
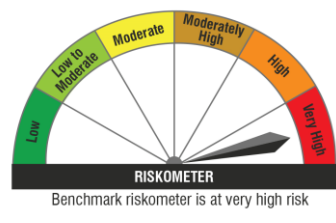


## SCHEME INFORMATION DOCUMENT

### SECTION I

#### Bank of India Banking & Financial Services Fund (An open ended equity scheme investing in Banking & Financial Services Sector)

This product is suitable for investors who are seeking*:	Scheme Risk-o-meter	Benchmark Risk-o-meter (as applicable)
<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in a portfolio of equity and equity related securities of companies engaged in banking and financial services activities.</li> </ul>		 <p>As per AMFI - Tier I Benchmark is Nifty Financial Services TRI.</p>

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

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

**Offer of units of Rs. 10 each for cash during the New Fund Offer period and continuous offer for units at NAV based prices.**

**New Fund Offer Opens on:** January 08, 2026

**New Fund Offer Closes on:** January 22, 2026

**Scheme re-opens on:** February 02, 2026

**Name of Mutual Fund:** Bank of India Mutual Fund

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

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

**Addresses, Website of the entities:** B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400013, Website: [www.boimf.in](http://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](http://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 December 03, 2025.

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# **PART I-HIGHLIGHTS/SUMMARY OF THE SCHEME**

Sr. No.	Title	Description
I.	<b>Name of the scheme</b>	Bank of India Banking & Financial Services Fund
II.	<b>Category of the Scheme</b>	Sectoral Fund
III.	<b>Scheme type</b>	An open ended equity scheme investing in Banking & Financial Services Sector.
IV.	<b>Scheme code</b>	BOIA/O/E/SEC/25/11/0024
V.	<b>Investment objective</b>	The investment objective of the scheme is to generate long-term capital appreciation by investing predominantly in equity and equity related instruments of banking and financial services companies. However, there is no assurance that the investment objective of the scheme will be achieved.
VI.	<b>Liquidity/listing details</b>	<p>The Scheme will offer Units for Purchase and Redemption at Applicable NAV on all Business Days. Unitholders can subscribe to and get their units repurchased on all business days at NAV related prices (with exit load as mandated by AMC from time to time).</p> <p>As per SEBI (MF) Regulations, the Fund shall dispatch Redemption proceeds within 3 Business Days of receiving the valid Redemption request. A penal interest of 15% per annum or such other rate as may be prescribed by SEBI from time to time will be paid in case the redemption proceeds are not dispatched/remitted within 3 Business Days of the date of Redemption request.</p> <p>However, under normal circumstances, the Fund will endeavor to dispatch the Redemption proceeds well before 3 Business Days from the acceptance of the duly completed Redemption request. The AMC shall adhere to guidelines published by AMFI /SEBI for exceptional circumstances under which the Scheme is unable to transfer redemption or repurchase proceeds within prescribed timelines.</p> <p>The units of the Scheme shall not be listed on any Stock Exchange. However, Trustee reserve the right to list the scheme at recognized stock exchange at a later date.</p>

Sr. No.	Title	Description
VII.	<b>Benchmark (Total Return Index)</b>	<p><b>First Tier Benchmark:</b> Nifty Financial Services TRI</p> <p><b>Justification:</b></p> <p>As required under clause 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 and which are reflective of the category of the scheme.</p> <p>The Nifty Financial Services Index is designed to reflect the behavior and performance of the Indian financial market which includes banks, financial institutions, housing finance, insurance companies and other financial services companies. The Scheme is being benchmarked against the Index mentioned above, since the composition of Index is in line with the investment objective of the Scheme and is most suited for comparing performance of the Scheme.</p> <p><b>Second Tier Benchmark:</b> 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.	<b>NAV disclosure</b>	<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 (<a href="https://www.boimf.in/nav">https://www.boimf.in/nav</a>) and of the Association of Mutual Funds in India-AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) by 11 p.m. on every Business Day.</p> <p>Further Details in <b>Section II</b>.</p>
IX.	<b>Applicable timelines</b>	<p><b>Timeline for Dispatch of redemption proceeds:</b></p> <p>The Scheme will dispatch redemption proceeds within 03 Business Day from the acceptance of the Redemption request or such other time as may be prescribed by SEBI from time to time. 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><b>Redemption/Switch Procedure in case of physical form:</b></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 &amp; 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</p>

Sr. No.	Title	Description
		<p>time to time. 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><b>Redemption / Switch Procedure in case units are held in dematerialized form:</b></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"> <li>1. Investors will have to approach their DP (Depository Participants) where Demat Account is being held.</li> <li>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.</li> <li>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.</li> <li>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).</li> <li>5. The Electronic Requests generated up to the stipulated cut off time every day by DPs shall get transmitted from NSDL / CDSL to respective Registrars of Mutual Fund.</li> <li>6. All such Electronic Requests transmitted by NSDL / CDSL everyday are updated in the system at Registrar's end i.e. M/s KFin Technologies Ltd. for further processing.</li> <li>7. Registrar shall verify and process the requests subject to finding the same in order by: <ol style="list-style-type: none"> <li>a) Nullifying the units by confirming Electronic Repurchase Request;</li> <li>b) Applying NAV based on Date and Time of raising Electronic request by DP's for Redemption Request;</li> <li>c) Remitting Redemption proceeds to investor's bank account (as recorded in demat account) within 3 business days and</li> <li>d) Dispatching an SOA (Statement of</li> </ol> </li> </ol>

Sr. No.	Title	Description
		<p>Account/Consolidated Account Statement) to the registered address of investor.</p> <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 &amp; applicable Govt levies like STT divided by the redemption price (ie additionally subject to the levy of applicable STT and exit load).</p> <p>In case of difference/ ambiguity in the amount and units mentioned in any request for Redemption/ Switch, the minimum value (of units and amount) on rupee equivalent basis on the Transaction/ applicable NAV date will be considered by the AMC, provided the investor has not furnished any clarification in writing, duly signed on the date of transaction. In the event of investor not having filled in the Amount/ Units in the Transaction Slip, the AMC will redeem/ switch out all the outstanding units in case the Scheme, Plan, Option are clearly mentioned.</p> <p>In case, the investor has not mentioned the plans/ sub-plans etc. in the redemption request specifically where he is having holdings in various plans/sub-plans etc. of the particular scheme, AMC will summarily reject such redemption request if the investor has not furnished any clarification in writing, duly signed on the date of transaction itself, during normal office hours.</p> <p>In case, an Investor fails to mention the complete name of the Scheme upto plan/sub - plan level while making request for redemption/ switch-out, the AMC reserves the right to redeem/ switch-out all/specified desired units/ value provided the investor is having holdings only in one scheme/plan/option and the folio number is clearly mentioned or if he maintains one folio. Otherwise, such incompletely filled requests would be summarily rejected without processing.</p> <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</p>



Sr. No.	Title	Description
		<p>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 mailing/dispatching of physical MF-CAS) for verified PAN cases and by the registrar (i.e. M/s. KFin Technologies Limited) for other cases either through email or physical copy. Further, e-CAS will be issued via email through MF Central app.</p> <p><b>FIFO Method of redemption/switch-out:</b> In case, an investor has purchased Units on more than one business day, the Units purchased prior in time (i.e. those Units which have been held for the longest period of time), will be deemed to have been redeemed first, i.e. on first in first out basis. Unit holders may also request for repurchase of their entire holding and close the account by indicating the same at the appropriate place in the Transaction Slip/ Repurchase form.</p> <p><b>Uniform process for processing of redemption/switch - out for all the Schemes of the Mutual Fund:</b> 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><b>Timeline for Dispatch of IDCW (if applicable):</b> 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><b>Delay in payment of redemption / repurchase / Income Distribution Cum Capital Withdrawal proceeds:</b> 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</p>

Sr. No.	Title	Description																																				
		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).																																				
X.	<b>Plans and Options</b> Plans/Options and sub options under the Scheme	<b>Plans- Direct Plan and Regular Plan</b>  <b>Options under each Plan(s):</b> <ul style="list-style-type: none"><li>• Growth</li><li>• Income Distribution cum Capital Withdrawal (IDCW) (Reinvestment of IDCW &amp; payout of IDCW option)</li></ul> Income Distribution and Capital Withdrawal (“IDCW”) is at the discretion of the Trustees and subject to available distributable surplus.  <b>Direct Plan</b> 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.  <b>Regular Plan</b> Regular Plan is available for all type of investors investing through a Distributor.  All the plans will have common portfolio.  <b>Default Plan:</b> 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: <table><tr><th>Scenario</th><th>Broker Code mentioned by the investor</th><th>Plan mentioned by the investor</th><th>Default Plan to be captured</th></tr><tr><td>1</td><td>Not mentioned</td><td>Not mentioned</td><td>Direct Plan</td></tr><tr><td>2</td><td>Not mentioned</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>3</td><td>Not mentioned</td><td>Regular</td><td>Direct Plan</td></tr><tr><td>4</td><td>Mentioned</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>5</td><td>Direct</td><td>Not Mentioned</td><td>Direct Plan</td></tr><tr><td>6</td><td>Direct</td><td>Regular</td><td>Direct Plan</td></tr><tr><td>7</td><td>Mentioned</td><td>Regular</td><td>Regular Plan</td></tr><tr><td>8</td><td>Mentioned</td><td>Not Mentioned</td><td>Regular Plan</td></tr></table> <b>Default Option:</b> If the investor does not clearly specify the choice of Option at the time of investing, it will be treated as Growth Option. In case the Growth Option is not specified then default option will be Re-investment of IDCW Facility. Further, if the investor does not clearly specify the choice of Payout or Re-investment facility within the IDCW Option, it will be treated as a Re-investment of IDCW Option. Investors should note that in cases of wrong/ invalid/ incomplete ARN codes mentioned on the application	Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
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1	Not mentioned	Not mentioned	Direct Plan																																			
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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																																			

Sr. No.	Title	Description
		<p>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>
XI.	<b>Load Structure</b>	<p><b>Entry Load:</b> Nil</p> <p><b>Exit Load:</b></p> <ul style="list-style-type: none"> <li>For redemption/switch out of units within 60 days from the date of allotment: 1%</li> <li>Any redemption/switch out after 60 days from the date of allotment of units: NIL</li> </ul> <p>Redemption /Switch-Out of Units would be done on First in First Out Basis (FIFO). For more details on Load Structure, please refer section “<b>Load Structure in Part III of Section I</b>”.</p>
XII.	<b>Minimum Amount/switch in Application</b>	<p><b><u>Minimum Application Amount:</u></b>  <b>During NFO basis:</b> Rs. 5,000 and in multiples of Rs 1/- thereafter.</p> <p><b>On continuous basis:</b> Rs. 5,000 and in multiples of Rs 1/- thereafter.</p> <p><b><u>Minimum Switch-in to the Scheme:</u></b>  <b>During NFO basis:</b> Rs. 5,000 and in multiples of Rs. 1/- thereafter</p> <p><b>On continuous basis:</b> Rs. 5,000 and in multiples of Rs. 1/- thereafter</p> <p>Depending upon the minimum subscription/ application amount criteria of the targeted scheme, the switch-in would be processed. During NFO, the auto switch facility would be provided to the Investors.</p> <p>The units will be allotted on the investment/switched-in amount after netting off the applicable Stamp Duty which is presently 0.005% of net investment amount.</p> <p>The minimum investment is applicable at the respective Plans/Subplans/Options/ Sub-options level i.e. Growth, Income Distribution cum Capital Withdrawal (IDCW).</p> <p>The minimum investment/additional investment amount/ redemption amount clause shall not be applicable in the case of investments by designated employees pursuant to Para 6.10 of SEBI Master Circular dated June 27, 2024 on Mutual Funds and circulars/clarifications issued thereunder.</p>

Sr. No.	Title	Description
XIII.	<b>Minimum Additional Purchase Amount</b>	Rs. 1,000 and in multiples of Rs. 1/- thereafter 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.
XIV.	<b>Minimum Redemption/switch out Amount</b>	Rs 1,000 (or equivalent Unit value) or account balance, whichever is lower.  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.
XV.	<b>New Fund Offer Period</b> This is the period during which a new scheme sells its units to the investors.	NFO opens on: January 08, 2026 NFO closes on: January 22, 2026  The New Fund Offer shall remain open for subscription for a minimum period of 3 working days and shall not be kept open for more than 15 days or for such period as allowed by SEBI and pursuant to Para 1.10 of SEBI Master Circular dated June 27, 2024 on Mutual Funds.  Any changes in above NFO dates will be published through notice on AMC website i.e. <a href="https://www.boimf.in/regulatory-reports/addenda-notice">https://www.boimf.in/regulatory-reports/addenda-notice</a> .
XVI.	<b>New Fund Offer Price:</b> This is the price per unit that the investors have to pay to invest during the NFO.	Rs. 10/- per unit
XVII.	<b>Segregated portfolio/side pocketing disclosure</b>	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.  Investors should note that creation of Segregated Portfolio is optional and at the discretion of the AMC.  For Details, kindly refer SAI.
XVIII.	<b>Swing pricing disclosure</b>	Not applicable.
XIX.	<b>Stock lending/short selling</b>	The Scheme may undertake Stock Lending/Short Selling transactions subject to disclosure as specified in asset allocation. For Details, kindly refer SAI.
XX.	<b>How to Apply and other details</b>	Investors can undertake transactions in the Schemes of Bank of India Mutual Fund either through physical,

Sr. No.	Title	Description						
		<p>online / electronic mode or any other mode as may be prescribed from time to time.</p> <p><b>Physical Transactions:</b></p> <p>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 <a href="https://www.boimf.in/">https://www.boimf.in/</a>. 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 (<a href="https://www.boimf.in/branch-locator">https://www.boimf.in/branch-locator</a>). Investors are also advised to refer to Statement of Additional Information before submitting the application form.</p> <table border="1"> <thead> <tr> <th>Particulars</th><th>During NFO</th><th>Ongoing Basis</th></tr> </thead> <tbody> <tr> <td>All subscription cheques / drafts / payment instruments.</td><td>To be drawn in favour of BANK OF INDIA MUTUAL FUND NFO - COLLECTION A/C</td><td>To be drawn in Bank of India Banking &amp; Financial Services Fund</td></tr> </tbody> </table> <p>It should be account payee only. A separate cheque or bank draft must accompany each application. Multiple cheques with a single application are not permitted. Any application may be accepted or rejected at the sole and absolute discretion of the Trustee.</p> <p><b>Online/Electronic Transactions:</b></p> <p><b>1. Purchase/Redemption of units through Stock Exchange Infrastructure (Demat Mode):</b></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><b>2. Transactions through stock exchange mechanism - non-demat mode:</b></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>	Particulars	During NFO	Ongoing Basis	All subscription cheques / drafts / payment instruments.	To be drawn in favour of BANK OF INDIA MUTUAL FUND NFO - COLLECTION A/C	To be drawn in Bank of India Banking & Financial Services Fund
Particulars	During NFO	Ongoing Basis						
All subscription cheques / drafts / payment instruments.	To be drawn in favour of BANK OF INDIA MUTUAL FUND NFO - COLLECTION A/C	To be drawn in Bank of India Banking & Financial Services Fund						

Sr. No.	Title	Description
		<p><b>Applications Supported by Blocked Amount (ASBA) facility (only for subscriptions during NFO):</b></p> <p>ASBA is an application containing an authorization 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><b>MF Central:</b> As per clause 16.6 of Master Circular, to comply with the requirements of RTA inter-operable Platform for enhancing investors' experience in Mutual Fund transactions / service requests, the Qualified RTAs, currently, KFin Technologies Limited and Computer Age Management Services Limited have jointly developed MF Central - A digital platform for Mutual Fund investors.</p> <p>MF Central is created with an intent to be a one stop portal / mobile app for all Mutual fund investments and service-related needs that significantly reduces the need for submission of physical documents by enabling various digital / physical services to Mutual fund investors across fund houses subject to applicable Terms and Conditions of the Platform. MF Central may be accessed using <a href="https://mfcentral.com/">https://mfcentral.com/</a> and a Mobile App.</p> <p><b>Where can applications for subscription/redemption/switches be submitted:</b></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. <a href="https://www.boimf.in/branch-locator">https://www.boimf.in/branch-locator</a></p> <p>Investors can also subscribe units from the official website of AMC i.e. (<a href="https://www.boimf.in">https://www.boimf.in</a>)</p> <p>Details in section II.</p>
XXI.	<b>Investor services</b>	<p><b>Contact details for general service requests and Complaint:</b></p> <p>Investors can lodge any service request or complaints or enquire about NAVs, Unit Holdings, IDCW, etc by calling the Investor line of the AMC at toll free number 1800 - 266 - 2676 &amp; 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 - <a href="mailto:service@boimf.in">service@boimf.in</a>. The service representatives may require personal information of the Investor for verification of his / her identity in order to protect confidentiality of</p>

Sr. No.	Title	Description
		<p>information. The AMC will at all times endeavor to handle transactions efficiently and to resolve any investor grievances promptly.</p> <p><b>Investor Relation Officer</b> Ms. Roshni Pawar <b>Address:</b> 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: <a href="mailto:service@boimf.in">service@boimf.in</a></p> <p>For any grievances with respect to transactions through BSE StAR and / or NSE MFSS, the investors / Unit Holders should approach either the stock broker or the investor grievance cell of the respective stock exchange.</p>
XXII.	<b>Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes) (as applicable)</b>	Not applicable
XXIII.	<b>Special product/facility available during the NFO and on ongoing basis</b>	<p><b>Special Product/facility available during NFO-</b></p> <p><b>1. <u>Applications Supported by Blocked Amount (ASBA) facility:</u></b></p> <p>ASBA facility will be provided to the investors subscribing to NFO of the Scheme. It shall co-exist with the existing process, wherein cheques / demand drafts are used as a mode of payment. Please refer ASBA application form for detailed instructions.</p> <p><b>2. <u>Auto Switch Facility:</u></b></p> <p>An Auto Switch Facility (“the facility”) is a facility using which the investors can opt to invest in existing scheme(s) of the Fund which gives such facility and schedule a switch out to transfer such investment to another newly launched scheme of the Fund (“Target Scheme”), during New Fund Offer (NFO) period of the Target Scheme.</p> <p><b>3. <u>Systematic Investment Plan (SIP):</u></b></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. 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</p>



Sr. No.	Title	Description												
		<p>discretion of the AMC.</p> <table><tr><th>Minimum installment amount for Monthly SIP</th><th>Minimum duration for SIP</th></tr><tr><td>Rs. 1,000/- and in multiples of Rs. 1 thereafter (e.g. Rs. 1,001/-, Rs. 1,002/-, Rs. 1,003/- and so on and so forth)</td><td>6 months and any date in a month*</td></tr></table> <p><i>*If such a day is a Holiday/Non-Business day, then the next Business Day. In case the SIP date is not indicated, 10th shall be treated as the default date.</i></p> <p><b>Weekly SIP facility:</b></p> <table><tr><th>Minimum installment amount for Weekly SIP</th><th>Minimum duration for SIP</th></tr><tr><td>Rs. 1,000/- and in multiples of Rs. 1 thereafter (e.g. Rs. 1,001/-, Rs. 1,002/-, Rs. 1,003/- and so on and so forth)</td><td>12 installments and any date in a week and default day will be every Wednesday of the week if no day is selected.</td></tr></table> <p><i>*If such a day is a Holiday/Non-Business day, then the next Business Day.</i></p> <p><b>SIP will be allowed during NFO only through online mode.</b></p> <p><b>Special Product/facility available on ongoing basis-</b></p> <p><b>1. Systematic Investment Plan (SIP):</b></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.</p> <table><tr><th>Minimum installment amount for Monthly SIP</th><th>Minimum duration for SIP</th></tr><tr><td>Rs. 1,000/- and in multiples of Rs. 1 thereafter (e.g. 1,001/-, Rs. 1,002/-, Rs. 1,003/- and so on and so forth)</td><td>6 months and any date in a month*</td></tr></table> <p><i>*If such a day is a Holiday/Non-Business day, then the next</i></p>	Minimum installment amount for Monthly SIP	Minimum duration for SIP	Rs. 1,000/- and in multiples of Rs. 1 thereafter (e.g. Rs. 1,001/-, Rs. 1,002/-, Rs. 1,003/- and so on and so forth)	6 months and any date in a month*	Minimum installment amount for Weekly SIP	Minimum duration for SIP	Rs. 1,000/- and in multiples of Rs. 1 thereafter (e.g. Rs. 1,001/-, Rs. 1,002/-, Rs. 1,003/- and so on and so forth)	12 installments and any date in a week and default day will be every Wednesday of the week if no day is selected.	Minimum installment amount for Monthly SIP	Minimum duration for SIP	Rs. 1,000/- and in multiples of Rs. 1 thereafter (e.g. 1,001/-, Rs. 1,002/-, Rs. 1,003/- and so on and so forth)	6 months and any date in a month*
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Sr. No.	Title	Description								
		<p><i>Business Day. In case the SIP date is not indicated, 10th shall be treated as the default date.</i></p> <p><b>Weekly SIP facility:</b></p> <table><tr><th>Minimum installment amount for Weekly SIP</th><th>Minimum duration for SIP</th></tr><tr><td>Rs. 1,000/- and in multiples of Rs. 1 thereafter (e.g. 1,001/-, Rs. 1,002/-, Rs. 1,003/- and so on and so forth)</td><td>12 installments and any date in a week and default day will be every Wednesday of the week if no day is selected.</td></tr></table> <p><i>*If such a day is a Holiday/Non-Business day, then the next Business Day.</i></p> <p><b>a) <u>SIP through Direct Debit / NACH:</u></b> Investors may also enroll for SIP facility through NACH (Debit Clearing) of the RBI or for SIP Direct Debit Facility available with specified Banks / Branches. In order to enroll for SIP NACH or Direct Debit Facility, an Investor must fill-up the Application Form for SIP NACH/ Direct Debit facility. <i>Note: Direct Debit facility will be offered at the discretion of the AMC and through select banks with whom AMC may have an arrangement, from time to time.</i></p> <p><b>b) <u>SIP Top-up Facility:</u></b> SIP Top-up Facility is a facility which provides flexibility to the investors to increase the amount of the SIP installment by a fixed amount or by a fixed percentage at pre-defined intervals during the tenure of the SIP.</p> <p><b>c) <u>Pause SIP facility:</u></b> Pause SIP Facility is a facility under which the investor has an option to temporarily pause their registered SIP by submitting the prescribed form at any of the Official Points of Acceptance (OPATs) of the Fund or by submitting an application through the online transaction portal available on the Fund’s website viz., <a href="http://www.boimf.in">www.boimf.in</a></p> <p><b>2. <u>Systematic Transfer Plan (STP):</u></b> 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.</p> <table><tr><th>Minimum installment amount for Monthly STP</th><th>Minimum duration for STP</th></tr><tr><td>Rs. 1,000/- and in multiples of Rs. 1 thereafter</td><td>6 months and Dates 1st, 7th, 10th, 15th, 20th and 25th</td></tr></table> <p><b>Weekly Systematic Transfer Plan (STP) facility:</b></p>	Minimum installment amount for Weekly SIP	Minimum duration for SIP	Rs. 1,000/- and in multiples of Rs. 1 thereafter (e.g. 1,001/-, Rs. 1,002/-, Rs. 1,003/- and so on and so forth)	12 installments and any date in a week and default day will be every Wednesday of the week if no day is selected.	Minimum installment amount for Monthly STP	Minimum duration for STP	Rs. 1,000/- and in multiples of Rs. 1 thereafter	6 months and Dates 1st, 7th, 10th, 15th, 20th and 25th
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Minimum installment amount for Monthly STP	Minimum duration for STP									
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Sr. No.	Title	Description																																			
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Minimum No of SWP	6	4																																			

Sr. No.	Title	Description
		<p>Exit Load, if any and reinvestment of the Redemption proceeds into another Scheme offered by the Mutual Fund at Applicable NAV and accordingly the Switch must comply with the Redemption rules of the Switch out Scheme and the Subscription rules of the Switch in Scheme.</p> <p><b>b. Intra -Scheme Switching option:</b> Unitholders under the Scheme have the option to Switch their Unit holding from one plan/option to another plan/option (i.e. Regular Plan to Direct Plan and Growth option to Income Distribution cum Capital Withdrawal/IDCW option and vice-a-versa), of respective units. The Switches would be done at the Applicable NAV based prices and the difference between the NAVs of the two options will be reflected in the number of Unit allotted.</p> <p>Switching shall be subject to the applicable “Cut off time and Applicable NAV” stated elsewhere in the Scheme Information Document. In case of “Switch” transactions from one scheme to another, the allocation shall be in line with Redemption payouts.</p> <p>Apart from above, the investor can also use the below facilities:</p> <ol style="list-style-type: none"> <li>1. Transactions through website of Bank of India Mutual Fund</li> <li>2. Transaction through Mobile app of Bank of India Mutual Fund</li> <li>3. Facilitating transactions through Stock Exchange Mechanism</li> <li>4. Official Points of Acceptance of Transaction through MF utility All subscription cheques / drafts / payment instruments</li> <li>5. Transactions through Electronic Platform of Registrar and Transfer Agent</li> <li>6. Official Point of Acceptance through MF Central</li> </ol> <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, For Details, kindly refer SAI.</p>
XXIV.	<b>Weblink</b>	<p>This being a new Scheme, the following link can be referred post allotment of units:</p> <p><b>Link for Total Expense Ratio (TER):</b> <a href="https://www.boimf.in/siddisclosures/weblink">https://www.boimf.in/siddisclosures/weblink</a></p> <p><b>Link for Factsheet:</b> <a href="https://www.boimf.in/investor-corner#t1">https://www.boimf.in/investor-corner#t1</a></p>

## **DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY**

It is confirmed that:

- (i) The draft Scheme Information Document (SID) forwarded to Securities & Exchange Board of India (SEBI) is in accordance with the Securities & Exchange Board of India (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 proposed 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 Banking & Financial Services Fund approved by them is a new product offered by Bank of India Mutual Fund and is not a minor modification of any existing scheme.

**Date: December 03, 2025**  
**Place: Mumbai**

**Sd/-**  
**Name: Harish Kumar**  
**Designation: Company Secretary and Chief 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 allocation (% of total assets)		Risk Profile
	Minimum	Maximum	
Equity & Equity related instruments of companies engaged in Banking & Financial Services Sector@#	80%	100%	Very High
Equity & Equity related instruments of Companies other than those engaged in Banking & Financial Services Sector	0%	20%	Very High
Debt and Money Market instruments**\$	0%	20%	Low to Medium
Units issued by InVITS	0%	10%	Very High

@Derivative instruments to the extent of 50% of the equity component of the Scheme.

#Equity related instruments also include REITs.

\*\* Money market instruments include Tri-party Repo on government securities or T-bills/ Repo/ Reverse Repo (including corporate bond Repo), certificate of deposit, commercial papers, commercial bills, treasury bills, Government securities issued by Central & State Government/ corporate bonds having an unexpired maturity up to one year, call or notice money, Term Deposits, usance bills (BRDS) and any other similar instruments as specified by the RBI/SEBI from time to time.

\$ The debt and money market instruments may include cash and cash equivalents.

The Cumulative Gross Exposure to equity including Real Estate Investment Trusts (REITs), Debt, Money market instruments, derivative positions, repo transactions, , Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time, , should not exceed 100% of the net assets of the scheme in line with clause 12.24 of SEBI Master Circular dated June 27, 2024 on Mutual Funds.

Liquidity in the scheme may be provided through borrowing to meet redemptions in accordance with the SEBI Regulations.

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

SEBI has vide letter no. SEBI/HO/ IMD-II/DOF3/ OW/P/ 2021/31487/ 1 dated November 3, 2021 advised that for the purpose of the SEBI circular dated August 18, 2010, cash equivalent shall consist of the following securities having residual maturity of less than 91 days and shall be treated as not creating any exposure:

- Government Securities;
- T-Bills; and
- Repo on Government Securities

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

The above is indicative and is subject to change keeping in view the market conditions and opportunities, applicable Regulations and politico-economic factors. The investment manager in line with the investment objective may alter the above pattern for short term and on defensive consideration.

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

Sr. No.	Type of Instrument	Percentage of exposure	Circular references
1.	Securities Lending and Short Selling	<p><b>Securities Lending:</b></p> <p>The Scheme shall adhere to the following limits should it engage in Stock Lending:</p> <p>a. Not more than 20% of the net assets of the Scheme can generally be deployed in Stock Lending.</p> <p>b. Not more than 5% of the net assets of the Scheme can generally be deployed in Stock Lending to any single counter party (as may be applicable).</p> <p><b>Short Selling by the Scheme:</b></p> <p>The Scheme may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by SEBI.</p>	Para-no. 12.11 of SEBI Master Circular dated June 27, 2024 on Mutual Funds.
2.	Equity Derivatives for non hedging purpose	Upto 20% of the net assets of the Scheme, subject to maximum derivatives exposure as defined above (i.e. 50% of the equity component of the Scheme).	Para-no. 12.25 of SEBI Master Circular dated June 27, 2024 on Mutual Funds
3.	InVITS	Upto 10%	Clause 13 in the Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996
4.	Tri party Repo	Allocation may be made to TREPS from any amounts that are pending deployment or on account of any adverse market situation.	Clause 1.10.3 of SEBI Master Circular dated June 27, 2024 on Mutual Funds
5.	Mutual Fund Units	The Scheme may invest upto 5% of the net assets of the Scheme in	Clause 4 of Seventh Schedule of SEBI (MF) Regulations, 1996

Sr. No.	Type of Instrument	Percentage of exposure	Circular references
		units of mutual fund schemes of Bank of India Investment Managers Private Limited ("AMC) or in the Scheme of other Mutual Funds in conformity with the investment objective of the Scheme and in terms of the prevailing SEBI (MF) Regulations.	

The Scheme shall not invest in the following instruments:

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

**Portfolio Rebalancing in case of passive deviation from asset allocation:**

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

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

Pursuant to SEBI circular dated June 26, 2025, the above provisions shall be applicable for all types of passive breaches for the actively managed mutual fund schemes.

**Portfolio rebalancing in case of deviation from asset allocation under Defensive consideration:**

It may be noted that the asset allocation percentages stated above are only indicative and not absolute. Subject to SEBI (MF) Regulations, and keeping in view market conditions, market opportunities and political and economic factors, the asset allocation pattern may change from time to time. The Fund Manager may alter the asset allocation for a short term period on defensive considerations as per para 1.14.1.2 of SEBI master



circular dated June 27, 2024 on Mutual Funds. 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.

#### **Timelines for deployment of Funds mobilized in a New Fund Offer (NFO):**

The funds mobilized during the New Fund Offer (NFO) shall be deployed in accordance with the asset allocation pattern of the scheme within 30 business days from the date of allotment of units. In exceptional cases where the AMC is not able to deploy the funds within this period, shall provide an explanation, including details of the efforts made to deploy the funds, to the Investment Committee of the AMC. The Investment Committee may, if deemed necessary, shall extend the deployment timeline by an additional 30 business days. While granting an extension, the Committee shall examine the root cause of the delay. However, an extension shall not be granted if the scheme's assets are liquid and readily available. If the funds are not deployed as per the asset allocation specified in the Scheme Information Document (SID) within the stipulated and extended timelines, the following measures shall apply:

- (a) **Restriction on Fresh Subscriptions:** The AMC shall not accept fresh inflows into the scheme until the funds are deployed as per the SID.
- (b) **Waiver of Exit Load:** No exit load shall be levied on investors exiting the scheme after 60 business days of non-complying with the asset allocation.
- (c) **Investor Notification:** The AMC shall inform all NFO investors about their option to exit the scheme without an exit load via email, SMS, or other appropriate communication channels.
- (d) **Reporting to Trustees:** Any deviation from the deployment timelines shall be reported to the Trustees at each stage.

#### **B. WHERE WILL THE SCHEME INVEST**

The Scheme will primarily invest in Equity and Equity Related Securities. The Scheme may invest in Debt, Money Market Instruments, G-Sec, Bonds, Cash and cash equivalents, INVITs etc. The corpus of the Scheme will be invested in securities which will include but are not limited to the following:

1. **Equity and Equity related securities:** Equity and equity related securities are such instruments like REITs, Convertible bonds and debentures and warrants carrying the right to obtain equity shares and derivative instruments.
2. **Debt and Money Market Instruments** include Tri-party Repo on government securities or T-bills/ Repo/ Reverse Repo (including corporate bond Repo), certificate of deposit, commercial papers, commercial bills, treasury bills, Government securities issued by Central & State Government/ corporate bonds having an unexpired maturity up to one year, call or notice money, Term Deposits, usance bills (BRDS) and any other similar instruments as specified by the RBI/SEBI from time to time.
3. **Investment in Infrastructure Investment Trust (InvIT):** The Scheme may invest upto 10% of the net assets in InvITs.
4. **Investments in units of mutual fund schemes:** The Scheme may invest upto 5% of the net assets of the Scheme in units of mutual fund schemes of Bank of India Mutual Fund or in the Scheme of other Mutual Funds in conformity with the investment objective of the Scheme and in terms of the prevailing SEBI (MF) Regulations.
5. **Equity Derivatives:** Investment in derivatives upto 50% shall be for hedging, portfolio balancing, non-hedging purposes and such other purposes as may be permitted from time to time.



6. **Securities Lending and Short Selling:** The Investment shall be made in accordance with the SEBI Regulations. For more information, the indicative table as given above can be referred.
7. **Tri Party Repo:** Allocation may be made to TREPS from any amounts that are pending deployment or on account of any adverse market situation. Investments in Tri-Party Repo would be as per the RBI circular dated July 24, 2018.

**The securities mentioned above could be listed, unlisted, publicly offered, privately placed, secured, unsecured, rated or unrated and of varying maturity. The securities may be acquired through public offerings (IPOs), secondary market operations, private placement, rights offers or negotiated deals.**

The Fund Manager reserves the right to invest in such other securities as may be permitted from time to time and which are in line with the investment objectives of the Scheme.

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

The AMC shall ensure Compliance with para 12.9 of SEBI Master circular on Mutual Funds on investment limits for investing in HFCs.

#### **DEBT MARKET IN INDIA:**

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

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

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

The Corporate bond market is also fast developing with greater number of corporates raising capital through issuances of non-convertible debentures and commercial papers. The corporates are issuing both dated coupon bearing and floating rate NCDs. The debentures and CPs are rated by rating agencies. Some of the capital is even raised through the private placement route. Of late the money market segment of the Indian debt market has become liquid and the longer dated bonds and debentures are less liquid in comparison. Currently, the corporate sector is issuing floating rate debentures linked both to the MIBOR and the INBMK (Indian G-Sec benchmark). The debt market presently offers a variety of short term and medium term instruments with different risk and return characteristics. The various instruments currently available for investments and their indicative yield are (as on December 02, 2025):

Instrument	Tenor	Yield (%)	Liquidity
T-Bills	91 days	5.30-5.40	High
	364 days	5.50-5.60	High
Commercial Papers	3 months	6.50-6.65	Medium
	6 months	6.70-6.80	Medium
	12 months	6.80-6.90	Low
Government Securities	1 year	5.60-5.70	Medium
	5 year	6.20-6.25	High
	10 years	6.45-6.55	High
Corporate Security	1 year	6.60-6.70	Medium
	2 years	6.65-6.75	Medium
Floating Rate Securities	1 Year +	Mibor/INBMK +	Very Low

The above are only indicative yields and actual yields may be influenced by various factors including general levels of interest rates, market conditions prevailing from time to time such as liquidity in the banking system, credit rating and macro- economic and political factors.

### C. WHAT ARE THE INVESTMENT STRATEGIES

The scheme endeavors to generate long-term capital appreciation by investing predominantly in equity and equity related instruments of companies engaged in banking and financial services. The scheme will invest atleast 80% of corpus in securities of companies engaged in the Banking and Financial Services sector from the sector list as provided by AMFI in Industry classification data. The scheme will be market cap agnostic and follow a bottom-up stock selection approach. The bottom-up investment approach would focus on analyzing individual stocks pertaining to companies which are part of the banking and financial services sector. The stock selection of the scheme would focus on identifying companies with sound corporate management and prospects of good future growth. The fund managers will aim to predominantly build a portfolio of companies engaged in banking and financial services sector which have reasonable growth prospects, healthy financials with sustainable business models, acceptable valuation that offers potential for long term capital appreciation and management quality etc.

The scheme may invest upto 20% in securities of companies which are engaged in sectors other than Banking and Financial Services sector. The Scheme may also invest a certain portion of its corpus in debt and money market securities. Investment in debt securities will be guided by credit quality, liquidity, interest rates and their outlook. The Scheme may also invest in the hybrid securities viz. Units of InvITs for diversification and subject to necessary stipulations by SEBI from time to time.

The Scheme would invest predominantly in Equity and Equity related Securities and will follow an active investment strategy.

Though every endeavor will be made to achieve the objective of the Scheme, the AMC / Sponsors / Trustee do not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.

#### Trading In Derivatives:

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

## **Equity Derivatives:**

The Scheme(s) may use various equity derivatives from time to time, as would be available and permitted by SEBI, in an attempt to protect the value of the portfolio and enhance unitholder's interest. Accordingly, the Scheme(s) may use derivative instruments like futures & options on stock indices, future & options on individual securities or such other derivative instruments as may be introduced from time to time as permitted under the SEBI (Mutual Funds) Regulations, 1996.

In addition to trading in equity derivatives, the Fund Manager may employ any of the following strategies or a combination thereof:

### **1. Index Arbitrage**

As an Index derives its value from its underlying stocks, the underlying stocks can be used to create a synthetic index matching the Index levels. The fund manager shall aim to capture such arbitrage opportunities by taking long positions in the Index futures and short positions in the synthetic index. The strategy is attractive if this price differential (post all costs) is higher than the investor's cost-of-capital.

### **2. Cash Futures Arbitrage (Only one way as funds are not allowed to short in the cash market).**

The Scheme would look for market opportunities between the spot and the futures market. The cash futures arbitrage strategy can be employed when the price of the futures exceeds the price of the underlying stock. The Scheme will first buy the stocks in the cash market and then sell in the futures market to lock the spread known as arbitrage return.

### **3. Hedging and alpha strategy**

The fund may use exchange-traded derivatives to hedge the equity portfolio. The hedging could be either partial or complete depending upon the fund managers' perception of the markets. The fund manager shall either use index futures and options or stock futures and options to hedge the stocks in the portfolio. The fund may seek to generate alpha by superior stock selection and removing market risks by selling appropriate index.

### **4. Covered Call Strategy**

A call option gives the holder (buyer) the right but not the obligation to buy an asset by a certain date for a certain price. The covered call is a strategy in which a seller sells a call option on a stock he owns.

### **5. Other Derivative Strategies**

As allowed under the SEBI guidelines on derivatives, the Fund Manager may employ various other stock and index derivative strategies by buying or selling stock/index futures and/or options.

For detailed derivative strategies, please refer to SAI.

## **Risk Control Measure:**

Investments in, debt securities and money market instruments carry various risks such as inability to sell securities, trading volumes and settlement periods, interest rate risk, liquidity risk, default risk, reinvestment risk etc. Whilst such risks cannot be eliminated, they may be mitigated by diversification and hedging. In order to mitigate the various risks, the portfolio of the Scheme will be constructed in accordance with the investment restriction specified under the SEBI (MF) Regulations which would help in mitigating certain risks relating to investments in securities market. Further, the AMC has necessary framework in place for risk mitigation at an

enterprise level. The Risk Management division is an independent division within the organization. There is a Board level Risk Management Committee which reviews overall risk management function.

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

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

**Risk Mitigation measures for investments in debt instruments:**

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

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

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

**Review of Strategy:**

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

**Portfolio Turnover Policy:**

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

**D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE**

The performance of Bank of India Banking & Financial Services Fund shall be benchmarked against Nifty

Financial Services Total Return Index (TRI). The benchmark is most suited for comparing the performance of the Scheme.

**Justification:** As required under clause 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 and which are reflective of the category of the scheme.

The Nifty Financial Services Index is designed to reflect the behavior and performance of the Indian financial market which includes banks, financial institutions, housing finance, insurance companies and other financial services companies. The Scheme is being benchmarked against the Index mentioned above, since the composition of Index is in line with the investment objective of the Scheme and is most suited for comparing performance of the Scheme.

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	Experience details in brief	Name of the other Scheme under his management
<b>Mr. Nilesh Jethani</b> Assistant Fund Manager-Equity	<b>Age :</b> 34 years <b>Qualification:</b> 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.	1. Bank of India Midcap Tax Fund-Series 1 w.e.f. October 01, 2024. 2. Bank of India Midcap Tax Fund-Series 2 w.e.f. October 01, 2024. 3. Bank of India Arbitrage Fund w.e.f. July 14, 2025. 4. Bank of India Large Cap Fund w.e.f. October 01, 2025 (Co-Managed with Mr. Alok Singh) 5. Bank of India Multi Asset Allocation Fund w.e.f. April 23, 2024 (Co-managed with Mr. Mithraem Bharucha)

#### 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 Flexi Cap Fund	Bank of India Liquid Fund	Bank of India Mid & Small Cap Equity & Debt Fund
Bank of India Small Cap Fund	Bank of India Money Market Fund	Bank of India Multi Asset Allocation Fund
Bank of India ELSS Tax Saver	Bank of India Ultra Short Duration Fund	Bank of India Balanced Advantage Fund
Bank of India Multi Cap Fund	Bank of India Credit Risk Fund	Bank of India Conservative Hybrid Fund

Equity Scheme	Debt Scheme	Hybrid Scheme
Bank of India Business Cycle Fund	Bank of India Overnight Fund	Bank of India Arbitrage Fund
Bank of India Manufacturing & Infrastructure Fund	Bank of India Short Term Income Fund	
Bank of India Consumption Fund		
Bank of India Large & Mid Cap Fund		
Bank of India Large Cap Fund		
Bank of India Mid Cap Fund		
Bank of India Midcap Tax Fund - Series 1		
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 equity schemes of Bank of India Mutual Fund:

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

#### G. HOW HAS THE SCHEME PERFORMED

This Scheme is a new scheme and does not have any performance track record. Subsequently, the details can be accessed using the link(<https://www.boimf.in/siddisclosures/additional-scheme-related-disclosures-2>).

#### H. ADDITIONAL SCHEME RELATED DISCLOSURES

This Scheme is a new scheme and therefore the following additional disclosures are not applicable:

- 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.)**

This is a new Scheme and hence, not applicable. Subsequently, the details can be accessed using the link(<https://www.boimf.in/siddisclosures/additional-scheme-related-disclosures-2>).

- 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.**

This is a new Scheme and hence, not applicable. Subsequently, the details can be accessed using the link(<https://www.boimf.in/siddisclosures/additional-scheme-related-disclosures-2>).

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

This is a new Scheme and hence, not applicable. Subsequently, the details can be accessed using the following links:

<b>Fortnight portfolio</b>	<a href="https://www.boimf.in/regulatory-reports/fortnightly-portfolio-of-debt-schemes">https://www.boimf.in/regulatory-reports/fortnightly-portfolio-of-debt-schemes</a>
<b>Monthly Portfolio</b>	<a href="https://www.boimf.in/investor-corner#t2">https://www.boimf.in/investor-corner#t2</a>
<b>Half yearly portfolio</b>	<a href="https://www.boimf.in/regulatory-reports/financials">https://www.boimf.in/regulatory-reports/financials</a>



**iv. Portfolio Turnover Rate** – This is a New Scheme and hence, not Applicable.

**v. Aggregate investment in the Scheme by:**

Sr. No.	Category of Persons	Net Value (Direct Plan)			Net Value (Regular Plan)		
	Concerned scheme's Fund Manager(s)	Units	NAV per unit	Market Value ( In Rs.)	Units	NAV per unit	Market Value (in Rs.)
This is a New Scheme and hence, not Applicable							

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:**

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 be 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 on Mutual Funds. Subsequently, the details can be accessed using the link(<https://www.boimf.in/regulatory-reports/minimum-investment-by-amc-in-scheme>).

## 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.

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

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:

The computation of NAV per unit using various components is explained as follows:

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

No of units outstanding in the plan = 100

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

The Fund shall value its investments according to the valuation norms, as specified in Schedule VIII of the 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. 1,00,000 in a Mutual Fund Scheme on April 01, 2024, at a NAV of Rs. 10/- per unit and the exit load structure of the scheme is:

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

Purchase of Mutual Fund units:

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

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

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](http://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 97% of the Net Asset Value. For other details such as policies w.r.t computation of NAV, rounding off, investment in foreign securities, procedure in case of delay in disclosure of NAV etc. refer to SAI.

### **NEW FUND OFFER (NFO) EXPENSES**

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

### **B. ANNUAL SCHEME RECURRING EXPENSES**

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

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

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

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

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

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

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

Further, in addition to the limits prescribed in the Regulation 52 (6) of the SEBI (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;

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.

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 viz., [www.boimf.in](http://www.boimf.in) and AMFI's website viz., [www.amfiindia.com](http://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. 100,000/- (after deduction of stamp duty and transaction charges, if any) under the Growth Option, the impact of expenses charged will be as under:

Particular	Regular Plan	Direct Plan
Amount invested at the beginning of the year (Rs.)	1,00,000/-	1,00,000/-
Returns before expenses (Rs.)	8,000/-	8,000/-

Particular	Regular Plan	Direct Plan
Expenses other than Distribution expenses (Rs.)	250/-	250/-
Distribution expenses (Rs.)	50/-	0/-
Returns after expenses at the end of the year (Rs.)	7,700/-	7,750/-
Return (in %)	7.70%	7.75%

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	<ul style="list-style-type: none"> <li>For redemption/switch out of units within 60 days from the date of allotment: 1%</li> <li>Any redemption/switch out after 60 days from the date of allotment of units: NIL</li> </ul>
Entry	No entry Load shall be charged to the Scheme.

*As required under the Regulations, the fund shall ensure that the repurchase price of an open ended scheme is not lower than 97% of the Net Asset Value.*

- The entire exit load (net of GST), if any shall be credited to the Scheme.
- No Exit Loads will be chargeable in case of switches made between different options of a Scheme.
- Exit Load will be computed basis the amount of redemptions made by an investor/Unitholder.
- Redemption of investments made through STP, switch or other facilities will also attract Exit Load as applicable except otherwise specified.
- In terms of Paragraph 10.4.1.a of SEBI Master Circular dated June 27, 2024 on Mutual Fund 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.
- Where investments were made directly i.e. without any distributor code, exit load will not be levied on switch of Units from Regular Plan to Direct Plan.
- No exit load shall be levied in case of switch of Units from Direct Plan to Regular Plan.
- For any change in Load structure, AMC will issue an addendum and display it on the AMC Website immediately and circulated to all Investor Service Centres for inclusion in the existing copies.
- Units issued on reinvestment of IDCW shall not be subject to exit load.
- The Trustee reserves the right to modify / alter the Load structure under the Scheme and may decide to charge a Load or revised Load or introduce a differential Load structure on the Units prospectively subject to the following:

- Any imposition or enhancement in the Load shall be applicable on prospective investments only.
- The addendum detailing the changes may be attached to Scheme Information Documents and key information memorandum. The addendum may be circulated to all the distributors/brokers so that the same can be attached to all Scheme Information Documents and key information memoranda already in stock.
- Arrangements may be made to display the addendum in the Scheme Information Document in the form of a notice in all the investor service centres and distributors/brokers office.  
The introduction of the Exit Load along with the details may be stamped in the acknowledgement slip issued to the investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such Load.

## SECTION II

### I. INTRODUCTION

#### A. Definitions/interpretation

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

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

#### B. Risk factors

##### (i) Standard Risk Factors

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

##### (ii) Scheme specific Risk Factors

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

1. Equity and equity related securities are volatile and carry risk of price fluctuations on an on-going

basis. The liquidity of investments made in the Scheme may be restricted by trading volumes and settlement periods. Settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio may result, at times, in potential losses to the Scheme, should there be a subsequent decline in the value of securities held in the Scheme's portfolio.

2. Investments in equity and equity related securities involve a degree of risk and investors should not invest in the Scheme unless they can afford to take the risk of losing their investment.
3. The liquidity and valuation of the Scheme's investments due to its holdings of unlisted securities may be affected if they have to be sold prior to the target date of disinvestment.
4. Within the regulatory limits, the Fund Manager may choose to invest in listed or to be listed securities that offer attractive yields. Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to securities that are listed on the exchanges or offer other exit options to the investor, including a put option. This may however increase the risk of the portfolio. The liquidity and valuation of the scheme investments due to their holdings of listed or to be listed securities may be affected if they have to be sold prior to their target date of disinvestments.
5. Though the constituent stocks of most indexes are typically liquid, liquidity differs across stocks. Due to the heterogeneity in liquidity in the capital market segment, trades on this segment may not get implemented instantly.
6. Scheme's performance may differ from the benchmark index to the extent of the investments held in the debt segment, as per the investment pattern indicated under normal circumstances.

## **II. Risk associated with Sector/Thematic Schemes:**

- **Sector Concentration Risk:** Given that the Scheme seeks to invest in equity/equity related instruments of the Companies belonging to the banking and financial services sector and hence the concentration is likely to be high in companies belonging to the said sector. Further, the volatility and/or adverse performance of the said sector and/or of the scrips belonging to this sector would have a material adverse bearing on the performance of the Scheme.
- **Regulatory Risk:** The banking and financial services sector is heavily regulated. Changes in regulations, such as alterations in interest rates, capital adequacy norms, or lending policies, can affect the profitability and operations of companies within this sector. Regulatory changes can be unpredictable and may lead to increased compliance costs or operational challenges for the companies in which the scheme invests.
- **Credit Risk:** Investments in financial services companies, particularly those involved in lending, are exposed to credit risk. This is the risk that borrowers may default on their obligations, leading to financial losses for the lending institutions. High levels of non-performing assets (NPAs) can adversely affect the profitability and stock prices of these companies, impacting the scheme's returns.
- **Interest Rate Risk:** The performance of banking and financial services companies is closely linked to interest rate movements. Changes in interest rates can affect the net interest margins (NIMs) of banks and other financial institutions. For instance, rising interest rates may increase borrowing costs and reduce loan demand, while falling rates can compress margins. These fluctuations can lead to volatility in the stock prices of companies within the sector.
- **Economic Risk:** The banking and financial services sector is highly sensitive to economic conditions. Economic downturns, recessions, or slowdowns can lead to reduced borrowing and



lending activities, higher default rates, and lower profitability for financial institutions. Conversely, economic growth can boost the sector's performance. Therefore, the scheme's returns are closely tied to the overall economic environment.

### **III. Risk associated with investments in Bonds / Fixed Income Instruments:**

- a. Fixed Income instruments may 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.
- b. Investments in money market instruments involve a moderate credit risk i.e. risk of an issuer's ability to meet the principal payments. Additionally, money market securities, while are fairly liquid, lack a transparent secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the security is finally sold.
- c. The liquidity of investments may be restricted by trading volumes and settlement periods. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are uninvested and no return is earned thereon. The inability of the Scheme to make intended securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. By the same token, the inability to sell securities held in the Scheme's portfolio, due to the absence of a well developed and liquid secondary market for debt securities, could result, at times, in potential losses to the Scheme, should there be a subsequent decline in the value of the securities held in the Scheme's portfolio.
- d. 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 Schemes and may lead to the Schemes incurring losses till the security is finally sold. This holds true when the Schemes are 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.
- e. 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.
- f. Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger liquidity risk in comparison with securities that are listed on the exchanges or offer other exit options to the investors, including put options. The AMC may choose to invest in unlisted securities that offer attractive yields within the regulatory limit. This may however increase the risk



of the portfolio. 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 their target date of divestment.

- g. Investment decisions made by the Investment Manager may not always be profitable.
- h. The liquidity of the scheme is inherently restricted by trading volumes in securities in which it invest.
- i. Different types of securities in which the Scheme 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.
- j. **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.

- k. **Liquidity or Marketability Risk:** This refers to the ease at which a security can be sold at or near its true value. The primary measure of liquidity risk is the spread between the quoted bid price and the offer price quoted by a dealer. Liquidity risk is characteristic of the Indian fixed income market. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of some of these investments. Different segments of the Indian financial markets have different settlement periods, and such periods may be extended significantly by unforeseen circumstances. The length of time for settlement may affect the Scheme in the event: (a) it has to meet an inordinately large number of redemption, or (b) of restructuring of the Scheme's investment portfolio. Securities that are unlisted also carry a higher liquidity risk compared to listed securities.
- l. **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.

- m. **Re-investment Risk:** This refers to the interest rate risk at which the intermediate cash flows received from the securities in the Scheme including maturity proceeds are reinvested. Investments in debt instruments may carry re-investment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the debt security. Consequently, the proceeds may get invested at a lower rate.

Type of Risk	Risk Mitigation Measures
Volatility	By controlling class/ sector/ issuer exposures in debt & money market instruments to control overall portfolio volatility.
Concentration	By investing in various debt instruments such as corporate and PSU bonds, TREPS/ Repo and money market instruments of various issuers which will be from different industries/sectors.

- n. **Risk Factor associated with investing in Securities Segment and Tri-party Repo trade settlement:**

Clearing Corporation of India Ltd. ('CCIL') is providing clearing and settlement services, for Triparty Repo trades in Government Securities, under its Securities Segment. CCIL would act as a Central Counterparty to all the borrow and lend Triparty Repo trades received by it for settlement. CCIL would also be performing the role responsibilities of Triparty Repo Agent, in terms of Repurchase transactions (Repo) (Reserve Bank) Directions, 2018 as amended from time to time. CCIL would settle the Triparty Repo trades, in terms of its Securities Segment Regulations.

The funds settlement of members is achieved by multilateral netting of the funds position in Triparty Repo with the funds position in Outright and Market Repo and settling in the books of RBI for members who maintain an RBI Current Account. In respect of other members, funds settlement is achieved in the books of Settlement Bank. Securities settlement for Triparty Repo trades shall be achieved in the Gilt Account of the Member maintained with CCIL. Securities obligation for outright and market repo trades shall be settled in the SGL / CSGIL account of the Member with RBI.

Bank of India Mutual Fund is a member of securities segment and Tri-party Repo trade settlement of the CCIL. Since all transactions of the Fund in government securities and in Tri-party Repo trades are settled centrally through the infrastructure and settlement systems provided by CCIL, it reduces the settlement and counterparty risks considerably for transactions in the said segments.

To mitigate the potential losses arising in case any member defaults in settling the transactions routed through CCIL, CCIL maintains a Default Fund. CCIL shall maintain two separate Default Funds in respect of its securities segment, one to meet the losses arising out of any default by its members from outright and repo trades and other for meeting losses arising out of any default by its members from Triparty Repo trades.

In case any clearing member fails to honor his settlement obligations, the Default Fund is utilized to complete the settlement applying the Default Waterfall Sequence. As per the said waterfall mechanism, after the defaulter's margins and defaulter's contribution to default fund have been appropriated, CCIL's contribution is used to meet the losses. Post utilization of CCIL's contribution, if there is still a loss to be met, then contribution of non-defaulting members to Default Fund is utilized to meet the said loss.

The Scheme is subject to the risk of losing initial margin and contribution to Default Fund in the event of failure of any settlement obligation. Further the Scheme's contribution is allowed to be used to meet the residual loss in case of default by the other clearing member (the defaulting member).

Further, CCIL periodically prescribes a list of securities eligible for contribution as collaterals by

members. Presently, all Central Government Securities and Treasury Bills are accepted as collaterals by CCIL. The above risk factor may undergo a change in case the CCIL notifies securities other than Government of India Securities as eligible for contributions as collateral.

- o. **Repurchase Risk:** The Scheme is open-ended. To provide liquidity to the investors, the Fund proposes to provide repurchase facility in the Scheme on every Business Day.
- p. **Performance Risk:** Performance of the Scheme may be impacted with changes in factors which affect the equity market and debt market.
- q. **Legislative Risk:** This is the risk that a change in the tax code could affect the value of taxable or tax exempt interest income.
- r. **Duration Risk:** Debt instruments of any issuer that has higher duration could be more risky in terms of price movements relative to those with lower duration. Thus any impact of interest rate changes would be higher on securities with higher duration irrespective of the status of the issuer of the security.
- s. **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.
- t. **Inflation Risk:** Inflation causes tomorrow's currency to be worth less than today's; in other words, it reduces the purchasing power of a bond investor's future interest payments and principal, collectively known as "cash flows." Inflation also leads to higher interest rates, which in turn leads to lower bond prices. Inflation indexed securities such as Treasury Inflation Protection Securities (TIPS) are structured to remove inflation risk.
- u. **Basis Risk:** The underlying benchmark of a floating rate security or a swap might become less active or may cease to exist and thus may not be able to capture the exact interest rate movements, leading to loss of value of the portfolio.
- v. **Spread Risk:** In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. In the life of the security this spread may move adversely leading to loss in value of the portfolio. The yield of the underlying benchmark might not change, but the spread of the security over the underlying benchmark might increase leading to loss in value of the security.
- w. **Settlement Risk:** Debt instruments run the risk of settlement which can adversely affect the ability of the fund house to swiftly execute trading strategies which can lead to adverse movements in NAV.
- x. **Pre-payment Risk:** Certain debt instruments give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the fund.

#### IV. Risk associated with investments in Derivatives:

- Counter Party Risk: This is the risk of default of obligations by the counter party.
- Market risk: Derivatives carry the risk of adverse changes in the market price.
- Illiquidity risk: The risk that a derivative cannot be sold or purchased quickly enough at a fair price, due to lack of liquidity in the market.
- Basis Risk: the risk that the movements in swap rates does not actually reflect the expected movement

in benchmark rates, thus, creating a mismatch with what was intended.

The Fund may use permitted derivative instruments like exchange traded options and futures or other derivative instruments as may be permitted from time to time.

Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability to identify such opportunities as well as to manage risks arising thereby. Identification and execution of the strategies to be pursued involve uncertainty and investment decisions may not always be profitable. No assurance can be given that the Fund Manager will be able to identify or execute such strategies.

Derivative investments carry certain risks and issues arising out of such dealings. The risks associated with the use of derivatives - either for hedging or for portfolio balancing - are different from, and possibly greater than, the risks associated with investing directly securities and other traditional investments.

Certain other risks, one or more, that may arise consequent to use of derivatives are: risk of mispricing or improper valuation of derivatives, credit risk arising out of counterparty failing to honour its commitment, liquidity risk where the derivatives cannot be sold at prices that reflect the underlying assets, rates and indices, and price risk where the market price may move in adverse fashion.

Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative adds to the portfolio and the ability to manage the risks as a result of the possible failure of the counterparty to comply with the terms of the derivative contract.

#### **Risk Associated with Covered Call Strategy:**

- The underlying security may fall by more than the option premium earned, thereby exposing the strategy to downside risks.
- The risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
- Execution Risk: The prices which are seen on the screen need not be the same at which execution will take place.

#### **V. Risk associated with Securities Lending:**

The securities forming assets of the Scheme may be lent in accordance with the prevailing securities lending Regulations. The leading to arising of certain risks associated with the securities lending activity including counter party risk, possible loss of rights to the collateral put up by the borrower of the securities, inability of the approved intermediary to return the securities, timely or otherwise, deposited by the lender and likely loss of corporate benefits accruing to the lender in respect of the securities lent. The Fund may not be able to sell such lent securities and this can lead to temporary illiquidity.

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

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

#### **VII. Risk Factors Associated with Investments in REITs and InvITs:**

1. **Market Risk:** REITs and InvITs are volatile and prone to price fluctuations on a daily basis owing to market movements. Investors may note that AMC/ Fund Manager's investment decisions may not always be profitable, as actual market movements may be at variance with the anticipated trends. The NAV of the Scheme is vulnerable to movements in the prices of securities invested by the scheme, due to various market related factors like changes in the general market conditions, factors and forces affecting capital market, level of interest rates, trading volumes, settlement periods and transfer procedures.
2. **Liquidity Risk:** As the liquidity of the investments made by the Scheme(s) could, at times, be restricted by trading volumes and settlement periods, the time taken by the Mutual Fund for liquidating the investments in the scheme may be high in the event of immediate redemption requirement. Investment in such securities may lead to increase in the scheme portfolio risk.
3. **Reinvestment Risk:** Investments in REITs & InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or IDCW pay-outs, etc. Consequently, the proceeds may get invested in assets providing lower returns. The above are some of the common risks associated with investments in REITs & InvITs. There can be no assurance that a Scheme's investment objectives will be achieved, or that there will be no loss of capital. Investment results may vary substantially on a monthly, quarterly or annual basis.

#### VIII. Risks associated with Segregated Portfolio:

- a) Investor holding units of segregated portfolio may not able to liquidate their holding till the time recovery of money from the issuer.
- b) Security(ies) held in segregated portfolio may not realize any value.
- c) Listing of units of segregated portfolio in recognized stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.

#### IX. Redemption Risk:

As the liquidity of the investments made by the Scheme could, at times, be restricted by trading volumes and settlement periods, the time taken by the Fund for redemption of Units may be significant in the event of an inordinately large number of redemption requests or a restructuring of the Scheme.

#### C. RISK MITIGATION STRATEGIES

Risk management is an integral part of the investment process. In line with Para-no 4.3.1 of SEBI Master Circular dated June 27, 2024 on Mutual Funds, 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:

Risk	Risk Mitigation Strategy
<b>Interest rate risk</b> Security price volatility due to movements in interest rate.	Active duration management strategy; Control portfolio duration and actively evaluate the portfolio structure with respect to existing interest rate scenario.
<b>Market Risk</b>	Endeavour to have a well-diversified portfolio of high quality

<b>Risk</b>	<b>Risk Mitigation Strategy</b>
Risk arising due to adverse market movements	securities having maturity upto 1 year.
<b>Credit Risk</b> Risk that the issuer may default on interest and/or principal payment obligations	Investment universe carefully defined to include issuers with high credit quality; critical evaluation of credit profile of issuers on an on-going basis.
<b>Performance Risk</b> Risk arising due to changes in factors affecting debt markets.	Endeavour to have a well- diversified portfolio of good companies, carefully selected to include those with perceived good quality of earnings.
<b>Concentration Risk</b> Risk arising due to over exposure to a few securities/issuers/sectors.	Ensuring diversification by investing across the spectrum of securities/issuers/sectors.
<b>Liquidity Risk</b> Risk associated with saleability of portfolio securities.	Control portfolio liquidity at portfolio construction stage.

## 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.]

Subject to following rating level limits, the 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 and derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used for hedging.

Provided that Mutual Fund Schemes may invest in unlisted nonconvertible 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.



In terms of Para 12.1.4 of the SEBI Master Circular dated June 27, 2024 on Mutual Funds, all investments in CPs would be made only in CPs which are listed or to be listed with effect from one month from January 01, 2020.

4. Debentures, irrespective of any residual maturity period (above or below one year), shall attract the investment restrictions as applicable for debt instruments.
5. 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.]

6. Inter-scheme transfer of investments from one scheme to another scheme of the Mutual Fund shall be allowed only if :
  - i. 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.
  - ii. The securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.

The inter-scheme transfer shall be done in compliance with paragraph 12.30 of SEBI Master Circular dated June 27, 2024 on Mutual Funds, as amended from time to time.

7. A mutual fund may invest in the units of 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 InvIT; and
  - (b) A mutual fund scheme shall not invest -
    - i. More than 10% of its NAV in the units of InvIT; and
    - ii. More than 5% of its NAV in the units of 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 InvIT.

8. The scheme may invest in another scheme under the same AMC or any other mutual fund without charging any fees, provided that aggregate inter-scheme investment made by all schemes under the management of the AMC 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.

9. No scheme shall make any investment in any fund of funds scheme.
10. The 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 the Fund may engage in short selling, securities lending and derivatives transactions in accordance with the frame work specified 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.

11. The Mutual Fund shall get the securities purchased or transferred in its name on account of the concerned scheme, wherever investments are intended to be of long-term nature.

12. Pending deployment of funds in terms of investment objectives of the scheme:

The Mutual Fund can deploy the funds of the Scheme in short term deposits of upto 91 days with scheduled commercial banks in line with Para 12.16 of the SEBI Master Circular dated June 27, 2024 on Mutual Funds. However, such deployment shall not exceed 15% of the net assets of the Scheme, or with Trustee's approval, upto 20%, across all banks, and further shall be limited to 10% of the net assets with any one scheduled commercial bank including its subsidiaries.

13. 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.

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

- The gross exposure to repo transactions in corporate debt securities shall not be more than 10% of the net assets of the scheme.
- Further the amount lent to counter-party under repo transaction in corporate debt securities will be included in single issuer debt instrument limit.
- The cumulative gross exposure through equity including Real Estate Investment Trusts (REITs), debt, derivative positions (including commodity and fixed income derivatives), repo transactions and credit default swaps in corporate debt securities, Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/ assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the scheme in line with para 12.24 of SEBI master circular dated June 27, 2024.
- In case the Scheme borrows under repo in corporate debt securities, then such borrowing together with any other borrowing shall not exceed 20% of the net asset of that Scheme and tenor of borrowing shall not exceed six months.

15. The Scheme being sectoral in nature, the upper ceiling on investments made will be in accordance with their weightage in the Benchmark Index i.e. NIFTY Financial Services Index or 10% of the NAV of the Scheme whichever is higher.

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

An additional exposure to financial services sector (over and above the limit of 20%) not exceeding 10%

of the net assets of the scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs); Further, an additional exposure of 5% of the net assets of the scheme has been 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 & 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.

Pursuant to Para 12.1.5 of the SEBI Master Circular dated June 27, 2024, Investment in BRDS by debt schemes of mutual funds shall be considered as exposure to financial services sector for the purpose of sector exposure limits.

17. 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.
18. The Scheme shall not invest (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) more than 20% of net assets in the Group. Such investment limit may be extended to 25% of the net assets of the scheme with the prior approval of the Board of Trustees.

For this purpose, "Group" means a group as defined in clause (b) of the Explanation to Section 5 of the Competition Act, 2002 (12 of 2003). Further, limit for investment in debt and money market instruments of group companies of sponsor and AMC is 10% of the net assets of the scheme which can be extended to 15% with the prior approval of the Board of Trustees.

#### 19. Derivatives Exposure limits for the Scheme:

In accordance with para 12.25 of SEBI Master Circular dated June 27, 2024 on Mutual Funds, the following exposure limits for investment in derivatives will be applicable to the Scheme:

- 1) The cumulative gross exposure to equity including Real Estate Investment Trusts (REITs), Debt, Money market instruments, derivative positions (including commodity and fixed income derivatives), repo transactions and credit default swaps in corporate debt securities, Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time will not exceed 100% of the net assets of the scheme. However, cash or cash equivalents with residual maturity of less than 91 days shall be treated as not creating any exposure.
- 2) The Schemes shall not write options or purchase instruments with embedded written options.
- 3) The total exposure related to option premium paid shall not exceed 20% of the net assets of the scheme.
- 4) Exposure due to hedging positions may not be included in the above mentioned limits subject to the following:
  - a) Hedging positions are the derivative positions that reduce possible losses on an existing position in securities and till the existing position remains.
  - b) Hedging positions shall not be taken for existing derivative positions. Exposure due to such positions shall be added and treated under gross cumulative exposure limits as mentioned under point 1.
  - c) Any derivative instrument used to hedge shall have the same underlying security as the

existing position being hedged.

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

Each position taken in derivative shall have an associated exposure as defined below. Exposure is the maximum possible loss that may occur on a position. However, certain derivative positions may theoretically have unlimited possible loss. Exposure in derivative positions shall be computed as follows:

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

- 7) Derivatives transactions shall be disclosed in the half-yearly portfolio/ annual report of the schemes in line with the requirements under SEBI Regulations.
20. Further, in terms of para 1.10.3 of SEBI master circular dated June 27, 2024 on Mutual Funds, 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.
21. The Scheme will comply with other regulatory provisions and restrictions as may be applicable for investments under the Scheme.
22. 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.
23. The Trustee or AMC 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.

## 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 on Mutual Funds:

### i. Type of Scheme:

An open ended equity scheme investing in Banking & Financial Services Sector.

### ii. Investment Objective:

- **Main Objective-** The investment objective of the scheme is to generate long-term capital appreciation by investing predominantly in equity and equity related instruments of banking and financial services companies. However, there is no assurance that the investment objective of the scheme will be achieved.
- **Investment Pattern:** Kindly refer section A Part II “How will the Scheme Allocate its Assets”

### iii. Terms of Issue

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

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations and Clause 1.14.1.4 of SEBI Master Circular dated June 27, 2024 on Mutual Funds, the Trustees will ensure that no change in the Fundamental Attributes of the Scheme or the Trust or fees and expenses payable or any other change which would modify the Scheme and Plans thereunder and affect the interest of the Unit holders 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 Unit holder 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 Unit holders are given an option for a period of 30 days to exit at the prevailing NAV 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 ON MUTUAL FUNDS AS AMENDED FROM TIME TO TIME (ONLY FOR CLOSE ENDED DEBT SCHEMES)**

Not applicable.

**G. OTHER SCHEME SPECIFIC DISCLOSURES:**

<p><b>Listing and transfer of units</b></p>	<p>At present the units of scheme are not proposed to be listed on any stock exchange.</p> <p>However, the AMC / Trustee may at their sole discretion list the Units under the Scheme on one or more stock exchanges at a later date.</p> <p><b>Transferability of units:</b> 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>
<p><b>Dematerialization of units</b></p>	<p>The applicants are given an option to subscribe to / hold the units by way of an account statement or in dematerialized ('demat') form. The applicants intending to hold units in demat mode would be required to have a beneficiary account with a depository participant of the NSDL / CDSL and would be required to mention in the application form the DP's name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing units during the NFO.</p> <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</p>

	incurred by the AMC in dematerialising of the Units may be recovered from Unitholders or may be charged to the Scheme.
<b>Minimum Target amount</b> (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.)	Rs. 10,00,00,000 (Rupees Ten Crores)  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. However, if AMC fails to refund the amount within 5 business days from date of closure of NFO, interest as specified by SEBI (currently 15% p.a.) will be paid to the investors from the expiry of 5 business days from the date of closure of the NFO.
<b>Maximum Amount to be raised (if any)</b>	Not Applicable. There is no upper limit on the total amount to be collected in the New Fund Offer.
<b>Dividend Policy ( IDCW )</b>	<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 on Mutual Funds, 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>
<b>Allotment (Detailed procedure)</b>	<p>All applicants whose monies towards purchase of units have been realised by the Mutual Fund on or before the allotment date will receive a full and firm allotment of units, provided also that the applications are complete in all respects and are found to be in order. Any application for subscription of units may be rejected if found invalid or incomplete.</p> <p>For applicants applying through 'APPLICATIONS</p>



	<p>SUPPORTED BY BLOCKED AMOUNT (ASBA), during NFO under the Demat mode, on or before allotment, the amount will be unblocked in their respective bank accounts and account will be debited only to the extent required to pay for allotment of units applied in the application form.</p> <p>Post-NFO, on an ongoing basis, units will be allotted for purchases, switch-ins, and SIP instalments at the applicable NAV (subject to applicable cut-off timings and realization of funds).</p> <p>A consolidated account statement (CAS) for each calendar month on or before 12th of the succeeding month shall be sent by email (wherever investor has provided email id) or physical account statement on or before 15th of the succeeding month where investor has not provided email id. have opted for delivery via physical mode, across the schemes of the mutual funds, to all the investors in whose folio(s) transaction(s) has/have taken place during the month. The same shall be sent by the AMC or by the Agencies appointed by the AMC for non demat unit holders.</p> <p>Investors have the option to hold units in dematerialized (demat) form. Allotment in demat form will be made within 2 working days from the date of receipt of all necessary documents and realization of funds. Investors must provide their DP ID and Client ID along with relevant supporting documents while applying under the demat mode.</p> <p>Note: Allotment of units will be done after deduction of applicable stamp duty and statutory charges, if any. Applicants under the scheme will have an option to hold the units either in physical form (i.e. account statement) or in dematerialized form. Accordingly, the AMC shall allot units either in physical form (i.e. account statement) or in dematerialized form within 5 business days from the date of closure of the NFO period.</p> <p>In case of purchase transactions, where there is a mismatch in the amounts on the Transaction Slip / Application Form and the payment instrument / credit received, the AMC may at its discretion allot the units for the lesser of the two amounts and refund / utilize the excess, if any, for any other transaction submitted by the same investor, subject to the fulfillment of other regulatory requirements for the fresh transaction.</p> <p>The AMC reserves the right to call for other additional</p>
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	<p>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>
<b>Refund</b>	<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. interest 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><b>Who can invest</b>  <b>This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.</b></p>	<p>Prospective investors are advised to satisfy themselves that they are not prohibited or restricted under any law from investing in the Scheme and are authorised to subscribe to or Purchase Units in the Scheme as per their respective constitutions, charter documents, corporate / other authorizations and relevant statutory provisions.</p> <p>The following person(s) are eligible and may apply for subscription to units of the scheme:</p> <ul style="list-style-type: none"> <li>• Resident Indian adult individuals, either singly or jointly (not exceeding three);</li> <li>• Minor through parent / lawful guardian;</li> <li>• Companies, bodies corporate, public sector undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860;</li> <li>• Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private Trusts authorised to invest in mutual fund schemes under their trust deeds;</li> <li>• Partnership Firms constituted under the Indian Partnership Act, 1932;</li> <li>• Limited Liability Partnerships registered under Limited Liability Partnerships Act, 2008;</li> <li>• A Hindu Undivided Family (HUF) through its Karta;</li> <li>• Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions;</li> <li>• Non-Resident Indians (NRIs) / Persons of Indian Origin (PIO,) on full repatriation basis or on non-repatriation basis; (Except NRIs &amp; PIOs who are residents of United States of America / defined as United States persons under applicable laws / statutes, and the residents of Canada.)</li> </ul>

	<ul style="list-style-type: none"> <li>• FPIs (subject to regulations / directions prescribed by the RBI/SEBI from time to time relating to FPI investments in mutual fund schemes) on full repatriation basis;</li> <li>• Army, Air Force, Navy and other para-military funds and eligible institutions;</li> <li>• Scientific and Industrial Research Organisations;</li> <li>• Pension Funds, Gratuity Funds, Superannuation Funds, Provident funds and such other Funds as and when permitted to invest;</li> <li>• International Multilateral Agencies approved by the Government of India / RBI;</li> <li>• The Trustee, AMC, their Shareholders, Sponsor or their, associate or group entities (as per prevailing laws);</li> <li>• The Fund or any other mutual fund through its schemes, including fund of funds schemes, subject to Regulations.</li> <li>• Insurance Company registered with the Insurance Regulatory and Development Authority, India; and</li> <li>• Such other category of investors as the AMC may permit.</li> </ul> <p>The AMC / Trustee may from time to time modify the above list of eligible subscribers.</p> <p>Any application for Units may be accepted or rejected in the sole and absolute discretion of the Trustee. For example, the AMC / Trustee may reject any application for the Purchase of Units if the application is invalid or incomplete or if, in its opinion, increasing the size of any or all of the Scheme's Unit capital is not in the general interest of the Unit Holders, or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its Unit Holders to accept such an application.</p> <p>Investment in units of Mutual Funds in the name of minor through guardian will be in line with Para 17.6 of SEBI Master Circular dated June 27, 2024 on Mutual Funds.</p>
<b>Who cannot invest</b>	<p>It should be noted that the following persons cannot invest in the Scheme:</p> <ul style="list-style-type: none"> <li>• Overseas Corporate Bodies, as defined under the Foreign Exchange Management Act, 1999.</li> <li>• Non-Resident Indians residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time.</li> <li>• NRIs &amp; PIOs who are residents of United States of America / defined as United States persons under</li> </ul>

	<p>applicable laws / statutes, and the residents of Canada.</p> <ul style="list-style-type: none"> <li>• Qualified Foreign Investors (QFI)</li> </ul> <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><b>How to Apply and other details</b></p>	<p><b><u>Details regarding availability of application form from either the Investor Service Centers (ISCs)/Official Points of Acceptance(OPAs) of AMC:</u></b></p> <p>The Investors are requested to refer the AMC website for application form (<a href="https://www.boimf.in/investor-corner#t3">https://www.boimf.in/investor-corner#t3</a>). The application form can also be sourced from the ISCs/OPAs of AMC/Registrar. The list of ISCs/OPAs are available on the website (<a href="https://www.boimf.in/branch-locator">https://www.boimf.in/branch-locator</a>).</p> <p><b>Registrar &amp; Transfer Agent:</b></p> <p>Address: Karvy Selenium Tower B, Plot No 31 &amp; 32, First Floor, Gachibowli, Financial District, Nanakramguda, Serilingampally, Hyderabad – 500032.</p> <p>Telephone-+91 40 7961 5247 Email id: <a href="mailto:rathanga.pani@kfintech.com">rathanga.pani@kfintech.com</a> Website address: <a href="http://www.kfintech.com">www.kfintech.com</a></p> <p>The duly completed application form can also be submitted at the official points of acceptance of the Registrar/branches of AMC. The details of the official points of acceptance and branches of AMC are given in this document.</p> <p>Investors can complete the form and submit the same together with payment Instrument / relevant documents and supporting's at all offices of Bank of India Investment Managers Private Limited or designated ISCs (Investor Service Centers) of M/s KFin Technologies Limited (Registrar and Transfer Agent) as</p>

	<p>given at the end of this document.</p> <p>In addition to the above, all the applicants can participate in the NFO through the ASBA process. For using ASBA facility investors should approach self-certified syndicate banks (SCSBs) providing ASBA facility and submit ASBA application to them. The NFO application money will be blocked from the respective bank account of the investor and will be debited only on allotment of Units in his/her name. The list of SCSBs is available in the website of SEBI/NSE and BSE.</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>
<b>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.</b>	Not applicable
<b>Restrictions, if any, on the right to freely retain or dispose of units being offered.</b>	<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"> <li>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.</li> <li>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.</li> <li>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.</li> <li>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.</li> </ol>

	<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><b>Right to Limit Redemptions in Mutual Funds:</b></p> <p>a) <b>Liquidity issues</b> - When markets at large becomes illiquid affecting almost all securities rather than any issuer specific security.</p> <p>b) <b>Market failures, exchange closures</b> - 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) <b>Operational issues</b> - 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 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><b>Pledge or Hypothecation of Units:</b></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</p>
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	<p>/ 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><b>Transfer of Units:</b></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 on Mutual Funds, units under the Scheme are freely transferable from one demat account to another demat account. In case, a person becomes a holder of Units by operation of law or upon enforcement/invoke 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. In case of physical mode of holding, the asset management company shall, on production of instrument of transfer together with relevant statement of accounts, register the transfer and return the statement of accounts to the transferee within thirty days from the date of such production.</p>
<p><b>Cut off timing for subscriptions/redemptions/ switches</b> 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><b>Subscriptions/Purchases including Switch - ins:</b></p> <p>The following cut-off timings shall be observed by the Mutual Fund in respect of purchase of units of the Scheme and the following NAVs shall be applied for such purchase:</p> <ol style="list-style-type: none"> <li>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;</li> </ol>



	<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><b>Allotment of Units under the Scheme for Purchase/Switch-in/Systematic Transactions:</b></p> <ol style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>3. In case of systematic transactions, NAV will be applied basis realization of funds in the scheme account. This shall be applicable for all systematic transactions irrespective of amount and registration date of the systematic transactions.</li> </ol> <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><b>Transactions through online facilities / electronic modes:</b></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</p>
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	<p>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><b>Exchange Platforms &amp; MFU:</b></p> <p>The cut - off timing and applicability of Net Asset Value (NAV) shall be subject to the guidelines issued by SEBI in this regard from time to time. With respect to investors who transact through Stock Exchange Platforms (i.e. BSE/NSE or MFU), the applicable NAV shall be reckoned on the basis of the time stamping as evidenced by confirmation slip given by Stock Exchange/MFU mechanism, and subject to receipt of funds by the AMC/ Fund before the cut - off time of the Scheme for purchase transactions. These platforms are authorized Point of Acceptance for the limited purpose of time-stamping the transactions.</p>
<p><b>Minimum amount for purchase/redemption/switches</b></p>	<p>Minimum amount for purchase/redemption/switches is given in Part I-Highlight Summary of the Scheme.</p> <p><b><u>Minimum Application Amount:</u></b></p> <p><b>During NFO basis:</b> Rs. 5,000 and in multiples of Rs 1/- thereafter.</p> <p><b>On continuous basis:</b> Rs. 5,000 and in multiples of Rs 1/- thereafter.</p> <p><b><u>Minimum Switch-in to the Scheme:</u></b></p> <p><b>During NFO basis:</b> Rs. 5,000 and in multiples of Rs. 1/- thereafter</p> <p><b>On continuous basis:</b> Rs. 5,000 and in multiples of Rs. 1/- thereafter</p> <p><b><u>Minimum Additional Purchase Amount:</u></b> Rs. 1000 and in multiples of Rs. 1/- thereafter</p> <p>Depending upon the minimum subscription/ application amount criteria of the targeted scheme, the switch-in would be processed. During NFO, the auto switch facility would be provided to the Investors. The units will be allotted on the investment/switched-</p>

	<p>in amount after netting off the applicable Stamp Duty which is presently 0.005% of net investment amount.</p> <p>The minimum investment is applicable at the respective Plans/Subplans/Options/ Sub-options level i.e. Growth, Income Distribution cum Capital Withdrawal (IDCW).</p> <p><b><u>Minimum Redemption/switch out Amount:</u></b></p> <p>Rs. 1,000 (or equivalent Unit value) or account balance, which ever is lower</p> <p>Note: The minimum investment/additional investment amount/ redemption amount clause shall not be applicable in the case of investments by designated employees pursuant to Para-no 6.10 of SEBI Master Circular dated June 27, 2024 on Mutual Funds and circulars/clarifications issued thereunder.</p>
<b>Accounts Statements</b>	<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 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>
<b>Dividend/ IDCW</b>	<p>The payment of dividend/IDCW to the unitholders shall be made within 7 working days from the record date.</p>
<b>Redemption</b>	<p>As per SEBI Mutual Funds Regulations, the Fund shall dispatch Redemption proceeds within 3 Business Days of receiving the valid Redemption request. A penal interest of 15% per annum or such other rate as may be prescribed by SEBI from time to time will be paid in case the redemption proceeds are not dispatched/remitted within 3 Business Days of the date</p>

	<p>of Redemption request.</p> <p>In exceptional circumstances, the AMC might follow the additional timelines for making redemption payments. For further information, please refer SAI of the Mutual Fund.</p>
<b>Bank Mandate</b>	<p>As per the directives issued by SEBI, it is mandatory for applicants to mention their bank account numbers in their applications for purchase or redemption of Units.</p> <p>All cheques and bank drafts accompanying the application form should contain the application form number on its reverse.</p> <p>For all fresh purchase transactions made by means of a cheque, where the account on which the cheque is drawn for purchase of units differs from the bank mandate account provided in the application, a copy of blank/cancelled cheque of bank mandate account is required to be provided. This condition is also applicable to all fresh purchase transactions made by means of a Demand Draft.</p> <p>In case of failure of this condition, the application will be rejected as it will be treated as third party payment.</p> <p>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"> <li>1. Original cancelled cheque having the First Holder Name printed on the cheque or;</li> <li>2. Original bank statement reflecting the First Holder Name, Bank Account Number and Bank Name as specified in the application or;</li> <li>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;</li> <li>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;</li> </ol>

	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.
<b>Delay in payment of redemption / repurchase proceeds/dividend</b>	<p>The Asset Management Company shall be liable to pay interest to the unitholders at rate as specified vide para 14.2 of SEBI Master Circular dated June 27, 2024 on Mutual Funds by SEBI for the period of such delay.</p> <p><b>Delay in payment of IDCW proceeds:</b> As per Chapter 11 of the Master Circular, or as amended from time to time, the AMC shall dispatch payment of the IDCW proceeds within 7 working days from the record date. However, in the event of failure to dispatch/ credit the IDCW proceeds within the above time, interest @ 15% per annum or such rate as may be specified by SEBI, would be paid to the Unit holders for the period of delay from the stipulated period for the dispatch/ payment of IDCW payments.</p> <p><b>Delay in payment of redemption / repurchase proceeds:</b> As per Para 14.1.1 of the Master Circular, or as amended from time to time, the AMC shall transfer the redemption / repurchase proceeds within 3 working Days*, from the date of acceptance of redemption request at any of the Investor Service Centers. In the event of failure to dispatch the redemption proceeds within the above time, the Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @15% per annum). SEBI has further advised the mutual funds that in the event of payment of interest to the Unit holders, such Unit holders should be informed about the rate and the amount of interest paid to them.</p> <p><i>* As per AMFI circular no. AMFI/35P/MEM-COR/74/2022-23 dated January 16, 2023, in case of exceptional situations the AMC might follow the additional timelines for making redemption payments. For further information, please refer to the SAI.</i></p>
<b>Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount</b>	<p>As per para 14.3 of SEBI Master circular dated June 27, 2024 on Mutual Funds 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</p>

	<p>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 on Mutual Funds.</p> <p>The AMC shall not be permitted to charge any exit load in this plan and TER (Total Expense Ratio) of such plan shall be capped as per the TER of direct plan of such scheme or at 50bps whichever is lower.”</p> <p>The investment management fee charged by the AMC for managing such unclaimed amounts shall not exceed 50 basis points. Investors claiming these amounts during a period of three years from the due date shall be paid at the prevailing NAV. After a period of three years, this amount shall be transferred to a pool account and the investors can claim the said amounts at the NAV prevailing at the end of the third year. Income earned on such funds shall be used for the purpose of investor education. The AMC shall make a continuous effort to remind investors through letters to take their unclaimed amounts.</p> <p>Further, the information on unclaimed amount along-with its prevailing value (based on income earned on deployment of such unclaimed amount), shall be separately disclosed to investors through the periodic statement of accounts / Consolidated Account Statement sent to the investors.</p>
<p><b>Disclosure w.r.t investment by minors</b></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"> <li>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.</li> <li>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'.</li> <li>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</li> </ol>

	<p>the status of the minor is changed to major. Upon the minor attaining the status of major, the minor whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new bank account.</p> <p>4. No investments (lumpsum/ 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><b>Email ID &amp; Mobile Number</b> Investors should provide their own email address and mobile number to enable AMC for speed and ease of communication in a convenient and cost-effective manner, and to help prevent fraudulent transactions.</p>
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## H. ANY OTHER DISCLOSURE IN TERMS OF CONSOLIDATED CHECKLIST ON STANDARD OBSERVATIONS

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

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

### 2. Special Considerations:

(A) Prospective investors in this Scheme should educate themselves or seek professional advice on:

- a) Legal requirements or restrictions relating to the acquisition, holding, disposal, or redemption of Units within their jurisdiction of nationality, residence, ordinary residence and domicile or under the laws of any jurisdiction to which they are subject; and
- b) Tax provisions on investments in the Scheme, capital gains, and other tax consequences relevant to their acquisition, holding or disposal, whether by way of sale or redemption of Units.

(B) Prospective investors should not construe the contents hereof as advice relating to legal, taxation or investment matters and are advised to consult their own professional advisor(s) relating to the subscription, gifting, acquisition, holding, disposal (sale, transfer, switch or redemption or conversion into money) of Units and to the treatment of income (if any), capitalization, capital gains, any distribution, and other tax consequences within their jurisdiction of nationality, residence, domicile etc. or under the laws of any jurisdiction to which they are subject to.

(C) The tax benefits described in this SID / in the SAI are as available under the prevailing taxation laws, which or whose interpretation may change from time to time. As is the case with any investment, there can be no guarantee that the current tax position or the tax



position prevailing at the time of an investment in the Scheme will not undergo change. In view of the individual nature of tax consequences, each Unit holder is advised to consult his / her / their own professional tax advisor.

- (D) The AMC or its Sponsor or Shareholders or their associates, group entities may either directly or indirectly invest in this Scheme and / or any other Scheme, present or future, and such investment could be substantial. If these entities decide to offer a substantial portion of such investment for repurchase/redemption, it may have an adverse impact on the NAV of Units.
- (E) Neither this SID nor the Units being offered have been registered in any jurisdiction outside India. The distribution of this SID in certain jurisdictions may be restricted or subject to registration requirements and, accordingly, persons who come into possession of this SID are required to inform themselves about, and to observe, any such restrictions, as may be applicable. This SID does not constitute an offer or solicitation to any person within such jurisdiction and further are not being marketed in any such jurisdiction. The Trustee may compulsorily redeem any Units held directly or beneficially in contravention of these prohibitions.
- (F) It is the responsibility of any person in possession of this SID and of any person wishing to apply for Units pursuant to this SID to be informed of and to observe, all applicable laws and Regulations of such relevant jurisdiction including not subscribing to Units if so prohibited by their home jurisdiction.
- (G) The Scheme may disclose details of the investor's account and transactions there under to intermediaries whose stamp appears on the investor's application form. Additionally, the Scheme may disclose such details to the bankers, as may be necessary for the purpose of effecting payments to the investor. The Scheme may also disclose such details to regulatory and statutory authorities / bodies as may be required or necessary as per provisions of law.
- (H) Right to limit redemptions: The Board of AMC and Trustee, may in the general interest of the Unit holders of the Scheme, keeping in view circumstances / unsure conditions as mentioned under para 1.12 of SEBI Master circular dated June 27, 2024 on Mutual Funds, limit the total number of Units which may be redeemed on any Business Day. For details please refer "Right to Limit Redemption given in this SID".
- (I) The Scheme will dispatch redemption proceeds within 3 business Days from the acceptance of the Redemption request.
- (J) Pursuant to the Provisions of Prevention of Money Laundering Act, 2002, if after due diligence, the AMC believes that any transaction is suspicious in nature as regards money laundering, failure to provide required documentation, information, etc. the AMC shall have absolute discretion to report such suspicious transactions to FIU-IND and / or to freeze the folios of the investor(s), reject any application(s) / allotment of units and effect mandatory redemption of unit holdings of the investor(s) at the applicable NAV subject to payment of exit load, if any.

**(K) Indicative yield/ portfolio**

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

## I. OTHER DETAILS

- A. IN CASE OF FUND OF FUNDS SCHEME, DETAILS OF BENCHMARK, INVESTMENT OBJECTIVE, INVESTMENT STRATEGY, TER, AUM, YEAR WISE PERFORMANCE, TOP 10 HOLDING/ LINK TO TOP 10 HOLDING OF THE UNDERLYING FUND SHOULD BE PROVIDED.

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

- B. PERIODIC DISCLOSURES SUCH AS HALF YEARLY DISCLOSURES, HALF YEARLY RESULTS, ANNUAL REPORT

### 1. Monthly/Half yearly Portfolio Disclosures:

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

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

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

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

### 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, 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	<a href="https://www.boimf.in/regulatory-reports/financials">https://www.boimf.in/regulatory-reports/financials</a>

### 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. 31<sup>st</sup> March each year) and full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unit holders on

request. Scheme wise annual report shall also be displayed on the website of the Mutual Fund and on the website of Association of Mutual Funds in India.

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

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

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

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

Heading	AMC website Link
Annual Report	<a href="https://www.boimf.in/regulatory-reports/financials">https://www.boimf.in/regulatory-reports/financials</a>

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

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

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

#### 5. Scheme Summary Document:

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

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

#### 6. Risk-o-meter:

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

- Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme.
- Mutual Funds shall disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on their website and AMFI website.
- Mutual Funds shall publish a table of scheme wise changes in Risk-o-meter in scheme wise Annual Reports and Abridged summary.
- The Risk-o-meter of the fund/s is/are evaluated on monthly basis and any changes to Risk-o-meter are disclosed vide addendum on monthly basis, to view the latest addendum on Risk-o-meter, please visit link: <https://www.boimf.in/regulatory-reports/addenda-notice>.

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

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

## 8. NAV disclosure:

The AMC will prominently disclose the NAVs under a separate head on the website of the Fund (<https://www.boimf.in/nav>) and of the Association of Mutual Funds in India-AMFI ([www.amfiindia.com](http://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:

Pursuant to SEBI Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2025/115 dated August 08, 2025, the transaction charges or commission have been discontinued. Accordingly, distributors shall no longer charge transaction fees to either existing investors or first-time investors in Mutual Fund schemes.

**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:

	Resident Investor	Non-Resident Investor
Tax on Income Distribution	As per applicable rates	20% (plus applicable surcharge and cess)
Long Term Capital Gain		

	Resident Investor	Non-Resident Investor
Listed Units (held for a period of more than 12 months immediately preceding their date of transfer)	12.5% without Indexation	12.5% without foreign currency and indexation benefit
Unlisted Units (held for a period of more than 24 months immediately preceding their date of transfer)	12.5% without Indexation	12.5% without foreign currency and indexation benefit
<b>Short Term Capital Gain</b>		
Listed Units (held for a period of less than 12 months immediately preceding their date of transfer)	20% (plus applicable surcharge and cess)	20% (plus applicable surcharge and cess)
Unlisted Units (held for a period of less than 24 months immediately preceding their date of transfer)	As per applicable rates (plus applicable surcharge and cess)	As per applicable rates (plus applicable surcharge and cess)

*General Notes:*

1. As per section 50AA of the Act, introduced by the Finance Act 2023, gains arising on transfer, redemption or maturity of specified mutual funds acquired on or after 1 April 2023 will be deemed to be 'short-term capital gains' (regardless of the period of holding) and taxable at the rates applicable to short term capital gains.
2. The FA 2024 has amended the definition of Specified Mutual Funds under section 50AA of the Act which shall be effective from FY 2025-26 to mean:
  - (i) a mutual fund scheme which invests more than sixty five percent of its total proceeds in debt and money market instruments; or
  - (ii) a fund which invests sixty-five per cent or more of its total proceeds in units of fund referred above.
3. Further, Cess @ 4% (on tax payable including of surcharge, if any) by way of Health and Education Cess would be charged for all unit holders.

*The above is intended as a general guide only and does not necessarily describe the tax consequences for all types of investors in the Scheme and no reliance, therefore, should be placed upon them. Each investor is advised to consult his or her own tax consultant with respect to the specific tax implications.*

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

## 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 link

The Link of the AMC website for List of official point of acceptance is (<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 (Link <https://www.boimf.in/siddisclosures/penalties-and-pending-litigation>)

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 Banking & Financial Services Fund on September 29, 2025. The Trustee had ensured that Bank of India Banking & Financial Services Fund approved by them is a new product offered by Bank of India Mutual Fund and is not a minor modification of the existing scheme/fund/product.

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

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

Sd/-

**Mohit Bhatia**

**Chief Executive Officer**

**Date:** December 03, 2025

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

City	Address
Ahmedabad	604 6th Floor, Building Name - Sun Square, C. G. Road, Navrangpura, Ahmedabad-380006
Bangalore	Unit No.E-811, 8th Floor Prestige Meridian-I, Municipal No.29/92, Mahatma Gandhi Road, Bangalore - 560001
Chandigarh	205, Megabyte Business Centre SCO-333-334, Sec-35B, Chandigarh-160022
Jaipur	Office No 154, First Floor,Ganpati Plaza, M I Road,Jaipur,Rajasthan - 302001
New Delhi	Office Number - 605, 6th floor, Kailash Building, 26, K. G. Marg, New Delhi - 110001
Chennai	Cabin C 308, Apeejay House, 39/12, Haddows Road,Nungambakkam Chennai 600 034
Kolkata	OM Tower, Room No.- 1008, 32, Jawahar Lal Nehru Road, Kolkata-700071.
Hydrabad	Legend Crystal, 1st floor,109, Pendergast Road,Mandalay lane, Ramgopal pet Secunderabad-500003
Lucknow	Office Number - F -105, Wing -A, Ski-Hi Chambers, 11/05 park road, lucknow-226001
Pune	Office Number - 303, 3rd Floor, Karan Selene Apartment, CTS No 851/2, Final Plot No 187/1, Bhandarkar Road, Pune-411004
Baroda	Office No. C-173 & 176 First Floor, Emerald one Complex, Winward business park, Jetalpur Road,Vadodara 390007
Mumbai - Head Office	B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013.
Patna	Office No. 406, 4th Floor, Ashiana Hariniwas Complex, Dak Bungalow Road, Patna-800001.
Mumbai - Andheri	Andheri - Office No. 314, The Summit Business Park Premises Cooperative Society Ltd, Andheri (East), Mumbai 400 069.
Nashik	105 , B- Wing ABH Capital, Opposite Ramayan Bunglow , Tilakwadi, Nashik - 422001

**KFin Technologies Limited point of acceptance:**

Branch Name	Zone	Region	State	Address
Bangalore	South	Bangalore	Karnataka	KFIN Technologies Limited No 35 Puttanna Road Basavanagudi Bangalore 560004
Belgaum	South	Bangalore	Karnataka	KFIN Technologies Limited Premises No.101 Cts No.1893 Shree Guru Darshani Tower Anandwadi Hindwadi Belgaum 590011
Bellary	South	Bangalore	Karnataka	KFIN Technologies Limited Ground Floor 3Rd Office Near Womens College Road Beside Amruth Diagnostic Shanthi Archade Bellary 583103



Branch Name	Zone	Region	State	Address
Davangere	South	Bangalore	Karnataka	KFIN Technologies Limited D.No 162/6 1St Floor 3Rd Main P J Extension Davangere Taluk Davangere Manda Davangere 577002
Gulbarga	South	Bangalore	Karnataka	KFIN Technologies Limited H No 2-231 Krishna Complex 2Nd Floor Opp. Municipal Corporation Office Jagat Station Main Road Kalaburagi Gulbarga 585105
Hassan	South	Bangalore	Karnataka	KFIN Technologies Limited Sas No: 490 Hemadri Arcade 2Nd Main Road Salgame Road Near Brahmins Boys Hostel Hassan 573201
Hubli	South	Bangalore	Karnataka	KFIN Technologies Limited R R Mahalaxmi Mansion Above Indusind Bank 2Nd Floor Desai Cross Pinto Road Hubballi 580029
Mangalore	South	Bangalore	Karnataka	KFIN Technologies Limited Shop No - 305 Marian Paradise Plaza 3Rd Floor Bunts Hostel Road Mangalore - 575003 Dakshina Kannada Karnataka
Margoa	South	Bangalore	Goa	KFIN Technologies Limited Shop No 21 Osia Mall 1St Floor Near Ktc Bus Stand Sgdpa Market Complex Margao - 403601
Mysore	South	Bangalore	Karnataka	KFIN Technologies Limited No 2924 2Nd Floor 1St Main 5Th Cross Saraswathi Puram Mysore 570009
Panjim	West	Bangalore	Goa	KFIN Technologies Limited H. No: T-9 T-10 Affran Plaza 3Rd Floor Near Don Bosco High School Panjim 403001
Shimoga	South	Bangalore	Karnataka	KFIN Technologies Limited Jayarama Nilaya 2Nd Corss Mission Compound Shimoga 577201
Ahmedabad	West	Baroda	Gujarat	KFIN Technologies Limited 401,Abc-1, Opp: Pushya Hospital,Off: C.G.Road,St. Xavier'S Corner,Navrangpura,Ahmedabad-380009
Anand	West	Baroda	Gujarat	KFIN Technologies Limited, 203 Saffron Icon , Opp Senior Citizen Garden ,Mota Bazar , V V Nagar Anand-388120
Baroda	West	Baroda	Gujarat	KFIN Technologies Limited 1St Floor 125 Kanha Capital, Above Hdfc Bank , Opposite. Express Hotel, Alkapuri, Vadodara-07,390007
Bharuch	West	Baroda	Gujarat	KFIN Technologies Limited Shop No : 123, Nexus Business Hub ,Near Dhiraj & Sons, Bharuch ,392001
Bhavnagar	West	Baroda	Gujarat	KFIN Technologies Limited, office no 207,skyline square building, near Sanskar mandal,waghawadi Road, Bhavnagar, ,364001
Gandhidham	West	Baroda	Gujarat	KFIN Technologies Limited Off No-12 Plot No-300 , Ground Floor ,Shree Ambica Arcade Building ,Near Hdfc Bank , Gandhidham,370201
Gandhinagar	West	Baroda	Gujarat	KFIN Technologies Limited Office No 138, First Floor, Suyas Solitaire,Near Podar

Branch Name	Zone	Region	State	Address
				International School,Kudasan, Gandhinagar,382421
Jamnagar	West	Baroda	Gujarat	KFIN Technologies Limited 131, Madhav Plaza,Opp. Sbi Bank Jamnagar, 361001
Junagadh	West	Baroda	Gujarat	KFIN Technologies Limited Shop No. 201 2Nd Floor V-Arcade Complex Near Vanzari Chowk M.G. Road Junagadh 362001
Mehsana	West	Baroda	Gujarat	KFIN Technologies Limited Ff-21,Someswar Shopping Mall Modhera Road-Mehsana-384002
Nadiad	West	Baroda	Gujarat	KFIN Technologies Limited 311-3Rd Floor City Centre,Near Paras Circle,Nadiad-387001
Navsari	West	Baroda	Gujarat	KFIN Technologies Limited 103 1St Floor Landmark Mall ,Near Sayaji Vaibhav Library , Navsari,396445
Rajkot	West	Baroda	Gujarat	Kfin Technologies Limited 406 Prism Square Building, Near Moti Tanki Chowk, Near Kathiyawadi Gymkhana, Opp RKC School Gate, Dr. Radhakrishnan Marg, Rajkot - 360001
Surat	West	Baroda	Gujarat	KFIN Technologies Limited Ground Floor Empire State Building Near Udhna Darwaja Ring Road Surat, 395002
Valsad	West	Baroda	Gujarat	KFIN Technologies Limited 406, 4Th Floor, Dreamland Arcade,Tithal Road,Valsad, 396001
Vapi	West	Baroda	Gujarat	KFIN Technologies Limited Sa/11,A Wing, 2Nd Floor, Solitaire Business Centre,Opp Dcb Bank,Vapi Gidc Char Rasta,Vapi-396195
Chennai	South	Chennai	Tamil Nadu	KFIN Technologies Limited 9Th Floor Capital Towers 180 Kodambakkam High Road Nungambakkam   Chennai - 600 034
Calicut	South	Cochin	Kerala	KFIN Technologies Limited Second Floor Manimuriyil Centre Bank Road Kasaba Village Calicut 673001
Cochin	South	Cochin	Kerala	KFIN Technologies Limited Door No:61/2784 Second Floor Sreelakshmi Tower Chittoor Road, Ravipuram Ernakulam-Kerala-682015
Kannur	South	Cochin	Kerala	KFIN Technologies Limited 2Nd Floor Global Village Bank Road Kannur 670001
Kollam	South	Cochin	Kerala	KFIN Technologies Limited Sree Vigneswara Bhavan Shastri Junction Kollam - 691001
Kottayam	South	Cochin	Kerala	KFIN Technologies Limited 1St Floor Csiascension Square Railway Station Road Collectorate P O Kottayam 686002
Palghat	South	Cochin	Kerala	KFIN Technologies Limited No: 20 & 21 Metro Complex H.P.O.Road Palakkad H.P.O.Road Palakkad 678001
Tiruvalla	South	Cochin	Kerala	KFIN Technologies Limited 2Nd

Branch Name	Zone	Region	State	Address
				Floorerinjery Complex Ramanchira Opp Axis Bank Thiruvalla 689107
Trichur	South	Cochin	Kerala	KFIN Technologies Limited 4Th Floor Crown Tower Shakthan Nagar Opp. Head Post Office Thrissur 680001
Trivandrum	South	Cochin	Kerala	KFIN Technologies Limited, 3Rdfloor, No- 3B Tc-82/3417, Capitol Center, Opp Secretariat, Mg Road, Statue P O Trivandrum- 695001
Coimbatore	South	Coimbatore	Tamil Nadu	KFIN Technologies Limited 3Rd Floor Jaya Enclave 1057 Avinashi Road - Coimbatore 641018
Erode	South	Coimbatore	Tamil Nadu	KFIN Technologies Limited Address No 38/1 Ground Floor Sathy Road (Vctv Main Road) Sorna Krishna Complex Erode 638003
Karur	South	Coimbatore	Tamil Nadu	KFIN Technologies Limited No 88/11 Bb Plaza Nrmp Street K S Mess Back Side Karur 639002
Madurai	South	Coimbatore	Tamil Nadu	KFIN Technologies Limited No. G-16/17 Ar Plaza 1St Floor North Veli Street Madurai 625001
Nagercoil	South	Coimbatore	Tamil Nadu	KFIN Technologies Limited Hno 45 1St Floor East Car Street Nagercoil 629001
Pondicherry	South	Coimbatore	Pondicherry	KFIN Technologies Limited No 122(10B) Muthumariamman Koil Street - Pondicherry 605001
Salem	South	Coimbatore	Tamil Nadu	KFIN Technologies Limited No.6 Ns Complex Omalur Main Road Salem 636009
Tirunelveli	South	Coimbatore	Tamil Nadu	KFIN Technologies Limited 55/18 Jeney Building 2Nd Floor S N Road Near Aravind Eye Hospital Tirunelveli 627001
Trichy	South	Coimbatore	Tamil Nadu	KFIN Technologies Limited No 23C/1 E V R Road Near Vekkaiammann Kalyana Mandapam Putthur - Trichy 620017
Tuticorin	South	Coimbatore	Tamil Nadu	KFIN Technologies Limited 4 - B A34 - A37 Mangalmal Mani Nagar Opp. Rajaji Park Palayamkottai Road Tuticorin 628003
Vellore	South	Coimbatore	Tamil Nadu	KFIN Technologies Limited No 2/19 1St Floor Vellore City Centre Anna Salai Vellore 632001
Agartala	East	Guwahati	Tripura	KFIN Technologies Limited Old Rms Chowmuhani,Opp-Rhymond Showroom,Near Jana Sabak Saloon,Agartala, West Tripura,799001
Guwahati	East	Guwahati	Assam	KFIN Technologies Limited 4Th Floor, Ganapati Enclave, G.S. Road, Near Bora Service, Guwahati 781007
Shillong	East	Guwahati	Meghalaya	KFIN Technologies Limited Annex Mani Bhawan Lower Thana Road Near R K M Lp School Shillong 793001
Silchar	East	Guwahati	Assam	KFIN Technologies Limited Above R.K Associates, 2Nd Floor, N.N. Dutta Road, Near

Branch Name	Zone	Region	State	Address
				Gurudwara, Shillongpatty, Silchar 788001
Ananthapur	South	Hyderabad	Andhra Pradesh	KFIN Technologies Limited. #13/4 Vishnupriya Complex Beside Sbi Bank Near Tower Clock Ananthapur-515001.
Guntur	South	Hyderabad	Andhra Pradesh	KFIN Technologies Limited 2Nd Shatter 1St Floor Hno. 6-14-48 14/2 Lane Arundal Pet Guntur 522002
Hyderabad	South	Hyderabad	Telangana	KFIN Technologies Limited, 2Nd Floor Jbs Station, Lower Concourse 1, Situated In Jubilee Bus Metro Station, Secunderabad 500009
Karimnagar	South	Hyderabad	Telangana	KFIN Technologies Limited 2Nd Shutterhno. 7-2-607 Sri Matha Complex Mankammathota - Karimnagar 505001
Kurnool	South	Hyderabad	Andhra Pradesh	KFIN Technologies Limited Shop No:47 2Nd Floor S Komda Shopping Mall Kurnool 518001
Nanded	West	Hyderabad	Maharashtra	KFIN Technologies Limited Shop No.4 Santakripa Market G G Road Opp.Bank Of India Nanded 431601
Rajahmundry	South	Hyderabad	Andhra Pradesh	KFIN Technologies Limited, D.No: 6-7-7, Sri Venkata Satya Nilayam,1St Floor, Vadrevu Vari Veedhi, T - Nagar, Rajahmundry Ap-533101
Solapur	West	Hyderabad	Maharashtra	KFIN Technologies Limited Shop No 106. Krishna Complex 477 Dakshin Kasaba Datta Chowk Solapur-413007
Srikakulam	South	Hyderabad	Andhra Pradesh	KFin Technologies Ltd, D No:1-6/2, First Floor, Near Vijaya Ganapathi Temple, Beside I.K. Rao Building, Palakonda Raod, Srikakulam Dist Andhra Pradesh - 532001
Tirupathi	South	Hyderabad	Andhra Pradesh	KFIN Technologies Limited Shop No:18-1-421/F1 City Center K.T.Road Airtel Backside Office Tirupathi - 517501
Vijayawada	South	Hyderabad	Andhra Pradesh	KFIN Technologies Limited Hno26-23 1St Floor Sundarammastreet Gandhinagar Krishna Vijayawada 520010
Visakhapatnam	South	Hyderabad	Andhra Pradesh	KFIN Technologies Limited Dno : 48-10-40 Ground Floor Surya Ratna Arcade Srinagar Opp Roadto Lalitha Jeweller Showroom Beside Taj Hotel Ladge Visakhapatnam 530016
Warangal	South	Hyderabad	Telangana	KFIN Technologies Limited Shop No22 Ground Floor Warangal City Center 15-1-237 Mulugu Road Junction Warangal 506002
Khammam	South	Hyderabad	Telangana	KFIN Technologies Limited 11-4-3/3 Shop No. S-9 1St Floor Srivenkata Sairam Arcade Old Cpi Office Near Priyadarshini Collegenehr Nagar Khammam 507002

Branch Name	Zone	Region	State	Address
Hyderabad(Gachibowli)	South	Hyderabad	Telangana	KFIN Technologies Limited Selenium Plot No: 31 & 32 Tower B Survey No.115/22 115/24 115/25 Financial District Gachibowli Nanakramguda Serilingampally Mandal Hyderabad 500032
Akola	West	Indore	Maharashtra	KFIN Technologies Limited Shop No 25 Ground Floor Yamuna Tarang Complex Murtizapur Road N.H. No- 6 Opp Radhakrishna Talkies Akola 444004 Maharashtra
Amaravathi	West	Indore	Maharashtra	KFIN Technologies Limited Shop No. 21 2Nd Floor Above Axis Bank Gulshan Tower Near Panchsheel Talkies Jaistambh Square Amaravathi 444601
Aurangabad	West	Indore	Maharashtra	KFIN Technologies Limited Shop No B 38 Motiwala Trade Center Nirala Bazar Aurangabad 431001
Bhopal	West	Indore	Madhya Pradesh	KFIN Technologies Limited Sf-13 Gurukripa Plaza 2Nd Floor Plot No.48A Oppsite City Hospital Zone-2 M P Nagar Bhopal 462011
Dhule	West	Indore	Maharashtra	KFIN Technologies Limited Ground Floor Ideal Laundry Lane No 4 Khol Galli Near Muthoot Finance Opp Bhavasar General Store Dhule 424001
Indore	West	Indore	Madhya Pradesh	KFIN Technologies Limited. 101   Diamond Trade Center   3-4 Diamond Colony   New Palasia   Above Khurana Bakery   Indore   M.P. 452001
Jabalpur	West	Indore	Madhya Pradesh	KFIN Technologies Limited 2Nd Floor 290/1 (615-New) Near Bhavartal Garden Jabalpur - 482001
Jalgaon	West	Indore	Maharashtra	KFIN Technologies Limited 3Rd Floor 269 Jae Plaza Baliram Peth Near Kishore Agencies Jalgaon 425001
Nagpur	West	Indore	Maharashtra	KFIN Technologies Limited Plot No. 2 Block No. B / 1 & 2 Shree Apratment Khare Town Mata Mandir Road Dharampeth Nagpur 440010
Nashik	West	Indore	Maharashtra	KFIN Technologies Limited S-9 Second Floor Suyojit Sankul Sharanpur Road Nasik 422002
Sagar	West	Indore	Madhya Pradesh	KFIN Technologies Limited 2Nd Floor   Above Shiva Kanch Mandir 5 Civil Lines Sagar Madhya Pradesh -470001   India
Ujjain	West	Indore	Madhya Pradesh	KFIN Technologies Limited 227, 2Nd Floor Heritage Plaza, Above Vishal Megha Mart, Near Hotel Kshipra, Ujjain M.P. - 456010
Asansol	East	Kolkata	West Bengal	KFIN Technologies Limited 112/N G. T. Road Bhanga Pachil G.T Road Asansol Pin: 713 303; Paschim Bardhaman West Bengal

Branch Name	Zone	Region	State	Address
				Asansol 713303
Balasore	East	Kolkata	Orissa	KFIN Technologies Limited 1-B. 1St Floor Kalinga Hotel Lane Baleshwar Baleshwar Sadar Balasore 756001
Bankura	East	Kolkata	West Bengal	KFIN Technologies Limited Plot Nos-80/1/Anatunchati Mahalla 3Rd Floor Ward No-24 Opposite P.C Chandra Bankura Town Bankura 722101
Berhampur (Or)	East	Kolkata	Orissa	KFIN Technologies Limited Opp Divya Nandan Kalyan Mandap 3Rd Lane Dharam Nagar Near Lohiya Motor Berhampur (Or) 760001
Bhilai	West	Kolkata	Chatisgarh	KFIN Technologies Limited Office No.2 1St Floor Plot No. 9/6 Nehru Nagar [East] Bhilai 490020
Bhubaneswar	East	Kolkata	Orissa	KFIN Technologies Limited A/181 Back Side Of Shivam Honda Show Room Saheed Nagar - Bhubaneswar 751007
Bilaspur	West	Kolkata	Chatisgarh	KFIN Technologies Limited Shop.No.306 3Rd Floor Anandam Plaza Vyapar Vihar Main Road Bilaspur 495001
Bokaro	East	Kolkata	Jharkhand	KFIN Technologies Limited City Centre Plot No. He-07 Sector-Iv Bokaro Steel City Bokaro 827004
Burdwan	East	Kolkata	West Bengal	KFIN Technologies Limited Saluja Complex; 846 Laxmipur G T Road Burdwan; Ps: Burdwan & Dist: Burdwan-East Pin: 713101
Chinsura	East	Kolkata	West Bengal	KFIN Technologies Limited No : 96 Po: Chinsurah Doctors Lane Chinsurah 712101
Cuttack	East	Kolkata	Orissa	KFIN Technologies Limited Shop No-45 2Nd Floor Netaji Subas Bose Arcade (Big Bazar Building) Adjusent To Reliance Trends Dargha Bazar Cuttack 753001
Dhanbad	East	Kolkata	Jharkhand	KFIN Technologies Limited 208 New Market 2Nd Floor Bank More - Dhanbad 826001
Durgapur	East	Kolkata	West Bengal	KFIN Technologies Limited Mwav-16 Bengal Ambuja 2Nd Floor City Centre Distt. Burdwan Durgapur-16 Durgapur 713216
Gaya	East	Kolkata	Bihar	KFIN Technologies Limited Property No. 711045129 Ground Floorhotel Skylark Swaraipuri Road - Gaya 823001
Jalpaiguri	East	Kolkata	West Bengal	KFIN Technologies Limited D B C Road Opp Nirala Hotel Opp Nirala Hotel Opp Nirala Hotel Jalpaiguri 735101
Jamshedpur	East	Kolkata	Jharkhand	KFIN Technologies Limited Madhukunj 3Rd Floor Q Road Sakchi Bistupur East Singhbhum Jamshedpur 831001
Kharagpur	East	Kolkata	West Bengal	KFIN Technologies Limited Holding No 254/220 Sbi Building Malancha Road Ward No.16 Po: Kharagpur Ps: Kharagpur



Branch Name	Zone	Region	State	Address
				Dist: Paschim Medinipur Kharagpur 721304
Kolkata	East	Kolkata	West Bengal	KFIN Technologies Limited 2/1 Russel Street 4Thfloor Kankaria Centre Kolkata 700071 Wb
Malda	East	Kolkata	West Bengal	KFIN Technologies Limited Ram Krishna Pally; Ground Floor English Bazar - Malda 732101
Patna	East	Kolkata	Bihar	KFIN Technologies Limited, Flat No.- 102, 2Bhk Maa Bhawani Shardalay, Exhibition Road, Patna-800001
Raipur	West	Kolkata	Chatisgarh	KFIN Technologies Limited, Office No- 401, 4Th Floor, Pithalia Plaza , Fafadih Chowk, Raipur -492001
Ranchi	East	Kolkata	Jharkhand	KFIN Technologies Limited Room No 103, 1St Floor, Commerce Tower,Beside Mahabir Tower,Main Road, Ranchi -834001
Rourkela	East	Kolkata	Orissa	KFIN Technologies Limited 2Nd Floor Main Road Udit Nagar Sundargarh Rourekla 769012
Sambalpur	East	Kolkata	Orissa	KFIN Technologies Limited First Floor; Shop No. 219 Sahej Plaza Golebazar; Sambalpur Sambalpur 768001
Siliguri	East	Kolkata	West Bengal	KFIN Technologies Limited Nanak Complex 2Nd Floor Sevoke Road - Siliguri 734001
Agra	North	Lucknow	Uttar Pradesh	KFIN Technologies Limited, 3Rd Floor, 303 Corporate Park, Block No- 109, Sanjay Place, Agra -282002, Uttar Pradesh
Aligarh	North	Lucknow	Uttar Pradesh	KFIN Technologies Limited, 1St Floor Sevti Complex,Lekhranj Nagar Centre Point, Samad Road, Aligarh-202001, Uttar Pradesh
Prayagraj	North	Lucknow	Uttar Pradesh	KFIN Technologies Limited, Shop No- Tf-9, 3Rd Floor, Vinayak Vrindavan Tower, H No- 34/26, Tashkhant Road. Civil Station, Prayagraj- 211001 , Uttar Pradesh
Ambala	North	Chandigarh	Haryana	KFIN Technologies Limited 6349 2Nd Floor Nicholson Road Adjacent Kos Hospitalambala Cant Ambala 133001
Azamgarh	North	Lucknow	Uttar Pradesh	KFIN Technologies Limited, Shop No 18 Nagar Palika, Infront Of Treasury Office, Civil Lines, Azamgarh-276001, Uttar Pradesh
Bareilly	North	Lucknow	Uttar Pradesh	KFIN Technologies Limited,1St Floor, Rear Side, A -Square Building, 54-Civil Lines,Ayub Khan Chauraha,Bareilly-243001, Uttar Pradesh
Begusarai	East	Lucknow	Bihar	Kfin Technologies Limited, Sri Ram Market, Kali Asthan Chowk, Matihani Road, Begusarai-851101, Bihar
Bhagalpur	East	Lucknow	Bihar	Kfin Technologies Limited, 2Nd Floor Chandralok Complex, Radha Rani Sinha



Branch Name	Zone	Region	State	Address
				Road, Ghantaghar, Bhagalpur-812001, Bihar
Darbhanga	East	Lucknow	Bihar	Kfin Technologies Limited H No-185, Ward No- 13, National Statistical Office Campus, Kathal Bari, Bhandar Chowk, Darbhanga-846007, Bihar
Dehradun	North	Lucknow	Uttaranchal	Kfin Technologies Limited Shop No- 809/799 , Street No- 2A, Rajender Nagar ,Near Sheesha Lounge, Kaulagarh Road, Dehradun -248003, Uttarakhand
Deoria	North	Lucknow	Uttar Pradesh	KFIN Technologies Limited, 1St Floor, K K Plaza, Above Apurwa Sweets, Civil Lines Road, Deoria- 274001 , Uttar Pradesh
Faridabad	North	New Delhi	Haryana	KFIN Technologies Limited A-2B 2Nd Floor Neelam Bata Road Peer Ki Mazar Nehru Groundnit Faridabad 121001
Ghaziabad	North	New Delhi	Uttar Pradesh	KFIN Technologies Limited Ff - 31 Konark Building Rajnagar - Ghaziabad 201001
Ghazipur	North	Lucknow	Uttar Pradesh	KFIN Technologies Limited Rani Katra, Mahuabagh, Infront Of Shubhra Hotel, Ghazipur - 233001 , Uttar Pradesh
Gonda	North	Lucknow	Uttar Pradesh	KFIN Technologies Limited,782 Shiv Sadan, Iti Road, Near Raghukul Vidya Peeth, Civil Lines Gonda-271001. Uttar Pradesh
Gorakhpur	North	Lucknow	Uttar Pradesh	KFIN Technologies Limited, Cross Road The Mall , Shop No 8-9, 4Th Floor , Bank Road , Gorakhpur 273001, Uttar Pradesh
Gurgaon	North	New Delhi	Haryana	KFIN Technologies Limited No: 212A 2Nd Floor Vipul Agora M. G. Road - Gurgaon 122001
Gwalior	West	Lucknow	Madhya Pradesh	KFIN Technologies Limited, T-303 3Rd Floor, Vasundhara Tower, Near Axis Bank In Front Of Virendra Villa, Patel Nagar, City Centre, Gwalior-474011, Madhya Pradesh
Haldwani	North	Lucknow	Uttaranchal	KFIN Technologies Limited,Shoop No 5,Kmvm Shoping Complex, Haldwani 263139, Uttarakhand
Haridwar	North	Lucknow	Uttaranchal	KFIN Technologies Limited,Shop No. - 17,Bhatia Complex,Near Jamuna Palace,Haridwar 249410, Uttarakhand
Hissar	North	New Delhi	Haryana	KFIN Technologies Limited Shop No. 20 Ground Floor R D City Centre Railway Road Hissar 125001
Jhansi	North	Lucknow	Uttar Pradesh	KFin Technologies Limited, 1st Floor, Basera Arcade, Opp. Major Dhyanchand Stadium, BKT Chitra Road, Civil Lines, Jhansi 284001
Kanpur	North	Lucknow	Uttar Pradesh	KFIN Technologies Limited,15/46 B Ground Floor,Opp : Muir Mills,Civil Lines,Kanpur 208001
Lucknow	North	Lucknow	Uttar Pradesh	KFin Technologies Limited, Office No 202, 2nd Floor, Bhalla Chambers, 5 Park Road,

Branch Name	Zone	Region	State	Address
				Hazratganj, Lucknow 226001
Mandi	North	Chandigarh	Himachal Pradesh	KFIN Technologies Limited House No. 99/11 3Rd Floor Opposite Gss Boy School School Bazar Mandi 175001
Mathura	North	Lucknow	Uttar Pradesh	KFIN Technologies Limited, Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centrum, Near New Bus Stand, Mathura 281001, Uttar Pradesh
Meerut	North	New Delhi	Uttar Pradesh	KFIN Technologies Limited Shop No:- 111 First Floor Shivam Plaza Near Canara Bank Opposite Eves Petrol Pump Meerut-250001 Uttar Pradesh India
Mirzapur	North	Lucknow	Uttar Pradesh	KFIN Technologies Limited Triveni Campus, 2Nd Floor, Ratanganj, Near Sbi Life, Mirzapur-231001, Uttar Pradesh
Moradabad	North	Lucknow	Uttar Pradesh	KFIN Technologies Limited, Chadha Complex, G. M. D. Road, Near Tadi Khana Chowk, Moradabad-244001, Uttar Pradesh
Morena	West	Lucknow	Madhya Pradesh	KFIN Technologies Limited, House No. Hig 959, Near Court, Front Of Dr. Lal Lab, Old Housing Board Colony, Morena 476001. Madhya Pradesh
Muzaffarpur	East	Lucknow	Bihar	KFIN Technologies Limited 1St Floor, Saroj Complex, Diwan Road, Muzaffarpur -842001 , Bihar
Noida	North	New Delhi	Uttar Pradesh	KFIN Technologies Limited F-21 2Nd Floor Near Kalyan Jewelers Sector-18 Noida 201301
Panipat	North	New Delhi	Haryana	KFIN Technologies Limited Shop No. 20 1St Floor Bmk Market Behind Hive Hotel G.T.Road Panipat-132103 Haryana
Renukoot	North	Lucknow	Uttar Pradesh	KFIN Technologies Limited C/O Mallick Medical Store, Bangali Katra Main Road ,Renukoot Dist. Sonebhadra -231217, Uttar Pradesh
Rewa	West	Lucknow	Madhya Pradesh	KFIN Technologies Limited, Shop No-2, Ground Floor, Shree Sai Anmol Complex, Opp Teerath Memorial Hospital, Rewa-486001, Madhya Pradesh
Rohtak	North	New Delhi	Haryana	KFIN Technologies Limited Office No:- 61 First Floor Ashoka Plaza Delhi Road Rohtak 124001.
Roorkee	North	Lucknow	Uttaranchal	KFIN Technologies Limited, Near Shri Dwarkadhish Dharm Shala, Ramnagar, Roorkee-247667. Uttarakhand
Satna	West	Lucknow	Madhya Pradesh	KFIN Technologies Limited, 1St Floor, Gopal Complex, Rewa Road ,Near Bus Stand, Satna-485001, Madhya Pradesh
Shimla	North	Chandigarh	Himachal Pradesh	KFIN Technologies Limited 1St Floor Hills View Complex Near Tara Hall Shimla

Branch Name	Zone	Region	State	Address
				171001
Shivpuri	West	Lucknow	Madhya Pradesh	KFIN Technologies Limited, A. B. Road, In Front Of Sawarkar Park, Near Hotel Vanasthali, Shivpuri 473551, Madhya Pradesh
Sitapur	North	Lucknow	Uttar Pradesh	KFIN Technologies Limited, 12/12 Surya Complex, Station Road, Uttar Pradesh, Sitapur 261001, Uttar Pradesh
Solan	North	Chandigarh	Himachal Pradesh	KFIN Technologies Limited Disha Complex 1St Floor Above Axis Bank Rajgarh Road Solan 173212
Sonepat	North	New Delhi	Haryana	KFIN Technologies Limited PP Tower, Shop No 207, 2nd Floor, Opposite Income Tax office, Subhash Chowk, Sonepat-131001
Sultanpur	North	Lucknow	Uttar Pradesh	Kfin Technologies Limited 1St Floor, Shop No-90A, Ramashankar Market, Civil Lines, Near Bus Station, Sultanpur- 228001 Uttar Pradesh
Varanasi	North	Lucknow	Uttar Pradesh	Kfin Technologies Limited D 64 / 127 C - H Arihant Complex, 2Nd Floor, Sigra (Near Petrol Pump ) Varanasi (U P)-221010
Yamuna Nagar	North	Chandigarh	Haryana	KFIN Technologies Limited B-V 185/A 2Nd Floor Jagadri Road Near Dav Girls College (Uco Bank Building) Pyara Chowk - Yamuna Nagar 135001
Kolhapur	West	Mumbai	Maharashtra	KFIN Technologies Limited 605/1/4 E Ward Shahupuri 2Nd Lane Laxmi Niwas Near Sultane Chambers Kolhapur 416001
Mumbai	West	Mumbai	Maharashtra	KFIN Technologies Limited 6/8 Ground Floor Crossley House Near Bse ( Bombay Stock Exchange) Next Union Bank Of India Fort Mumbai - 400 001
Pune	West	Mumbai	Maharashtra	KFin Technologies Limited Ayaan Chandrika, Office No. 14,15,16. Second Floor H.NO 1315, F.PL No. 701, Dadasaheb Torne Path, Off Jangli Maharaj Road, Shivaji Nagar Pune Maharastra -411005
Vashi	West	Mumbai	Maharashtra	KFIN Technologies Limited, Haware Infotech Park 902, 9Th Floor, Plot No 39/03, Sector 30A, Opp Inorbit Mall, Vashi Navi Mumbai 400703
Andheri	West	Mumbai	Maharashtra	KFIN Technologies Limited. Office 103, Vertex Navkar, Commercial Complex, M V Road, Opp Andheri Court, Andheri East , Mumbai 400069
Borivali	West	Mumbai	Maharashtra	KFin Technologies Limited, Surbhi Apartment, Ground Floor Shop No 5-8, SVP Road, Opp HDFC Bank, Next to Jain Temple, Borivali West, Mumbai 400092
Thane	West	Mumbai	Maharashtra	KFIN Technologies Limited Room No. 302 3Rd Floor Ganga Prasad Building Near Rbl

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				Bank Ltd Ram Maruti Cross Road Naupada Thane West Thane :- 400602
Ajmer	North	New Delhi	Rajasthan	KFIN Technologies Limited, C/o Dani Complex, Behind Chandak Eye Hospital, Agra Gate Circle, P R Marg, Ajmer - 305001
Alwar	North	New Delhi	Rajasthan	KFIN Technologies Limited Office Number 137 First Floor Jai Complex Road No-2 Alwar 301001
Amritsar	North	Chandigarh	Punjab	KFIN Technologies Limited Sco 5 2Nd Floor District Shopping Complex Ranjit Avenue Amritsar 143001
Bhatinda	North	Chandigarh	Punjab	KFIN Technologies Limited Mcb -Z-3-01043 2 Floor Goniana Road Opposite Nippon India Mf Gt Road Near Hanuman Chowk Bhatinda 151001
Bhilwara	North	New Delhi	Rajasthan	KFIN Technologies Limited Office No. 14 B Prem Bhawan Pur Road Gandhi Nagar Near Canarabank Bhilwara 311001
Bikaner	North	New Delhi	Rajasthan	KFIN Technologies Limited H.No. 10, Himtasar House, Museum Circle, Civil Line, Bikaner, Rajasthan - 334001
Chandigarh	North	Chandigarh	Union Territory	KFIN Technologies Limited First Floor Sco 2469-70 Sec. 22-C - Chandigarh 160022
Ferozpur	North	Chandigarh	Punjab	KFIN Technologies Limited The Mall Road Chawla Bulding Ist Floor Opp. Centrail Jail Near Hanuman Mandir Ferozepur 152002
Hoshiarpur	North	Chandigarh	Punjab	KFIN Technologies Limited Unit # Sf-6 The Mall Complex 2Nd Floor Opposite Kapila Hospital Sutheri Road Hoshiarpur 146001
Jaipur	North	New Delhi	Rajasthan	KFIN Technologies Limited Office No 101 1St Floor Okay Plus Tower Next To Kalyan Jewellers Government Hostel Circle Ajmer Road Jaipur 302001
Jalandhar	North	Chandigarh	Punjab	KFIN Technologies Limited Office No 7 3Rd Floor City Square Building E-H197 Civil Line Next To Kalyan Jewellers Jalandhar 144001
Jammu	North	Chandigarh	Jammu & Kashmir	KFIN Technologies Limited 1D/D Extension 2 Valmiki Chowk Gandhi Nagar Jammu 180004 State - J&K
Jodhpur	North	New Delhi	Rajasthan	KFIN Technologies Limited Shop No. 6 Gang Tower G Floor Opposite Arora Moter Service Centre Near Bombay Moter Circle Jodhpur 342003
Karnal	North	New Delhi	Haryana	KFIN Technologies Limited 3 Randhir Colony Near Doctor J.C.Bathla Hospital Karnal ( Haryana ) 132001
Kota	North	New Delhi	Rajasthan	KFIN Technologies Limited D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur Kota 324007

Branch Name	Zone	Region	State	Address
Ludhiana	North	Chandigarh	Punjab	KFIN Technologies Limited Sco 122 Second Floor Above Hdfc Mutual Fund Feroze Gandhi Market Ludhiana 141001
Moga	North	Chandigarh	Punjab	KFIN Technologies Limited 1St Floor Dutt Road Mandir Wali Gali Civil Lines Barat Ghar Moga 142001
New Delhi	North	New Delhi	New Delhi	KFIN Technologies Limited 305 New Delhi House 27 Barakhamba Road - New Delhi 110001
Pathankot	North	Chandigarh	Punjab	KFIN Technologies Limited 2Nd Floor Sahni Arcade Complex Adj. Indra Colony Gate Railway Road Pathankot 145001
Patiala	North	Chandigarh	Punjab	KFIN Technologies Limited B-17/423 Lower Mall Patiala Opp Modi College Patiala 147001
Sikar	North	New Delhi	Rajasthan	KFIN Technologies Limited First Floor Super Tower Behind Ram Mandir Near Taparya Bagichi - Sikar 332001
Sri Ganganagar	North	New Delhi	Rajasthan	KFIN Technologies Limited Address Shop No. 5 Opposite Bihani Petrol Pump Nh - 15 Near Baba Ramdev Mandir Sri Ganganagar 335001
Udaipur	North	New Delhi	Rajasthan	KFIN Technologies Limited Shop No. 202 2Nd Floor Business Centre 1C Madhuvan Opp G P O Chetak Circle Udaipur 313001
Eluru	South	Hyderabad	Andhra Pradesh	KFIN Technologies Ltd D.No: 3B-15-1/1, Vaibhav Fort, Agraharam, Western Street, Eluru Andhra Pradesh - 534001
Chandrapur	West	Indore	Maharashtra	KFIN Technologies Limited C/O Global Financial Services, 2Nd Floor, Raghuwanshi Complex, Near Azad Garden, Chandrapur, Maharashtra-442401
Ghatkopar	West	Mumbai	Maharashtra	KFIN Technologies Limited 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai 400077
Satara	West	Mumbai	Maharashtra	KFIN Technologies Limited G7, 465 A, Govind Park Satar Bazaar, Satara - 415001
Ahmednagar	West	Indore	Maharashtra	KFIN Technologies Limited, Above Shubham Mobile & Home Appliances, 1St Floor, Tilak Road, Maliwada Ahmednagar, Maharashtra 414001
Nellore	South	Hyderabad	Andhra Pradesh	KFIN Technologies Limited, H. No: 216/2/561, Ramarao Complex-2 3Rd Floor, Shop No: 305, Nagula Mitta Road, (Indira Bhavan), Opp: Bank Of Baroda, Nellore Pin : 524001
Kalyan	West	Mumbai	Maharashtra	KFIN Technologies Limited Seasons Business Centre, 104 / 1St Floor, Shivaji Chowk, Opposite Kdmc (Kalyan Dombivli Mahanagar Corporation) Kalyan - 421301
Korba	North	Lucknow	Chattisgarh	KFIN Technologies Limited, Office No #202,

Branch Name	Zone	Region	State	Address
				2Nd Floor, Icrc Qube, 97 T. P. Nagar, Korba-495677, Chhatisgarh
Ratlam	West	Indore	Madhya Pradesh	KFIN Technologies Limited 106, Rajaswa Colony, Near Sailana Bus Stand, Ratlam, Madhya Pradesh 457001
Tinsukia	East	Guwahati	Assam	KFIN Technologies Limited 3Rd Floor, Somany Tiles Building Above Uti Mutual Fund, Chirwapatty Road, Tinsukia Assam - 786125
Saharanpur	East	Lucknow	Uttar Pradesh	KFIN Technologies Limited, 1St Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur - 247 001, Uttar Pradesh
Kalyani	East	Kolkata	West Bengal	KFIN Technologies Limited Ground Floor, H No B-7/27S, Kalyani, Kalyani Ho, Nadia, West Bengal - 741235
Hosur	South	Coimbatore	Tamil Nadu	KFIN Technologies Limited No.2/3-4. Sri Venkateswara Layout, Denkanikottai Road, Dinnur Hosur - 635109
Malappuram	South	Cochin	Kerala	KFin Technologies Limited, MM18/1974, Peekeys Arcade, (ICICI Bank Building), Near Municipal bus stand, A K Road, Downhill, Malappuram, Kerala, 676519
Serampore	East	Kolkata	West Bengal	KFin Technologies Limited, Hinterland-II, GR.Floor, 6A Roy Ghat Lane, Serampore, Hooghly, West Bengal, 712201
Alappuzha	South	Cochin	Kerala	KFin Technologies Limited, Sree Rajarajeswari Building, Ground Floor, Church Road, Mullackal Ward, Alappuzha, Kerala 688011
Palghar	West	Mumbai	Maharashtra	KFin Technologies Limited, The Edge Ground Floor, Shop number 4, Bhausahab Dandekar Marg, Behind Prakash Talkies, Palghar Maharashtra 401404
Sangli	West	Mumbai	Maharashtra	Kfin Technologies Limited, 514/A, Gala No. 2/A, The Signature Building, Near Pudhari Bhavan, Sangli - 416416, Maharashtra
Cooch behar	East	Kolkata	West Bengal	KFIN Technologies Limited Beside Muthoot Fincorp, Opposite Udichi Market, Nripendra Narayan Road, Post & District- Cooch Behar, West Bengal PIN-735101