmer Auto Building Opposite City Power House Jaipur Road; Ajmer 305001
Alwar	North	New Delhi	Kfin Technologies Ltd Office Number 137 First Floor Jai Complex Road No-2 Alwar 301001
Amritsar	North	New Delhi	Kfin Technologies Ltd Sco 5 2Nd Floor District Shopping Complex Ranjit Avenue Amritsar 143001
Bhatinda	North	New Delhi	Kfin Technologies Ltd Mcb -Z-3-01043 2 Floor Goniana Road Opporite Nippon India Mf Gt Road Near Hanuman Chowk Bhatinda 151001
Bhilwara	North	New Delhi	Kfin Technologies Ltd Office No. 14 B Prem Bhawan Pur Road Gandhi Nagar Near Canarabank Bhilwara 311001
Bikaner	North	New Delhi	KFin Technologies Limited H.No. 10, Himtasar House, Museum circle, Civil line, Bikaner, Rajasthan - 334001
Chandigarh	North	New Delhi	Kfin Technologies Ltd First Floor Sco 2469-70 Sec. 22-C - Chandigarh 160022
Ferozpur	North	New Delhi	Kfin Technologies Ltd The Mall Road Chawla Bulding Ist Floor Opp. Central Jail Near Hanuman Mandir Ferozepur 152002
Hoshiarpur	North	New Delhi	Kfin Technologies Ltd Unit # Sf-6 The Mall Complex 2Nd Floor Opposite Kapila Hospital Sutheri Road Hoshiarpur 146001
Jaipur	North	New Delhi	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	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	Kfin Technologies.Ltd 1D/D Extension 2 Valmiki Chowk Gandhi Nagar Jammu 180004 State - J&K
Jodhpur	North	New Delhi	Kfin Technologies Ltd Shop No. 6 Gang Tower G Floor Opposite Arora Moter Service Centre Near Bombay Moter Circle Jodhpur 342003

Branch Name	Zone	Region	Consolidated Current Address
Karnal	North	New Delhi	Kfin Technologies Ltd 3 Randhir Colony Near Doctor J.C.Bathla Hospital Karnal (Haryana) 132001
Kota	North	New Delhi	Kfin Technologies Ltd D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur Kota 324007
Ludhiana	North	New Delhi	Kfin Technologies Ltd Sco 122 Second Floor Above Hdfc Mutual Fun Feroze Gandhi Market Ludhiana 141001
Moga	North	New Delhi	Kfin Technologies Ltd 1St Floordutt Road Mandir Wali Gali Civil Lines Barat Ghar Moga 142001
New Delhi	North	New Delhi	Kfin Technologies Ltd 305 New Delhi House 27 Barakhamba Road - New Delhi 110001
Pathankot	North	New Delhi	Kfin Technologies Ltd 2Nd Floor Sahni Arcade Complex Adj.Indra Colony Gate Railway Road Pathankot Pathankot 145001
Patiala	North	New Delhi	Kfin Technologies Ltd B- 17/423 Lower Mall Patiala Opp Modi College Patiala 147001
Sikar	North	New Delhi	Kfin Technologies Ltd First Floorsuper Tower Behind Ram Mandir Near Taparya Bagichi - Sikar 332001
Sri Ganganagar	North	New Delhi	Kfin Technologies Ltd Address Shop No. 5 Opposite Bihani Petrol Pump Nh - 15 Near Baba Ramdev Mandir Sri Ganganagar 335001
Udaipur	North	New Delhi	Kfin Technologies Ltd Shop No. 202 2Nd Floor Business Centre 1C Madhuvan Opp G P O Chetak Circle Udaipur 313001
Eluru	South	Hyderabad	Kfin Technologies Ltd Dno-23A-7-72/73K S Plaza Munukutla Vari Street Opp Andhra Hospitals R R Peta Eluru 534002
chandrapur	West	Indore	Kfin Technologies Ltd C/o Global Financial Services,2nd Floor, Raghuwanshi Complex,Near Azad Garden, Chandrapur, Maharashtra-442402
Ghatkopar	West	Mumbai	Kfin Technologies Ltd 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai 400077
Satara	West	Mumbai	Kfin Technologies Ltd G7, 465 A, Govind Park Satar Bazaar, Satara - 415001
Ahmednagar	West	Indore	KFin Technologies Limited 1st Floor, Above Shubham Mobile and Home Appliances, Tilak Road,Maliwada, Ahmednagar, Maharashtra414001
Nellore	South	Hyderabad	Kfin Technologies Ltd 24-6-326/1, Ibac Building 4th Floor, Grand Truck road, Beside Hotel Minerva, Saraswathi Nagar, Dargamitta Nellore - 524003

Branch Name	Zone	Region	Consolidated Current Address
Kalyan	West	Mumbai	KFin Technologies Limited Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivali Mahanagar Corporation) Kalyan - 421301
Korba	North	Lucknow	KFin Technologies Limited Office No.202, 2nd floor, ICRC, QUBE, 97, T.P. Nagar, Korba - 495677
Ratlam	West	Indore	KFin Technologies Limited 106 Rajaswa Colony, Near Sailana Bus Stand, Ratlam (M.P.) 457001
Tinsukia	East	Guwahati	KFin Technologies Limited 3rd Floor, Chirwapatty Road, Tinsukia-786125, Assam
Saharanpur	East	Lucknow	KFin Technologies Limited Ist Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Uttar Pradesh, Pincode 247001
Kalyani	East	Kolkata	KFin Technologies Limited Ground Floor,H No B-7/27S, Kalyani, Kalyani HO, Nadia, West Bengal - 741235
Hosur	South	Coimbatore	KFin Technologies Limited No.2/3-4. Sri Venkateswara Layout, Denkanikottai road, Dinnur Hosur - 635109