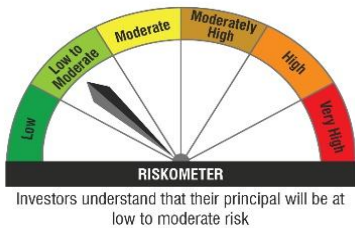
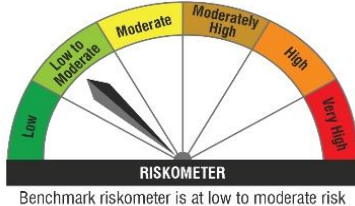


SCHEME INFORMATION DOCUMENT

SECTION I

Bank of India Liquid Fund
(An open ended Liquid Scheme)
(A Relatively Low Interest Rate Risk and Moderate Credit Risk)

Continuous Offer of Units at Applicable NAV

This product is suitable for investors who are seeking*:	Scheme Risk-o-meter as on September 30, 2025	Benchmark Risk-o-meter as on September 30, 2025 (as applicable)
- Income over short term - Investment in Debt and Money Market Instruments		 <i>As per AMFI, Tier I Benchmark is CRISIL Liquid Debt B-I Index.</i>

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

Potential Risk Class Matrix			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

Name of Mutual Fund: Bank of India Mutual Fund

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

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

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

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

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

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

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

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

This Scheme Information Document is dated November 28, 2025

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PART I-HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	Name of the Scheme	Bank of India Liquid Fund
II.	Category of Scheme	Liquid Fund
III.	Scheme type	An Open - Ended Liquid Scheme. A Relatively Low Interest Rate Risk and Moderate Credit Risk.
IV.	Scheme code	BOIA/O/D/LIF/08/06/0001
V.	Investment Objective	The Scheme seeks to deliver reasonable market related returns with lower risk and higher liquidity through a portfolio of debt and money market instruments. The Scheme is not providing any assured or guaranteed returns. There is no assurance that the investment objective of the scheme will be achieved.
VI.	Liquidity/listing details	The Scheme will provide a continuous offer for Redemption of Units at NAV based prices subject to applicable Exit Load, commencing not later than 5 (five) business days from the date of allotment. 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 of Redemption request. 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. The units of the Scheme shall not be listed on any Stock Exchange. However, Trustees reserve the right to list the scheme at recognized stock exchange at a later date.
VII.	Benchmark	First Tier Benchmark: CRISIL Liquid Debt B-I Index Justification: The CRISIL Liquid Fund Index has been designed to track the returns of a portfolio that includes call instruments and Commercial Paper instruments. The CRISIL Liquid Fund B-I Index provides market participants with a convenient, realistic and easily available tool for the capture and the analysis of market movements and to evaluate the corresponding effect on a portfolio consisting of investments in the Call market and Commercial paper. Also, as required under Para 1.9 of SEBI Master circular for Mutual Funds 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. Second Tier Benchmark: Not applicable

		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.
VIII.	NAV disclosure	The AMC will calculate and disclose the first NAVs of the Scheme not later than 5 Business Days from the date of allotment of units under the NFO. Thereafter, the AMC will prominently disclose the NAVs under a separate head on the website of the Fund (https://www.boimf.in/nav) and of the Association of Mutual Funds in India-AMFI (www.amfiindia.com) by 11 p.m. on every Business Day. In case NAV of Corporate Debt Market Development Fund (CDMDF) units is not available by 9:30 p.m. on same Business Day, the NAV of the Scheme shall be declared by 10 a.m. on next business day instead of 11 p.m. on same Business Day. Further Details in Section II.
IX.	Applicable timelines	Timeline for Dispatch of redemption proceeds: The Scheme will dispatch redemption proceeds within 3 working days from the acceptance of the Redemption request or such other time as may be prescribed by SEBI from time to time. Redemption / Switch Procedure in case of physical form: The investors holding units in physical form may submit their redemption/ switch requests duly signed by all the holders (as per the mode of holding) at any of the Point of Acceptance (POA) Investor Service Centers (ISC) of Registrar & Transfer Agent viz., M/s KFin Technologies Ltd. or Bank of India Investment Managers Pvt. Ltd. latest by the cut off time as stipulated and revised by SEBI from time to time which is currently 3.00 p.m. on any business day. Such cases will be eligible for NAV of the business day on which the redemption requests are time- stamped upto the cut-off time at the ISC for the Scheme. Redemption / Switch Procedure in case units are held in dematerialized form: The investors who hold units in demat form and wish to redeem their units will have to take following steps: 1. Investors will have to approach their DP (Depository Participants) where Demat Account is being held. 2. Investors will have to submit duly filled-in and signed Redemption/Repurchase Request Form (RRF) available with respective DPs. Normally, these RRF may be available on the websites of respective DPs e.g. Banks etc. As the format of RRF may be different with every DP, the investors

		are advised to use the RRF procured from their own DP to avoid rejections/delays by their own DP. The ISIN of the Scheme/plan/ subplan is printed on the Statement of Account issued to investors. 3. The investors are required to submit 3 copies of RRF to their DPs. One copy of the RRF is used by the DP for issuing acknowledgement to investors whereas the second copy of the RRF will be forwarded by the DP to the Head Office of the RTA i.e M/s KFin Technologies Ltd. The third copy will be retained by the DP for their own records. 4. Based on the receipt of RRF, if found in order the DP concerned generates Electronic Redemption Request and blocks the units applied for redemption in the NSDL/CDSL system immediately. After this, the investor will not be able to transfer the blocked units to anyone (i.e. cannot transfer to anyone). 5. The Electronic Requests generated up to the stipulated cut off time which is currently 3 pm every day by DPs shall get transmitted from NSDL / CDSL to respective Registrars of Mutual Fund by 4 - 6 pm. 6. All such Electronic Requests transmitted by NSDL / CDSL by 4 - 6 pm everyday are updated in the system at Registrar's end i.e. M/s KFin Technologies Ltd. for further processing. 7. Registrar shall verify and process the requests subject to finding the same in order by a) Nullifying the units by confirming Electronic Repurchase Request; b) Applying NAV based on Date and Time of raising Electronic request by DP's for Redemption Request; c) Remitting Redemption proceeds to investor's bank account (as recorded in demat account) within 3 business days and d) Dispatching an SOA (Statement of Account/Consolidated Account Statement) to the registered address of investor. 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. 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
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	amount sought redeemed plus the exit load & applicable Govt levies like STT divided by the redemption price (ie additionally subject to the levy of applicable STT and exit load). 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. 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. 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. Investors are requested to note that in case of redemption/switch request, if the number of units or the amount to be redeemed/switched out to any other Scheme of Bank of India Mutual Fund, exceeds the number of outstanding units or value of outstanding units, respectively, then Bank of India Investment Managers Private Limited (the "AMC") shall, at its discretion, redeem/switch out all the outstanding units, if no clarificatory letter is received from the respective investor on the date of the transaction and if the condition of minimum investment amount of switch-in scheme is fulfilled. The number of Units so redeemed will be subtracted from the Unit holder's account and a monthly industry level Mutual Fund Consolidated Account Statement (CAS) containing the details will normally be dispatched / emailed to the Unitholders latest by 15th of subsequent month by NSDL/CDSL in case of Demat Units or by AMFI's appointed Agencies (currently M/s. Manipal Technologies Ltd. or M/s. Seshaa Business Forms Pvt. Ltd. for mailing/dispatching of
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		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. FIFO Method of redemption/switch-out: In case, an investor has purchased Units on more than one business day, the Units purchased prior in time (i.e. those 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. Uniform process for processing of redemption/switch - out for all the Schemes of the Mutual Fund: 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. Timeline for Dispatch of IDCW (if applicable): 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. Delay in payment of redemption / repurchase / Income Distribution Cum Capital Withdrawal proceeds: 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. In case the AMC delays in dispatching the Income Distribution Cum Capital Withdrawal proceeds beyond 7 working days from the Record Date, it shall pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).
X.	Plans and Options Plans/Options and sub options under the Scheme	Plans- Direct Plan and Regular Plan Options under each Plan(s): (a) Growth Option for capital appreciation;

		(b) Reinvestment of Income Distribution cum Capital Withdrawal (IDCW) Option. (Daily and Weekly frequency) ; (c) IDCW Transfer option (with Daily IDCW frequency). (d) Unclaimed Dividend (up to 3 years) (e) Unclaimed Dividend (greater than 3 years) (f) Unclaimed Redemption (up to 3 years) (g) Unclaimed Redemption (greater than 3 years) Income Distribution and Capital Withdrawal (“IDCW”) is at the discretion of the Trustees and subject to available distributable surplus. IDCW Frequency: Under IDCW option, the scheme offers following frequency under both Regular and Direct Plan: <table border="1"> <thead> <tr> <th>IDCW frequency</th><th>Record Date</th><th>Rationale</th></tr> </thead> <tbody> <tr> <td>Daily Frequency</td><td>All Business Day</td><td>Daily (on all dates on which NAV is declared).</td></tr> <tr> <td>Weekly Frequency</td><td>Every Monday</td><td>In case the day is a non business days, the record day shall be the next business day.</td></tr> </tbody> </table> Direct Plan Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor. Regular Plan Regular Plan is available for all type of investors investing through a Distributor. All the plans will have common portfolio. Default Plan: Investors are requested to note the following scenarios for the applicability of “Direct Plan (application not routed through distributor) or Regular Plan (application routed through distributor)” for valid applications received under the scheme	IDCW frequency	Record Date	Rationale	Daily Frequency	All Business Day	Daily (on all dates on which NAV is declared).	Weekly Frequency	Every Monday	In case the day is a non business days, the record day shall be the next business day.
IDCW frequency	Record Date	Rationale									
Daily Frequency	All Business Day	Daily (on all dates on which NAV is declared).									
Weekly Frequency	Every Monday	In case the day is a non business days, the record day shall be the next business day.									

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

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

Investors should note that in cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC will endeavor to contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC will reprocess the transaction under Direct Plan from the date of application without any exit load.

Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor and is offered in accordance with Para D of SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012. There shall be a single portfolio under the scheme.

For detailed disclosure on default plans and options, kindly refer SAI.

XI.	Loads	Exit Load: <table><tr><th>Investor Exit upon Subscription</th><th>Exit Load (as a % of redemption proceeds)</th></tr><tr><td>1 day</td><td>0.0070%</td></tr><tr><td>2 days</td><td>0.0065%</td></tr><tr><td>3 days</td><td>0.0060%</td></tr><tr><td>4 days</td><td>0.0055%</td></tr><tr><td>5 days</td><td>0.0050%</td></tr><tr><td>6 days</td><td>0.0045%</td></tr><tr><td>7 days or more</td><td>Nil</td></tr></table>	Investor Exit upon Subscription	Exit Load (as a % of redemption proceeds)	1 day	0.0070%	2 days	0.0065%	3 days	0.0060%	4 days	0.0055%	5 days	0.0050%	6 days	0.0045%	7 days or more	Nil
Investor Exit upon Subscription	Exit Load (as a % of redemption proceeds)																	
1 day	0.0070%																	
2 days	0.0065%																	
3 days	0.0060%																	
4 days	0.0055%																	
5 days	0.0050%																	
6 days	0.0045%																	
7 days or more	Nil																	
XII.	Minimum Application Amount/switch in	<u>Minimum Application Amount:</u> Rs. 5,000 and in multiples of Rs 1/- thereafter. <u>Minimum Switch-in to the scheme:</u> Units of face value of Rs. 1,000/- each at the Applicable NAV Depending upon the minimum subscription/ application amount criteria of the targeted scheme, the switch-in would be processed. 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. The minimum investment is applicable at the respective Plans/Subplans/Options/ Sub-options level i.e. Growth, Income Distribution cum Capital Withdrawal (IDCW). The minimum investment/additional investment amount/ redemption amount clause shall not be applicable in the case of investments by designated employees pursuant to Para-no 6.10 of SEBI Master Circular dated June 27, 2024 and circulars/clarifications issued thereunder.																
XIII.	Minimum Additional Purchase Amount	Rs. 1000 and in multiples of Rs. 1/- thereafter <i>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.</i>																
XIV.	Minimum Redemption/switch out Amount	Rs. 1,000 (or equivalent Unit value) or account balance, whichever is lower. If the account balance is less than the minimum number of Units specified, further partial redemption will not be allowed and the entire balance will be redeemed in response to any redemption application received from the investor. <i>Note: The minimum investment/additional investment amount/</i>																

		<i>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.</i>
XV.	New Fund Offer Period This is the period during which a new scheme sells its units to the investors.	Not applicable as this is not a new Scheme.
XVI.	New Fund Offer Price: This is the price per unit that the investors have to pay to invest during the NFO.	Not applicable as this is not a new Scheme.
XVII.	Segregated portfolio/side pocketing disclosure	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 for Mutual Funds 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.
VIII.	Swing pricing disclosure	Mandatory Swing Pricing Framework during market dislocation shall be applicable to this Scheme. The scheme has Swing pricing disclosure. Investors may note that in case the Scheme wind up in future and the AMC reverse the decision of such winding up post announcement, the Scheme shall mandatorily invoke the swing pricing upon re-opening a scheme for subscriptions and redemption post such announcement. For details pertaining to swing factor and indicative range of swing factor in such scenario, investors may refer section - "D. Information pertaining to Investments by the Schemes of the Fund" - point "2. Swing Pricing" of SAI." For Detailed disclosure, kindly refer SAI.
XIX.	Stock lending/short selling	The Scheme may undertake Securities Lending transactions as per para 12.11.2.1 of SEBI Master Circular for Mutual Funds dated June 27, 2024. For Details, kindly refer SAI.
XX.	How to Apply and other details	Investors can undertake transactions in the Schemes of Bank of India Mutual Fund either through physical, online / electronic mode or any other mode as may be prescribed from time to time. Physical Transactions:

		Application form and Key Information Memorandum may be obtained from the offices of AMC or Investor Services Centers of the Registrar or distributors or downloaded from. https://www.boimf.in/. The list of the Investor Service Centers (ISCs)/Official Points of Acceptance (OPAs) of the Mutual Fund are also provided on the website of the AMC (https://www.boimf.in/branch-locator). Investors are also advised to refer to Statement of Additional Information before submitting the application form. All subscription cheques / drafts / payment instruments must be drawn in the name of /favoring "Bank of India Ultra Short Duration Fund". They should be crossed "Account Payee Only" and drawn in favor of the scheme viz: Bank of India Ultra Short Duration Fund. A separate cheque or bank draft must accompany each application. Multiple cheques with a single application are not permitted. Any application may be accepted or rejected at the sole and absolute discretion of the Trustee. Online/Electronic Transactions: 1. Purchase/Redemption of units through Stock Exchange Infrastructure (Demat Mode): 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. 2. Transactions through stock exchange mechanism - non-demat mode: SEBI, vide para 16.3 of SEBI Master circular dated June 27, 2024 has permitted Mutual Fund Distributors (MF Distributors) to use recognized Stock Exchange infrastructure to purchase/redeem/switch units directly from Mutual Fund/AMC on behalf of their clients. Applications Supported by Blocked Amount (ASBA) facility (only for subscriptions during NFO): ASBA is an application containing an authorisation given by the investor to block the application money in his specified bank account towards the subscription of units offered during the NFO of the Scheme. If an investor is applying through ASBA facility, the application money towards the subscription of units shall be debited from his/her bank account only if his/her application is selected for allotment of units." For details on ASBA Facility, investors are requested to refer SAI.
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		MF Central: As per clause 16.6 of Master Circular for Mutual Funds dated June 27, 2024, 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. 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 https://mfcentral.com/ and a Mobile App. Where can applications for subscription/redemption/switches be submitted: Applications for purchase/redemption/switches be submitted at any of the Designated Investor Service Centres given in the website of the AMC i.e. https://www.boimf.in/branch-locator Details in section II.
XXI.	Investor services	Contact details for general service requests and Complaint: Investors can lodge any service request or complaints or enquire about NAVs, Unit Holdings, IDCW, etc by calling the Investor line of the AMC at toll free number 1800 - 266 - 2676 & 1800 - 103 - 2263 (chargeable) from 9.00 am to 6.00 pm (Monday to Saturday) or +91-22-61249000 (at local call rate for enquiring at AMC ISC's) or email – service@boimf.in. The service representatives may require personal information of the Investor for verification of his / her identity in order to protect confidentiality of information. The AMC will at all times endeavor to handle transactions efficiently and to resolve any investor grievances promptly. Investor Relation Officer Ms. Roshni Pawar Address: Bank of India Investment Managers Private Limited B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400013 Phone No: +91-22-61249024 Email: service@boimf.in 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.				
XXII.	Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes) (as applicable)	Not applicable				
XXIII	Special product/facility available during the NFO and on ongoing basis	Systematic Investment Plan: Systematic Plans Are Available to the Investors through Systematic Investment Plan (“SIP”)/ Systematic Transfer Plan (“STP”) and Systematic Withdrawal Plan (SWP). All the terms and conditions (including the provisions of load structure & lock-in period) applicable on the date of registration i.e. date of initial investment will also be applicable for all future SIP/STP/SWP installments as well i.e. Registration concept except for special SIP where the terms and conditions (including load & lock-in period) applicable on the date of first installment would be applicable for all future installments. All applicants are deemed to have accepted the terms and conditions upon submitting the valid application form with other requisites for investment under Systematic Plans. The AMC reserves the right to change the terms of this facility from time to time. 1. Systematic Investment Plan (SIP): 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. The Scheme offers Systematic Investment Plans (SIP) to the willing investors as per the terms and conditions mentioned in the Scheme Offer Documents. The SIP Facility is subject to changes from time to time at the discretion of the AMC. In addition to the SIP facility, the scheme also offers STP and SWP facility as given below. Monthly SIP: <table><tr><td>SIP Options</td><td>Monthly SIP</td></tr><tr><td>Debit for contributions in</td><td>On any day in a month as chosen by the investor / Unitholder.</td></tr></table>	SIP Options	Monthly SIP	Debit for contributions in	On any day in a month as chosen by the investor / Unitholder.
SIP Options	Monthly SIP					
Debit for contributions in	On any day in a month as chosen by the investor / Unitholder.					

		the Scheme will be executed Further, the Investors are requested to note that in case the selected date falls on a Non-Business Day or on a day which is not available in a particular month, the SIP will be processed on the immediate following Business Day. In case the SIP date is not indicated, 10th shall be treated as the Default date.				
		<table border="1"> <tr> <td>Minimum duration of SIP contributions</td> <td>6 months</td> </tr> <tr> <td>SIP installment</td> <td>Rs. 1,000/- and in multiples of Rs. 100 /-thereafter (eg: Rs. 1,100/- ,Rs. 1,200/-, Rs. 1,300/- and so on and so forth)</td> </tr> </table>	Minimum duration of SIP contributions	6 months	SIP installment	Rs. 1,000/- and in multiples of Rs. 100 /-thereafter (eg: Rs. 1,100/- ,Rs. 1,200/-, Rs. 1,300/- and so on and so forth)
Minimum duration of SIP contributions	6 months					
SIP installment	Rs. 1,000/- and in multiples of Rs. 100 /-thereafter (eg: Rs. 1,100/- ,Rs. 1,200/-, Rs. 1,300/- and so on and so forth)					

2. Systematic Transfer Plan (STP):

STP facility will enable the Unit holders in the specified schemes of the Fund to transfer an amount from their existing investments in those schemes, which is available for investment at that time at periodic intervals through a one time request.

Monthly STP:

Transfer will be executed	on any one of the following dates in a month as chosen by the investor / Unitholder : 1st , 7th, 10th , 15th, 20th and 25th basis NAV of that day, or of following Business Day, if that day is not a Business Day (Default date 7th)
Minimum duration for which transfer should be set up under STP	6 months
STP installment	Rs. 1,000/- and in multiples of Rs. 100 /-thereafter (eg: Rs. 1,100/-, 1,200/-, 1,300/- and so on and so forth)

Weekly Systematic Transfer Plan (STP) facility:

In	Out	Minimum Amount	Day of Transfer	Minimum Duration of Weekly STP
Yes	No	Rs. 1,000/- and in multiples of Rs 1 thereafter	Any day between Monday to Friday*	6 Weeks

*If such a day is a Holiday/Non-Business day, then the next Business Day.

3. Systematic Withdrawal Plan (SWP):

The SWP allows the Unitholders to withdraw a specified sum of money each month / quarter/ half year / annual from his investments in the said Scheme.

SWP Frequency	Monthly	Quarterly	Half Yearly	Annually
Minimum value of SWP	1000	1000	1000	1000
Additional amount in multiples of	In multiple of 100	100	100	100
Dates of SWP Installment* (Only one date)	1st, 7th, 10th, 15th, 20th, 25th	1st, 7th, 10th, 15th, 20th, 25th	1st, 7th, 10th, 15th, 20th, 25th	3rd Day of the anniversary month**
Minimum No of SWP	6	4	2	1

* If such a day is a Holiday/Non-Business day, then the next Business Day.

** 1st redemption under the facility will be effected on the 3rd day of the anniversary month, or on the 3rd day of the month as indicated by the Unit holder, and annually thereafter. If the 3rd day referred above is a non-business day, the redemption of or the SWP will be effected on the following Business Day. "Anniversary month" means 12 calendar months from the month in which the request from the Unitholder for the Facility is registered.

Apart from above, the investor can also use the below facilities:

1. Transactions through website of Bank of India Mutual Fund
2. Transaction through Mobile app of Bank of India Mutual Fund
3. Facilitating transactions through Stock Exchange Mechanism

		4. Official Points of Acceptance of Transaction through MF utility 5. Transactions through Electronic Platform of Registrar and Transfer Agent 6. Official Point of Acceptance through MF Centra 7. Acceptance of financial transactions through email in respect of non-individual investors. 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.
XXIV	Weblink	Link for Total Expense Ratio (TER): https://www.boimf.in/siddisclosures/weblink Link for Factsheet: The AMC publishes Monthly Factsheet on its website. The Investors can download the factsheet from AMC website from the link (https://www.boimf.in/investor-corner#t1).

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

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

Sd/-

Date: November 28, 2025

Name: Harish Kumar

Place: Mumbai

Designation: Company Secretary and Chief Compliance Officer

PART II-INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

The Asset Allocation Pattern of the Scheme under normal circumstances would be as under:

Instruments	Indicative allocation (% of total assets) (Minimum - Maximum)		Risk Profile (High/ Medium/Low)
Debt instruments (including Asset Backed Securities*), Money Market Instruments and floaters having a residual maturity of upto 91 days	0%	100%	Low

* Investments in Asset Backed Securities (Securitised debt) will not exceed 20% of the net assets as at the time of purchase.

Investment in debt derivatives instruments will be up to 50% of the net assets of the Scheme for the purpose of hedging and portfolio balancing

The Scheme can invest up to 20% of its net assets in Foreign Securities.

The Scheme may also engage in Securities Lending. The Scheme shall not deploy more than 20% of its net assets in securities lending and not more than 5% of the net assets in securities lending to any single counterparty.

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

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

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

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

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

Indicative Table:

Sr. No.	Type of Instrument	Percentage of exposure	Circular references*
1.	Securities Lending/Short Selling	Securities Lending: Upto 20% of net assets in securities lending and not more than 5% of net assets will be deployed with single intermediary. Short Selling: The Scheme does not intend to engage in Short Selling.	Para-no. 12.11.2.1 of SEBI Master Circular for Mutual Funds dated June 27, 2024
2.	Equity Derivatives for non hedging purpose	0%	Para-no. 12.25 of SEBI Master Circular for Mutual Funds dated June 27, 2024
3.	Securitized Debt	20%	Para-no. 12.15 of SEBI Master Circular for Mutual Funds dated June 27, 2024
4.	Overseas Securities	20%	Para-no. 12.19 of SEBI Master Circular for Mutual Funds dated June 27, 2024
5.	ReITS and InVITS	0%	Para no. 12.21 of SEBI Master Circular for Mutual Funds dated June 27, 2024
6.	Transactions in Corporate Bond	0%	Para no. 12.4 of SEBI Master Circular for Mutual Funds dated June 27, 2024
7.	Short Term Deposit with Scheduled Commercial Bank	0%	Para no. 12.16 of SEBI Master Circular for Mutual Funds dated June 27, 2024
8.	Debt Instruments with SO/CE	0%	Para no. 12.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024
9.	Repo / reverse repo in Corporate debt securities	0%	Para no. 12.18 of SEBI Master Circular for Mutual Funds dated June 27, 2024
10.	Investment in debt derivatives instruments for the purpose of hedging and portfolio balancing	Upto 50% of the net assets	Para-no. 12.25 of SEBI Master Circular for Mutual Funds dated June 27, 2024
11.	Mutual Fund Units	The Scheme may invest upto 5% of the net assets of the Scheme in units of mutual fund schemes of Bank of India Investment Managers Private Limited ("AMC) or in the Scheme of	Clause 4 of Seventh Schedule of SEBI (MF) Regulations, 1996

Sr. No.	Type of Instrument	Percentage of exposure	Circular references*
		other Mutual Funds in conformity with the investment objective of the Scheme and in terms of the prevailing SEBI (MF) Regulations.	
12.	Units of the Corporate Debt Market Development Fund ('CDMDF')	25 bps of scheme AUM	Regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with clause 16A on Corporate Debt Market Development Fund (CDMDF) of the SEBI Master Circular for Mutual Funds dated June 27, 2024

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

The Scheme will not invest in Structured Obligations / Credit Enhancements as mentioned in para 12.1 of SEBI Master Circular for Mutual Funds dated June 27, 2024.
The Scheme does not intend to invest in Debt instruments with special features as referred to in para no. 12.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024.

Portfolio Rebalancing in case of passive deviation from asset allocation:

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

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

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 Regulations, and keeping in view market conditions, market opportunities and political and economic factors, the asset allocation pattern may change from time to time. The Fund Manager may alter the asset allocation for a short term period on defensive considerations as per para 1.14.1.2 of SEBI master circular dated June 27, 2024. The deviations, if any, will be rebalanced within 30 calendar

days from the deviation. In case the same is not aligned within 30 calendar days, justification shall be provided to the Investment Committee of the AMC and reasons for the same shall be recorded in writing.

B. WHERE WILL THE SCHEME INVEST?

1. Debt and Money Market Instruments:

The Schemes shall invest in the following:

The corpus of Schemes will be invested in Debt and money market instruments include but are not limited to:

1. Debt obligations of the Government of India, state and local governments, government agencies, statutory bodies, public sector undertakings, scheduled commercial banks, non-banking financial companies, development financial institutions, supra-national financial institutions, corporate entities and trusts (which include securitized debt). As regards the investment in Government Securities such securities usually carry sovereign guarantee or guarantee of state government in case of central and state government securities respectively
2. Debt and money market securities and such other securities as may be permitted by under the Regulations from time to time
3. Money market instruments including but not limited to, treasury bills, commercial papers, reverse-repo agreements, TREPs (TREPs Tri - Party Repo), CDs (Commercial Deposits) of scheduled commercial banks and development financial institutions, bills of exchange/ promissory notes of public sector and private sector corporate entities, government securities with such maturity as indicated in the Asset Allocation Pattern indicated above
4. Pass through, Pay through or other Participation certificates, representing interest in a pool of assets including receivables.
5. The non-convertible part of convertible debt securities
6. Derivate instruments like Interest Rate Swaps, Forward Rate Agreements and such other derivative instruments permitted under the Regulations
7. The debt securities could be listed, unlisted, privately placed or securitized debt securities including but not restricted to pass through certificates
8. Any other instruments as permitted under the Regulations from time to time

The Schemes will not make investments in Foreign Securitised Debt.

The Schemes will invest only in investment grade securities that are rated investment grade by domestic credit rating agency authorized to carry out such activity such as CRISIL, ICRA, CARE or FITCH or in unrated debt securities, which the Investment Manager believes to be of equivalent quality. Where investment in unrated debt securities is sought to be made, the specific approval of the Board of Directors of the AMC and Trustee shall be obtained prior to investment. In-house research by the Investment Manager will emphasize on credit analysis, in order to determine credit risk.

2. **Investment in units of Mutual Funds schemes:** To avoid duplication of portfolios and to reduce expenses, the Scheme may also invest in debt and liquid schemes managed by the AMC or in the debt and liquid schemes of any other mutual funds (without charging any fees) in conformity with the investment objective of the Scheme and in terms of the prevailing SEBI (MF) Regulations. Provided the aggregate inter-scheme investment made by all the schemes under the same management or in schemes under management of any other asset management company shall not exceed 5% of the Net Asset Value of the Fund.
3. **Investment in Derivatives:** The Scheme may invest in derivative instruments in accordance with the Regulations, as and when opportunities arise in the derivatives markets.
4. **Investment in Foreign Securities:** The Scheme can make investments in foreign securities in accordance with the SEBI (Mutual Funds), Regulations, 1996.
5. **Investment in Corporate Debt Market Development Fund ("CDMDF"):** In accordance with the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with clause 16A on Corporate Debt Market Development Fund (CDMDF) of the SEBI Master Circular for Mutual Funds dated June 27, 2024, scheme shall invest 25 bps of its AUM in the units of CDMDF.

CDMDF Framework-

CDMDF shall comply with the Guarantee Scheme for Corporate Debt (GSCD) as notified by Ministry of Finance vide notification no. G.S.R. 559(E) dated July 26, 2023 and clause 16A on Corporate Debt Market Development Fund (CDMDF) of the SEBI Master Circular for Mutual Funds dated June 27, 2024 and circulars / guidelines/ Letters issued by SEBI and AMFI from time to time, which includes the framework for corporate debt market development fund. The framework will inclusive of following points-

- a) The CDMDF shall deal only in following securities during normal times:
 - Low duration Government Securities
 - Treasury bills
 - Tri-party Repo on G-sec
 - Guaranteed corporate bond repo with maturity not exceeding 7 days
- b) The fees and expenses of CDMDF shall be as follows:
 - During Normal times: (0.15% + tax) of the Portfolio Value charged on daily pro-rata basis.
 - During Market stress: (0.20% + tax) of the Portfolio Value charged on daily pro-rata basis.
 - "Portfolio Value" means the aggregate amount of portfolio of investments including cash balance without netting off of leverage undertaken by the CDMDF.
- c) Corporate debt securities to be bought by CDMDF during market dislocation include listed money market instruments. The long term rating of issuers shall be considered for the money market instruments. However, if there is no long term rating available for the same issuer, then based on credit rating mapping of CRAs between short term and long term ratings, the most conservative long term rating shall be taken for a given short term rating.
- d) CDMDF shall follow the Fair Pricing document, while purchase of corporate debt securities during market dislocation as specified in clause 16A on Corporate Debt Market Development Fund (CDMDF) of the SEBI Master Circular for Mutual Funds dated June 27, 2024 and circulars / guidelines/ Letters issued by SEBI and AMFI from time to time.
- e) CDMDF shall follow the loss waterfall accounting and guidelines w.r.t. purchase allocation and trade settlement of corporate debt securities bought by CDMDF, specified in clause 16A on Corporate

Debt Market Development Fund (CDMDF) of the SEBI Master Circular for Mutual Funds dated June 27, 2024 and circulars / guidelines/ Letters issued by SEBI and AMFI from time to time.

6. **Investments in Securitised Debt:** As and when investment in asset backed securities would be made by the Scheme, following factors would be considered (but not limited to):

A. How the risk profile of securitized debt fits into the risk appetite of the scheme:

Securitized debt is a form of conversion of normally non tradable loans to transferable securities. This is done by assigning the loans to a special purpose vehicle (a trust), which in turn issues (Pass

Through Certificates) PTCs. These PTCs are transferable securities with fixed income characteristics. The risk of investing in securitized debt is similar to that of investing in Debt Securities except that it differs in two respects. Typically the liquidity of securitized debt is less than similar Debt Securities. For certain types of securitized debt (backed by mortgages, personal loans, credit card debt, etc.), there is an additional pre-payment risk. Pre-payment risk refers to the possibility that loans are repaid before they are due, which may reduce returns if the re-investment rates are lower than initially envisaged. Because of these additional risks, securitized debt typically offers higher yields than Debt Securities of similar credit rating and maturity. If the fund manager judges that the additional risks are suitably compensated by higher returns, he may invest in securitized debt up to 50% of the net assets of the Scheme.

B. Policy relating to originators based on nature of originator, track record, NPAs, losses in earlier securitized debt, etc.:

The originator is the person who has initially given the loan. The originator is also usually responsible for servicing the loan (i.e. collecting the interest and principal payments). An analysis of the originator is especially important in case of retail loans, as this affects the credit quality and servicing of the PTC. The key risk is that of the underlying assets and not of the originator. For example, loss or performance of earlier issuances does not indicate quality of current series. However, such past performance may be used as a guide to evaluate the loan standards, servicing capability and performance of the originator. Originators may be banks, Non Banking Finance Companies, Housing Finance Companies, etc.

The fund manager/ credit analyst evaluates originators based on the following parameters

- Track record
 - Willingness to pay, through credit enhancement facilities etc.
 - Ability to pay
 - Business risk assessment, wherein following factors are considered:
 - Outlook for the economy (domestic and global)
 - Outlook for the industry
 - Company specific factors
- In addition, a detailed review and assessment of rating rationale is done, including interactions with the originator as well as the credit rating agency.

The following additional evaluation parameters are used as applicable for the originator / underlying issuer for pool loan and single loan securitization transactions:

- Default track record/ frequent alteration of redemption conditions/covenants

- High leverage ratios of the ultimate borrower (for single-sell downs) - both on a standalone basis as well on a consolidated level/ group level
- Higher proportion of re-schedulement of underlying assets of the pool or loan, as the case may be
- Higher proportion of overdue assets of the pool or the underlying loan, as the case may be
- Poor reputation in market
- Insufficient track record of servicing of the pool or the loan, as the case may be

C. Risk mitigation strategies for investments with each kind of originator:

An analysis of the originator is especially important in case of retail loans as the size and reach affect the credit quality and servicing of the pass through certificates. In addition, the quality of the collection process, infrastructure and follow-up mechanism; quality of management information system; and credit enhancement mechanism are key risk mitigants for the better originators / servicers. In case of securitization involving single loans or a small pool of loans, the credit risk of the underlying borrower is analyzed. In case of diversified pools of loans, the overall characteristic of the loans is analyzed to determine the credit risk. The credit analyst looks at ageing (i.e. how long the loan has been with the originator before securitization) as one way of evaluating the performance potential of the PTC.

Securitization transactions may include some risk mitigants (to reduce credit risk). These may include interest subvention (difference in interest rates on the underlying loans and the PTC serving as margin against defaults), overcollateralization (issue of PTCs of lesser value than the underlying loans, thus even if some loans default, the PTC continues to remain protected), presence of an equity / subordinate tranche (issue of PTCs of differing seniority when it comes to repayment the senior tranches get paid before the junior tranche) and/ or guarantees.

D. The level of diversification with respect to the underlying assets and measures for less diversified investments:

In case of securitization involving single loans or a small pool of loans, the credit risk of the borrower is analyzed. In case of diversified pools of loans, the overall characteristic of the loans is analyzed to determine the credit risk. The credit analyst looks at ageing (i.e. how long the loan has been with the originator before securitization) as one way of judging the performance potential of the PTC. Additional risk mitigants may include interest subvention, over collateralization, presence of an equity / subordinate tranche and / or guarantees. The credit analyst also uses analyses by credit rating agencies on the risk profile of the securitized debt.

The credit analyst may consider the following risk mitigating measures in his analysis of the securitized debt:

- Size of the loan
- Average original maturity of the pool
- Loan to value Ratio
- Average seasoning of the pool
- Default rate distribution
- Geographical distribution
- Credit enhancement facility

- Liquid facility
- Structure of the pool

E. Minimum retention period of the debt by originator prior to securitization

Issuance of securitized debt is governed by the Reserve Bank of India. RBI norms cover the "true sale" criteria including credit enhancement and liquidity enhancements. In addition, RBI has proposed minimum holding period of between nine and twelve months for assets before they can be securitized. The minimum holding period depends on the tenor of the securitization transaction. The Scheme will invest in securitized debt that is compliant with the laws and regulations as applicable.

F. Minimum retention percentage by originator of debts to be securitized

Issuance of securitized debt is governed by the Reserve Bank of India. RBI norms cover the "true sale" criteria including credit enhancement and liquidity enhancements, including maximum exposure by the originator in the pass through certificates. In addition, RBI has proposed minimum retention requirement of between five and ten percent of the book value of the loans by the originator. The minimum retention requirement depends on the tenor and structure of the securitization transaction. The Scheme will invest in securitized debt that is compliant with the laws and regulations as applicable.

G. The mechanism to tackle conflict of interest when the mutual fund invests in securitized debt of an originator and the originator in turn makes investments in that particular scheme of the fund

Investments made by the scheme in any asset are done based on the requirements of the scheme and is in accordance with the investment objectives and the asset allocation pattern of a fund. All Investments are made entirely at an arm's length basis with no consideration of any existing / consequent investments by any party related to the transaction (originator, issuer, borrower etc.). The robust credit process ensures that there is no conflict of interests when a scheme invests in securitized debt of an originator and the originator in turn makes investment in that particular scheme.

There might be instances of Originator investing in the same scheme but both the transactions are at arm's length and avoid any conflict of interest. In addition to internal controls in the fixed income investment process, there is regular monitoring by the risk management group and investment committee. Normally the issuer who is securitizing instrument is in need of money and is unlikely to have long term surplus to invest in mutual fund scheme.

Furthermore, there is clear cut segregation of duties and responsibilities with respect to Investment function and Sales function. Investment decisions are being taken independently based on the above mentioned parameters and investment by the originator in the fund is based on their own evaluation of the fund vis a vis their investment objectives.

H. The resources and mechanism of individual risk assessment with the AMC for monitoring investment in securitized debt:

The fund management team has the experience to analyze securitized debt. In addition, credit research agencies provide analysis of individual instruments and pools. On an on going basis (typically monthly) the servicer provides reports regarding the performance of the pool.

These reports would form the base for ongoing evaluation where applicable. In addition, rating reports indicating rating changes would be monitored for changes in rating agency opinion of the credit risk.

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

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

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

DEBT MARKET IN INDIA:

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

The debt markets are developing fast, with the rapid introduction of new instruments including derivatives. Foreign Institutional Investors are also allowed to invest in Indian debt markets now. According to National Stock Exchange, the market capitalization of the Indian Bond markets is approximately Rs 215 trillion as on September 30, 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 September 30, 2025 was Rs 178 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 September 30, 2025):

Instrument	Tenor	Yield (%)	Liquidity
T-Bills	91 days	5.40-5.50	High
	364 days	5.60-5.70	High
Commercial Papers	3 months	6.30-6.70	Medium
	6 months	6.60-6.80	Medium
	12 months	6.75-7.00	Low
Government Securities	1 year	5.70-5.80	Medium
	5 year	6.15-6.25	High
	10 years	6.45-6.55	High
Corporate Security	1 year	6.60-6.80	Medium
	2 years	6.70-6.90	Medium
Floating Rate Securities	1 Year +	Mibor/INBMK +	Very Low

C. WHAT ARE THE INVESTMENT STRATEGIES?

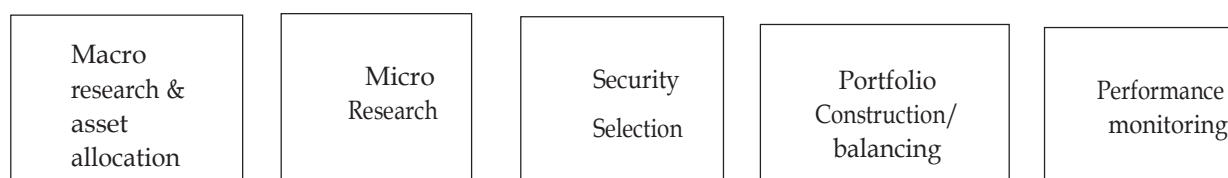
The investment strategy of the Scheme will be aligned to realize the investment objectives. It will seek to allocate Scheme corpus to acquire into shorter dated money market and debt instruments, within the Regulations. The Scheme will have an overall conservative approach to credit risk and high emphasis on liquidity.

The actual percentage of investment in various money markets and other fixed income securities will be decided taking into account the economic environment including interest rates and inflation, the performance of the corporate sector and general liquidity and other considerations in the economy and markets.

Investment Decisions:

The Fund Manager will follow a disciplined investment process to meet the Scheme specific investment objectives. He will endeavor to construct a well- diversified, high credit portfolio that minimizes liquidity risk and credit risk. The Fund Manager shall evaluate all the investment proposals to ensure that the credit risk is kept at the minimum level. The portfolios will be constructed in such a manner that the obligations to the investors are met at all points in time and under all circumstances. The alpha to the portfolio will be generated by managing the interest rate risk across different asset classes and duration buckets. The funds would be managed keeping the Scheme's objectives in mind and with a long term investment horizon for the fund.

Investment Process:



The investment process will be a five stage process as outlined in the above diagram, with a feedback loop from each of the subsequent stages to the preliminary stage. The process will be research oriented. It will comprise of qualitative as well as quantitative research. Macro-economic call will be taken on interest rate direction through detailed analysis of various influencing factors like inflation, money supply, government borrowing, private sector borrowing, currency market movement, central bank policy, domestic fiscal and monetary policy, global interest rate scenario and market sentiment. Interest rate direction call will be supplemented by technical analysis of market and short term influencing factors like trader position, auction/issuance of government/corporate securities, release of economic numbers etc. Interest rate direction call and anticipation of yield curve movement will form the basis of portfolio positioning in duration terms. Holding period return analysis will decide the portfolio selection.

Credit research will be done on a regular basis for all companies. Credit research will include reports as well as rating rationales and other inputs from external agencies. Both qualitative and quantitative inputs will form part of the final decision. Internal credit exposure limits, both for individual companies and groups and counterparty exposure limits for repo transactions will be part of the approved list from the risk management team

Asset allocation will be determined based on holding period detail analysis of spread movement across different asset classes over different time periods and time buckets

Depending on the Investment Manager's views, the Scheme may invest in domestic securitized debt such as ABS or MBS or Single Loan PTCs. Investments into such asset classes will be made only after due consideration to factors such as but not limited to the securitization structure, quality of underlying receivables, credentials of the servicing agent, level of credit enhancement, liquidity factor, comparative returns provided by the securitized paper etc

Members of the Investment team comprising Head of Fixed Income and fund managers will continuously review and analyze market movement, events and news. Trading strategy and asset allocations will be decided and reviewed on a proactive basis. The Investment team will closely coordinate with Risk Management team for all credit related issues and exposures. The Investment team at all points in time will work in a manner to maintain flexibility and responsiveness to the constantly evolving market conditions. The investment decisions for the Scheme will be taken by the Fund Manager, which will be consistent with the regulatory requirements and the investment objectives of the Scheme. The Fund may additionally observe such internal guidelines as may be prescribed by the Boards of the AMC / Trustee or any internal committee. Subject to above, the day to day investment management decision will solely be of the Fund Manager of the Scheme

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

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

Risk Control Measure:

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

Portfolio Turnover Policy

Portfolio turnover is the aggregate volume of purchases and sales as a percentage of the corpus of the Scheme during a specified period of time. The Scheme being an open-ended Scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis. The portfolio turnover in the Schemes will be a function of monthly re-balancing of asset classes, inflows, outflows as well as market opportunities available to the Fund Manager. Consequently, it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio(s). It will be the endeavour of the Fund Manager to keep the portfolio turnover rates as low as possible. Active asset allocation would impact portfolio turnover.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The performance of Bank of India Liquid Fund shall be benchmarked against CRISIL Liquid Debt B-I Index. The CRISIL Liquid Fund Index has been designed to track the returns of a portfolio that includes call instruments and Commercial Paper instruments. The CRISIL Liquid Fund B-I Index provides market participants with a convenient, realistic and easily available tool for the capture and the analysis of market movements and to evaluate the corresponding effect on a portfolio consisting of investments in the Call market and Commercial paper.

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

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

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

E. WHO MANAGES THE SCHEME?

Name & Designation of Fund Manager	Age & Qualification	Experience details in brief	Name of the other Scheme under his management
Mr. Mithraem Bharucha Fund Manager Managing Since: August 17, 2021.	Age : 42 years Qualification: BMS; MBA; CFA Level 1 and MCOM Part 1	Over 15 years of experience in Fixed Income market domain, Investment strategy development, Trade idea generation, Trade execution, Cash Management, Fixed Income portfolio monitoring, Cash flow verification. Experience details: 1. Bank of India Investment Managers Private Limited (August 17, 2021 - present) 2. YES Asset Management (India) Limited (October 2017 to August 10, 2021) 3. BNP Paribas Asset Management India Pvt. Ltd. (March 2007 to October 2017)	1. Bank of India Short Term Income Fund w.e.f. August 17, 2021 2. Bank of India Overnight Fund w.e.f. August 17, 2021 3. Bank of India Multi Asset Allocation Fund w.e.f. April 23, 2024. (Co-Fund Manager) 4. Bank of India Ultra Short Duration Fund w.e.f. August 17, 2021 5. Bank of India Money Market Fund w.e.f. February 04, 2025

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

Following are the list of existing schemes of Bank of India Mutual Fund in addition to the captioned scheme:

Equity Scheme	Debt Scheme	Hybrid Scheme
Bank of India Large & Mid Cap Fund	Bank of India Overnight Fund	Bank of India Conservative Hybrid Fund
Bank of India ELSS Tax Saver	Bank of India Ultra Short Duration Fund	Bank of India Multi Asset Allocation Fund
Bank of India Manufacturing & Infrastructure Fund	Bank of India Short Term Income Fund	Bank of India Balanced Advantage Fund

Equity Scheme	Debt Scheme	Hybrid Scheme
Bank of India Small Cap Fund	Bank of India Credit Risk Fund	Bank of India Mid & Small Cap Equity & Debt Fund
Bank of India Flexi Cap Fund	Bank of India Short Term Income Fund	Bank of India Arbitrage Fund
Bank of India Large Cap Fund	Bank of India Money Market Fund	
Bank of India Multi Cap Fund		
Bank of India Business Cycle Fund		
Bank of India Consumption 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 schemes of Bank of India Mutual Fund:

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

G. HOW HAS THE SCHEME PERFORMED

The performance of the scheme as on September 30, 2025 is given below:

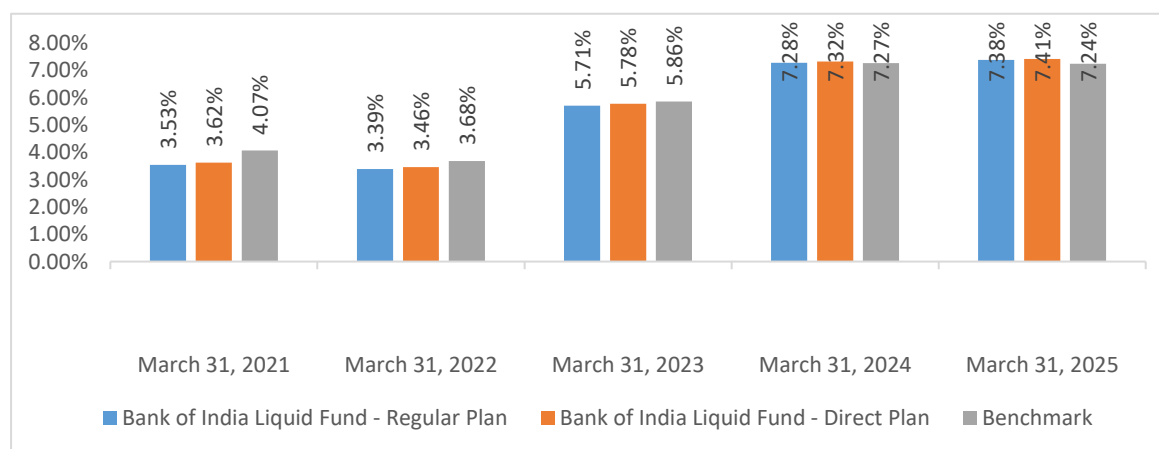
Compounded Annualised Returns	Scheme Returns (%)	Tier 1 Benchmark Returns (CRISIL Liquid Debt B-I Index) (%)	Additional Benchmark (CRISIL 1 Year T-Bill Index) Returns (%)
Regular Plan-Growth Option			
Returns for 7 days	6.06%	6.00%	4.81%
Returns for 15 days	6.05%	5.96%	5.67%
Returns for 30 days	5.73%	5.69%	4.94%
Returns for 3 months	5.72%	5.67%	4.09%
Returns for 6 months	6.27%	6.14%	6.50%
Growth Plan - Returns for the last 1 year	6.86%	6.72%	6.78%
Growth Plan - Returns for the last 3 years	7.07%	6.99%	7.05%
Growth Plan - Returns for the last 5 years	5.69%	5.72%	5.63%
Returns for Growth Plan since allotment*	6.69%	6.80%	6.40%
Direct Plan-Growth Option			
Returns for 7 days	6.09%	6.00%	4.81%
Returns for 15 days	6.09%	5.96%	5.67%

Returns for 30 days	5.76%	5.69%	4.94%
Returns for 3 months	5.76%	5.67%	4.09%
Returns for 6 months	6.30%	6.14%	6.50%
Direct Plan - Returns for the last 1 year	6.90%	6.72%	6.78%
Direct Plan - Returns for the last 3 years	7.11%	6.99%	7.05%
Direct Plan - Returns for the last 5 years	5.74%	5.72%	5.63%
Returns for Direct Plan since allotment*	6.86%	6.74%	6.52%

*Date of allotment- July 16, 2008 (Regular Plan)

Date of allotment- January 01, 2013 (Direct Plan)

Absolute returns for last 5 years



Notes:

- Past performance may or may not be sustained in the future
- Benchmark and Additional Benchmark performance is computed as on March 28, 2025, since values for March 31, 2025 are not available.

H. ADDITIONAL SCHEME RELATED DISCLOSURES

- Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors to be provided through a functional website link that contains detailed description.)

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

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

- Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds through a functional website link that contains detailed description.

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

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

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

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

iv. Portfolio Turnover Rate – Not applicable since it is a debt scheme.

v. Aggregate investment in the Scheme as on September 30, 2025 by:

Sr. No.	Category of Persons	Net Value (Direct Plan)			Net Value (Regular Plan)		
		Units	NAV per unit	Market Value (In Rs.)	Units	NAV per unit	Market Value (in Rs.)
1.	Mr. Mithraem Bharucha	439.62	3,081.07	13,54,492.73	-	-	-

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

Link: <https://www.boimf.in/regulatory-reports/minimum-investment-by-amc-in-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 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 for Mutual Funds dated June 27, 2024 (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.

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

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

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

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

NAV Illustration on NAV computation:

Assumptions - on the day of calculation of NAV:

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

No of units outstanding in the plan = 100

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

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

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

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

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

b. For exit after 12 months from the date of allotment - Nil.

Purchase of Mutual Fund units:

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

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

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

Redemption/Re-purchase of mutual fund units

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

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

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

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

Scenario 1: Redemption is done during applicability of exit load

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

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

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

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

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

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

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

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

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

Exit load applicable = NIL

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

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

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

As required under the Regulations, the fund shall ensure that the repurchase price of an open ended scheme is not lower than 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 2.00 % 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 2.00
Audit fees/fees and expenses of trustees	
Custodial Fees	
Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants	
Marketing & Selling Expenses including Agents Commission and statutory advertisement	
Costs related to investor communications	
Costs of fund transfer from location to location	
Cost towards investor education & awareness	
Brokerage & transaction cost pertaining to distribution of units	
Goods & Services Tax on expenses other than investment and advisory fees	
Goods & Services Tax on brokerage and transaction cost	
Other Expenses (to be specified as per Reg 52 of SEBI MF Regulations)	
Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (c)	Upto 2.00
Additional expenses under Regulations 52(6A)(c)	Nil

Expense Head	% p.a. of daily Net Assets* (Estimated p.a.)
Additional expenses for gross new inflows from specified cities*	Upto 0.30

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

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.	2.00%
on the next Rs. 250 crores of the daily net assets	1.75%.
on the next Rs. 1,250 crores of the daily net assets.	1.50%
on the next Rs. 3,000 crores of the daily net assets	1.35%
on the next Rs. 5,000 crores of the daily net assets	1.25%.
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	0.80%

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

ILLUSTRATION OF IMPACT OF EXPENSE RATIO ON SCHEMES RETURNS:

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

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/-
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.

Scheme Name	Load	
Bank of India Liquid Fund	Entry Load - Nil	
	Exit Load -	
	Investor Exit upon Subscription	Exit Load (as a % of redemption proceeds)
	1 day	0.0070%
	2 days	0.0065%
	3 days	0.0060%
	4 days	0.0055%
	5 days	0.0050%
	6 days	0.0045%
	7 days or more	Nil

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 Entry / Exit Loads will be chargeable in case of switches made between different options of a Scheme.
- Exit Load will be computed basis the amount of redemptions made by an investor/Unitholder.
- Redemption of investments made through , STP, switch or other facilities will also attract Exit Load as applicable except otherwise specified.
- In terms of Para 10.4 of the SEBI Master Circular dated June 27, 2024 on Empowering investors through transparency in payment of commission and load structure, 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

- Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- 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.
- Past performance of the Sponsor/ AMC/ Mutual Fund does not guarantee future performance of the Scheme.
- Bank of India Liquid Fund is only the name of the Scheme and do not in any manner indicate either the quality of the Scheme or their future prospects and returns.
- While the Schemes will endeavour to declare IDCW, however, there is no guarantee or assurance that such IDCW will be declared/ paid and such declaration / payment is entirely subject to availability of distributable surplus.
- The Sponsor is not responsible or liable for any loss or shortfall in Schemes corpus arising or resulting from the operation of the Schemes, beyond the initial contribution of 1,00,000 (Rupees One Lakh only) made by it to the Fund at the time of settling the Mutual Fund. The Associates of the Sponsor are not responsible or liable for any loss or shortfall resulting from the operation of the Scheme.
- The present Schemes are not guaranteed or assured return scheme(s) and investors in the Scheme are not being offered any guaranteed / assured return.
- 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.
- 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.

- 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 & Special Considerations

a) Risk associated with investments in Bonds / Fixed Income Instruments:

- 2) 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.
- 3) The liquidity of investments made in the Schemes 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 Schemes to make intended securities purchases, due to settlement problems, could cause the Schemes 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 Schemes, should there be a subsequent decline in the value of the securities held in the Scheme's portfolio.
- 4) 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.
- 5) 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
- 6) Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger liquidity risk in comparison with securities that are listed on the exchanges or offer other exit options to the investors, including put options. 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
- 7) Investment decisions made by the Investment Manager may not always be profitable
- 8) Different types of securities in which the Scheme's 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

- 9) **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.

- 10) **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.
- 11) **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.

- 12) **Re-investment Risk:** This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme or from maturities in the Scheme are re-invested. The additional income from re-investment is the "interest on interest" component. The risk would arise if the above cash flows would have to be re-invested at lower interest rates than originally assumed as per the calculation of the YTM.
- 13) **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.
- 14) **Backstop facility in form of investment in Corporate Debt Market Development Fund (CDMDF):**
 - a. CDMDF is set up as a scheme of the Trust registered as an Alternative Investment Fund ('AIF') in accordance with the SEBI (Alternative Investment Funds) Regulations, 2012 ("AIF Regulations"). The objective of the CDMDF is to help to develop the corporate debt market by providing backstop facility to instill confidence amongst the market participants in the corporate debt/bond market during times of market dislocation and to enhance the secondary market liquidity. In times of market dislocation,

CDMDF shall purchase and hold eligible corporate debt securities from the participating investors (i.e., specified debt-oriented MF schemes to begin with) and sell as markets recover. The CDMDF will thus act as a key enabler for facilitating liquidity in the corporate debt market and to respond quickly in times of market dislocation. The trigger and period for which the backstop facility will be open shall be as decided by SEBI. Thus this backstop facility will help fund managers of the aforementioned Schemes to better generate liquidity during market dislocation to help the schemes fulfill liquidity obligations under stress situation.

b. In accordance with the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with clause 16A.2 on Investment by Mutual Fund Schemes in units of Corporate Debt Market Development Fund of the SEBI Master Circular for Mutual Funds dated June 27, 2024, the aforementioned schemes shall invest 25 bps of its AUM as on December 31, 2022 in the units of the Corporate Debt Market Development Fund ('CDMDF'). An incremental contribution to CDMDF shall be made every six months to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF.

c. We would further like to bring to the notice of the investors that investments in CDMDF units shall not be considered as violation while considering maturity restriction as applicable for various purposes (including applicable Investment limits) and the calculations of Potential Risk Class (PRC) Matrix, Risk-o-meter, Stress testing and Duration for various purposes shall be done after excluding investments in units of CDMDF.

Investors are requested to read detailed disclosure on investment of the schemes in the CDMDF as listed in section "I. How will the Scheme allocate its assets? And section II: Where will the Scheme Invest" in Section "PART II- Information about the scheme".

(iii) 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.

Mutual Funds are permitted to enter into derivatives transactions subject to Regulations. The Fund may use permitted derivative instruments like interest rate swaps, forward rate agreements or other derivative instruments as maybe permitted from time to time.

The Schemes, including any Plans there under, may deal or invest in derivative instruments. 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 in securities and other traditional investments

Certain other risks, one or more, that may arise consequent to use of derivatives are: risk of mis-pricing 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.

(iv) Risk associated with investing in Foreign Securities

Subject to rules in this behalf, and subject to relevant regulatory approvals, the Scheme may also invest in permitted foreign securities, including foreign government securities, corporate debt securities, money market instruments, repos not involving borrowing, short term deposits with overseas banks and Units of overseas mutual funds or unit trusts. Such foreign investments pose additional risks arising out of fluctuations in the foreign exchange rates, peculiarities of the securities market of the relevant country, restrictions on repatriation of capital and earnings under exchange regulations and the political environment. Further the repatriation / remittance of capital and earnings to India could be adversely impacted in view of prevalent regulations and political circumstances. In addition, country risks would include events such as introduction of extraordinary exchange controls, economic deterioration, bi-lateral conflict leading to immobilization of overseas financial assets and the prevalent tax laws of the respective jurisdiction for the execution of trades or otherwise.

To the extent that the assets of the Schemes will be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes in the relative value of certain foreign currencies. The repatriation of capital may also be hampered by changes in applicable laws. Since the Schemes may invest only partially in overseas securities, there may not be readily available and widely accepted benchmarks to measure performance of the Schemes. To manage risks associated with foreign currency and interest rate exposure, the Scheme may use derivatives for efficient portfolio management including hedging and in accordance with conditions as may be stipulated by SEBI, RBI or other authorities from time to time.

(v) Risk associated with Securities Lending

The securities forming assets of the Schemes may be lent in accordance with the prevailing securities lending Regulations, thus 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) Risk associated with Investments in Securitised Debt

The Schemes may be exposed to risks associated with investing in asset backed securities (ABS), i.e. securitised debt. The underlying assets in the case of investment in securitized debt could be mortgages (being mortgage backed securities (MBS)) or other assets like credit card receivables, automobile / vehicle, consumer durables, personal, commercial or corporate loans and any other receivables, loans or debt. Securitised debt carry credit risk of the obligors and are dependent on the servicing of the PTC / Contributions, etc. However, these are off- set suitably by appropriate pool selection as well as credit enhancements specified by Credit Rating Agencies. However, the credit enhancement stipulated in a

securitization transaction represents a limited loss cover only. Delinquencies and credit losses may cause depletion of the amount available under the cash collateral account and thereby the scheduled payouts of the investors may get affected if the amount available in the cash collateral account is not enough to cover the shortfall. In cases where the underlying facilities are linked to benchmark rates, the securitized debt papers may be adversely impacted by adverse movements in benchmark rates. However, this risk is mitigated to an extent by appropriate credit enhancement specified by Credit Rating Agencies. Securitised debt papers also carry the risks of pre-payment by the obligors. In case of pre-payments, it may result in reduced actual duration as compared to the expected duration of the paper at the time of purchase, which may adversely impact the portfolio yield. These securities also carry risk associated with the collection agent who is responsible for collection of receivables and depositing them.

(vii) 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 recognised exchange in this regard

(viii) Right to limit redemptions

The Board of AMC and Trustee has the right, at its sole discretion, to limit redemptions under certain circumstances as prescribed Para 1.12 of the SEBI Master Circular dated June 27, 2024. For more details, please refer para “Right to Limit Redemptions” in Section IV (A) (xvii) (a) of this Document.

(ix) 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.

Risk Management Framework:

In accordance with SEBI & AMFI guidelines (issued from time to time), the AMC has implemented the following measures to manage various risk in the schemes.

Potential Risk Class (PRC) Matrix: The PRC reflects the maximum risk that a scheme will run as per design and a measurement of that risk on a regular basis. Remedial measures also in place in case any of the design boundaries are breached.

Liquidity Risk Management (LRM): LRM addresses the Liquidity Risk arising from the liability side and covers all potential liquidity risk scenarios upto 99% confidence interval. Has remedial measures both for managing this risk on an ongoing basis (LRaR & LCRaR) as well as action plan in case there is a difference between actual outcome and projected outcome.

Stress testing: Stress testing in open-ended debt schemes (except Overnight Fund) addresses the asset side risk from an Interest Rate, Credit and Liquidity Risk perspective at an aggregate portfolio level in terms of its impact on NAV.

Asset Liability Mismatch (ALM): ALM framework to address a longer-term Asset Liability matching up to a period of 90 days. The RMC circular brings in ALM requirement which addresses potential Liquidity requirement over a 90-day period and required relevant asset side liquidity to be maintained.

Swing pricing: In case of severe liquidity stress at an AMC level or a severe dysfunction at market level, the Swing Pricing guidelines get triggered which offers the contingency plan in case all else fails.

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?

The Investments to be made under the Scheme are subject to various restrictions as prescribed by the Regulations and the Trust Deed and summarized below. These restrictions would be kept in view at the time of making investments. Additionally, the Scheme may be subject to internal guidelines / restrictions, which may include limiting sectoral exposure to a particular scrip or sector as may be decided by the Trustee/AMC. Investments by the Scheme will also be subject to the investment objective, investment strategy and investment pattern described previously. Restrictions relating to Regulations and Trust Deed referred above are as follows:

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:
 - 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.

Provided that such limit shall not be applicable for investments in Government Securities, treasury bills and Tri Party Repo on Government securities or treasury bills.

*With effect from November 5, 2018 collateralized borrowing and lending obligations has been discontinued and replaced with Tri-party Repo (TREPS).

Provided further that investment 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.

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

Provided that Mutual Fund Schemes may invest in unlisted 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 of the SEBI Master Circular dated June 27, 2024 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

A 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 the Board of directors of the asset management company.

5. Investment in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. by mutual fund schemes shall be subject to the following:
 - a. Investments should only be made in such instruments, including bills re-discounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI (Mutual Fund) Regulations, 1996 and various circulars issued thereunder.
 - b. Exposure of mutual fund schemes in such instruments, shall not exceed 5% of the net assets of the schemes.
 - c. All such investments shall be made with the prior approval of the Board of AMC and the Board of trustees.
6. 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.

7. The Scheme shall not make any investment in any fund of funds scheme.
8. 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.

9. 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
10. Pursuant to SEBI Circular dated September 20, 2019, the Scheme shall not park funds pending deployment in short term deposits of scheduled commercial banks
11. 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.

12. The Scheme will comply with following exposure limits while participating in repo in corporate debt securities or such other limits as may be prescribed by SEBI from time to time:
 - The gross exposure to repo transactions in corporate debt securities shall not be more than 10% of the net assets of the scheme.
 - Further the amount lent to counter-party under repo transaction in corporate debt securities will be included in single issuer debt instrument limit.
 - The cumulative gross exposure through equity, debt, derivative positions (including commodity and fixed income derivatives), repo transactions and credit default swaps in corporate debt securities, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/ assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the scheme.
 - In case the Scheme borrows under repo in corporate debt securities, then such borrowing together with any other borrowing shall not exceed 20% of the net asset of that Scheme and tenor of borrowing shall not exceed six months.
13. Investment Restrictions for Foreign Investments: The investment in foreign securities shall be restricted to such limits as may be specified under Regulations from time to time. Currently, maximum of US \$ 1 billion per Mutual Fund, within the overall industry limit of US \$ 7 billion and maximum of US \$ 300 million per Mutual Fund investment in exchange traded funds, within the overall industry limit of US \$ 1 billion. Such investment shall be made in line with the Regulations, and with SEBI approval.
14. Inter-scheme transfer of investments from one scheme to another scheme of the Mutual Fund shall be allowed only if:
 - a. Such transfers are done at the prevailing market price for quoted instruments on spot basis.
Explanation - "Spot basis" shall have same meaning as specified by stock exchange for spot transactions.
 - b. The securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.

In case of Open Ended Schemes, ISTs may be allowed in the following scenarios:

(A) For Meeting Liquidity Requirement in a scheme in case of unanticipated redemption pressure:

1. Each scheme to have Liquidity Risk Management (LRM) Model as approved by Trustees to ensure that reasonable liquidity requirements are adequately provided for.
2. ISTs to be allowed only after all the below mentioned avenues have been attempted and exhausted:
 - (i) Use of Scheme Cash and Cash Equivalent
 - (ii) Selling of Scheme Securities in the Market
 - (iii) Use of Market Borrowing
3. The use of market borrowing before ISTs will be optional and Fund Manager may at his discretion take decision on borrowing in the best interest of unit-holders. The option of market borrowing or selling of security as mentioned at above may be used in any combination and not necessarily in the above order. In case option of market borrowing and/or selling of security is not used, the reason for the same shall be recorded with evidence
4. Proper documentation of the attempts made to meet the liquidity through the above mentioned avenues would be maintained. Further, appropriate records of the Interscheme transfer shall also be maintained in the format provided in SEBI circular dated October 28, 2020
5. After completion of the above, proposed IST would be referred to Investment Committee ("IC") with list of Securities of the lowest duration and highest quality for consideration by the IC for IST.
6. The IC shall then confirm with the Risk Team whether there is any negative news or rumors in the

mainstream media or an alert has been generated about the security or issuer based on the internal credit risk assessment in terms of Para 4.3 of the SEBI Master Circular dated June 27, 2024 during the previous 4 months

7. The IST of only Securities approved by IC would be effected only after completion of the abovementioned procedure

(B) For Duration/Issuer/Sector/Group rebalancing:

1. Submission to the IC either in advance or post-facto the reason for the IST, ie. Duration/Issuer/Sector/Group rebalancing and evidence thereof that the rebalancing (duration, issuer, sector or group) is required for both the transferor and transferee schemes. Risk Team to ensure that the same reasons are cited for both schemes (except if the transferee scheme is Credit Risk scheme)
2. Risk team shall then confirm whether there is any negative news or rumors in the mainstream media or an alert has been generated about the security or issuer based on the internal credit risk assessment in terms Para 4.3 of the SEBI Master Circular dated June 27, 2024 during the previous 4 months. If yes, then the Inter Scheme transfer of such security shall not be allowed.
3. On completion of the above steps, Template consisting approval of Compliance Officer, Chief Investment Officer and Fund Manager of both transferor and transferee scheme shall be obtained and filed for documentary evidence.
4. 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 and above and these HFCs are registered with National Housing Bank (NHB) and the total investment/exposure in HFCs shall not exceed 20% of the net assets of the scheme.

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

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.

5. 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.
6. 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.

The Liquid funds shall hold at least 20% of its net assets in liquid assets. For this purpose, ‘liquid assets’ shall include Cash, Government Securities, T-bills and Repo on Government Securities. In case, the exposure in such liquid assets falls below 20% of net assets of the scheme, the AMC shall ensure compliance with the above requirement before making any further investments.

7. Derivatives Exposure limits for the Scheme:

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

- 1) The cumulative exposure through debt and derivative positions (including commodity and fixed income derivatives) shall not exceed 100% of the net assets of the Scheme. However, cash or cash equivalents with residual maturity of less than 91 days shall be treated as not creating any exposure.
- 2) The Schemes shall not write options or purchase instruments with embedded written options.
- 3) The total exposure related to option premium paid shall not exceed 20% of the net assets of the scheme.
- 4) Exposure due to hedging positions may not be included in the above mentioned limits subject to the following
 - a) Hedging positions are the derivative positions that reduce possible losses on an existing position in securities and till the existing position remains.
 - b) Hedging positions shall not be taken for existing derivative positions. Exposure due to such positions shall be added and treated under gross cumulative exposure limits as mentioned under point 1.
 - c) Any derivative instrument used to hedge shall have the same underlying security as the existing position being hedged
 - d) The quantity of underlying associated with the derivative position taken for hedging purposes shall not exceed the quantity of the existing position against which hedge has been take
- 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

- 6) (a) The Scheme may enter into plain vanilla Interest Rate Swaps (IRS) for hedging purposes. The value of the notional principal in such cases must not exceed the value of respective existing assets being hedged by the scheme.

(b) In case of participation in IRS is through over the counter transactions, the counter party has to be an entity recognized as a market maker by RBI and exposure to a single counterparty in such transactions should not exceed 10% of the net assets of the scheme. However, if mutual funds are transacting in IRS through an electronic trading platform offered by the Clearing Corporation of India Ltd. (CCIL) and CCIL is the central counterparty for such transactions guaranteeing settlement, the single counterparty limit of 10% shall not be applicable.

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

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

- 8) Derivatives transactions shall be disclosed in the half-yearly portfolio/ annual report of the schemes in line with the requirements under SEBI Regulations.
- 9) The Scheme will comply with other regulatory provisions and restrictions as may be applicable for investments under the Scheme.
- 10) The Trustee or AMC may alter the above restrictions from time to time to the extent that changes in the Regulations may allow. 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:

(i) Type of a scheme

An Open ended Liquid Scheme. A Relatively Low Interest Rate Risk and Moderate Credit Risk.

(ii) Investment Objective

The Scheme's investment objectives are detailed in para B "What is the Investment Objective of the Scheme" under Section III titled "Information about the Scheme."

Investment Pattern: The details of Investment Pattern are mentioned in para C "How will the Scheme Allocate its Assets" under Section III titled "Information about the Scheme."

(iii) Terms of Issue

Terms of Issue relating to listing, re-purchase, redemption, fees and expenses; and Annual Scheme Recurring Expenses (as % of daily net assets) are detailed in Section IV titled "Units and Offer" and Section V titled "Fees and Expenses".

(iv) Any safety net or guarantee provided: The Scheme does not provide any guaranteed or assured return.

The Trustee 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/Options thereunder and affect the interest of the Unit holders is carried out unless:

- a. 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
- b. 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 dated June 27, 2024 (only for close ended debt schemes)-Not applicable.

G. Other Scheme Specific Disclosures:

Listing and transfer of units	At present the units of scheme are not proposed to be listed on any stock exchange. 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.
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	Transferability of units: Units unless otherwise restricted or prohibited shall be freely transferable by act of parties or by operation of law. The asset management company shall on production of instrument of transfer together with the relevant unit certificates, register the transfer and return the unit certificates to the transferee within timelines prescribed by SEBI from time to time.
Dematerialization of units	Unit holders, who are holding Units in non-dematerialised form, can dematerialise their holding at any time by making an application to their Depository Participant (with whom they have their DP account). Subject to receipt of complete documentation, the AMC shall credit the Units in dematerialised form to the Depository account of the Unitholder. The expenses incurred by the AMC in dematerialising of the Units may be recovered from Unitholders or may be charged to the Scheme.
Minimum Target amount (This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return.)	Not applicable, since NFO period is concluded
Maximum Amount to be raised (if any)	Not Applicable.
Dividend Policy (IDCW)	The Income Distribution cum Capital Withdrawal (Income Distribution) warrants shall be dispatched to the unitholders within 7 working days of the Record Date. In the event, where there is delay in dividend payments, for dividend payout option ,within the stipulated time period the interest for the delayed payment of dividend shall be calculated from the record date. Interest for the period of delay in dividend shall be payable to unitholders at the rate of 15% per annum along with the proceeds of dividend, as the case may be. Such Interest shall be borne by AMCs. The details of such payments shall be sent to SEBI as part of Compliance Test Reports in the prescribed format. Investors shall also be informed about the rate and amount of interest paid to them. The procedure and manner of payment of IDCW shall be in line with Chapter 11 of SEBI Master Circular for Mutual Funds dated June 27, 2024, as amended from time to time.

	Unlisted Scheme(s)/ Plan(s) - The Trustees shall decide the quantum of distribution and the record date. Distribution so decided, shall be paid, subject to availability of distributable surplus. - Record date shall be the date which will be considered for the purpose of determining the eligibility of investors whose names appear on the register of unit holders for receiving distributions. The NAV shall be adjusted to the extent of distribution and statutory levy, if applicable, at the close of business hours on record date. - Within one calendar day of the decision by the Trustees, AMC shall issue notice to the public communicating the decision including the record date. The record date shall be two working days from the date of publication in at least 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. - Before the issue of such notice, no communication whatsoever indicating the probable date of distribution shall be issued by any Mutual Fund or its distributors of its products. - The notice shall, in font size 10, bold, categorically state that pursuant to distribution, NAV of the scheme would fall to the extent of payout and statutory levy (if applicable). Liquid / Debt Schemes with frequent distributions- Upto Monthly: The requirement of giving notice is not mandatory for scheme(s)/ plan(s)/ option(s) with IDCW distribution frequency ranging from daily to upto monthly distribution if requisite disclosures in this regard are made in the Scheme Information Document (SID).
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	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. 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. There is no assurance or guarantee to the Unit holders as to the rate of IDCW nor that the IDCW will be paid regularly.
Allotment	An investor who purchases Units through a broker/ clearing member will receive Units in his/her/its account through his/her/its broker / clearing member's pool account. The AMC will credit the Units to the broker / clearing member's pool account, and they in turn will credit the Units to the investor's account. Credit of Units to the broker / clearing member's pool account by the AMC/its RTA shall discharge the AMC/its RTA of their obligation of allotment of Units to the investor. All valid and complete applications will be allotted Units at the Applicable NAV for the application amount. Allotments made will be subject to realization of payment instrument and subject to the AMC being reasonably satisfied of having received clear funds. Applicants under the Scheme will have an option to hold the Units either in physical form (i.e. account statement) or in dematerialized (electronic) form. For Units held in physical form, normally no Unit certificates will be issued. However, on a specific request from the Unit holder, the AMC shall issue a Unit certificate within 5 Business Days of the receipt of such request. 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.

	At the time of redemption / switch of units, the Unit holder(s) must surrender the original unit certificate duly discharged along with the request for redemption/switch. Further, if the Unit holder(s) intend to transfer such Units, must submit the original unit certificate with instrument of transfer and such other documents / declarations as may be required by the AMC from time to time. The AMC shall upon receipt of documents register the transfer and return the original unit certificate to the transferee within 30 days from the date of receipt of request for transfer. For investors / Unit holders opting for holding of Units in dematerialized / electronic form, the investors need to furnish the details of their depository account in the Application Form. Where the Investor has chosen to receive the Units in electronic form, the AMC will credit Units to the Investor's Depository Account as per the details furnished by the investor in the Application Form within 30 days. If the Units cannot be credited to the Depository Account of Unitholder for any reason whatsoever, the AMC shall issue Account Statement specifying the Units allotted to the investor within 30 days. At the time of redemption / switch of units, the Unit holder(s) must surrender the original unit certificate duly discharged along with the request for redemption/switch. Further, if the Unit holder(s) intend to transfer such Units, must submit the original unit certificate with instrument of transfer and such other documents / declarations as may be required by the AMC from time to time. The AMC shall upon receipt of documents register the transfer and return the original unit certificate to the transferee within 30 days from the date of receipt of request for transfer. Account Statements: For all applicants whose application has been accepted, the AMC shall send an Account Statement specifying the number of units allotted to the applicant by way of email to the applicant's registered email address as soon as possible but not later than 5 business days. If email is not registered, then physical account statement will be sent to registered address. Thereafter a consolidated account statement (CAS) will be sent for each Calendar month to the Unit
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	Holder whose folio/s transaction have taken place during the month on or before the 10th of the succeeding month. The AMC reserves the right to call for other additional documents as may be required, for processing such transactions. The AMC also reserves the right to reject such transactions. 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.
Refund	If application is rejected, full amount will be refunded within 5 working days of closure of NFO. If refunded later than 5 working days @ 15% p.a. for delay period will be paid and charged to the AMC. Any credit received without application will be refunded within 5 working days from identification of creditors bank details.
Who can invest This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.	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. The following person(s) are eligible and may apply for subscription to units of the scheme: • Resident Indian adult individuals, either singly or jointly (not exceeding three); • Minor through parent / lawful guardian; • Companies, bodies corporate, public sector undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860; • Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private Trusts authorised to invest in mutual fund schemes under their trust deeds; • Partnership Firms constituted under the Indian Partnership Act, 1932; • Limited Liability Partnerships registered under Limited Liability Partnerships Act, 2008; • A Hindu Undivided Family (HUF) through its Karta;

	• Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions; • Non-Resident Indians (NRIs) / Persons of Indian Origin (PIO,) on full repatriation basis or on non-repatriation basis; (Except NRIs & PIOs who are residents of United States of America / defined as United States persons under applicable laws / statutes, and the residents of Canada.) • FPIs (subject to regulations / directions prescribed by the RBI/SEBI from time to time relating to FPI investments in mutual fund schemes) on full repatriation basis; • Army, Air Force, Navy and other para-military funds and eligible institutions; • Scientific and Industrial Research Organisations; • Pension Funds, Gratuity Funds, Superannuation Funds, Provident funds and such other Funds as and when permitted to invest; • International Multilateral Agencies approved by the Government of India / RBI; • The Trustee, AMC, their Shareholders, Sponsor or their, associate or group entities (as per prevailing laws); • The Fund or any other mutual fund through its schemes, including fund of funds schemes, subject to Regulations. • Insurance Company registered with the Insurance Regulatory and Development Authority, India; and • Such other category of investors as the AMC may permit. The AMC / Trustee may from time to time modify the above list of eligible subscribers. 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.
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	Investment in units of Mutual Funds in the name of minor through guardian will be in line with the para 17.6 of SEBI Master Circular dated June 27, 2024.
Who cannot invest	• Overseas Corporate Bodies, as defined under the Foreign Exchange Management Act, 1999. • Non-Resident Indians residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time. • NRIs & PIOs who are residents of United States of America / defined as United States persons under applicable laws / statutes, and the residents of Canada. • Qualified Foreign Investors (QFI) 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. 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. 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.
How to Apply and other details	Details regarding availability of application form from either the Investor Service Centers (ISCs)/Official Points of Acceptance(OPAs) of AMC: The Investors are requested to refer the AMC website for application form (https://www.boimf.in/investor-corner#t3). The application form can also be sourced from the ISCs/OPAs of AMC/Registrar. The list of ISCs/OPAs are available on the website (https://www.boimf.in/branch-locator). Registrar & Transfer Agent: Address: Karvy Selenium Tower B, Plot No 31 & 32, First Floor, Gachibowli, Financial District,

	Nanakramguda, Serilingampally, Hyderabad - 500032. Telephone-+91 40 7961 5247 Email id: rathanga.pani@kfintech.com Website address: www.kfintech.com 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. Investors can complete the form and submit the same together with payment Instrument / relevant documents and supporting's at all offices of Bank of India Investment Managers Private Limited or designated ISCs (Investor Service Centers) of M/s KFin Technologies Limited (Registrar and Transfer Agent) as given at the end of this document. It is mandatory for investors to mentioned bank account numbers in their applications/requests for redemption. Please refer to the SAI and Application form for the instructions.
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	Not applicable
Restrictions, if any, on the right to freely retain or dispose of units being offered.	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. 1. When one or more stock exchanges or markets, which provide basis for valuation for a substantial portion of the assets of the Scheme are closed otherwise than for ordinary holidays. 2. When, as a result of political, economic or monetary events or any circumstances outside the control of the Trustee and the AMC, the disposal of the assets

	of the Scheme are not reasonable, or would not reasonably be practicable without being detrimental to the interests of the Unit holders. 3. In the event of breakdown in the means of communication used for the valuation of investments of the Scheme, without which the value of the securities of the Scheme cannot be accurately calculated. 4. During periods of extreme volatility of markets, which in the opinion of the AMC are prejudicial to the interests of the Unit holders of the Scheme. 5. In case of natural calamities, strikes, riots and bandhs. 6. In the event of any force majeure or disaster that affects the normal functioning of the AMC or the ISC. 7. If so directed by SEBI 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. Right to Limit Redemptions in Mutual Funds: a) Liquidity issues - When markets at large becomes illiquid affecting almost all securities rather than any issuer specific security. b) Market failures, exchange closures - When markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies. c) Operational issues - When exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). 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.
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	For redemption requests placed during the restriction period the following provisions will be applicable: (a) For redemption requests upto Rs. 2 lakhs the above-mentioned restriction will not be applicable; and (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. 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. Pledge or Hypothecation of Units: Units under the Scheme may be offered as security by way of a pledge / charge in favour of scheduled banks, financial institutions, non-banking finance companies (NBFCs) or at the discretion of the AMC. The AMC and / or the Registrar will note and record the pledge of Units. The AMC shall mark a lien only upon receiving the duly completed form and documents, as it may require. Disbursement of the loans will be at the entire discretion of the bank / financial institution / NBFC etc and the Fund/AMC assumes no responsibility for that. The Pledgor will not be able to redeem Units that are pledged until the entity to which the Units are pledged provides a written authorization to the Mutual Fund that the pledge / lien charge may be removed. As long as the Units are pledged, the Pledgee will have complete authority to redeem such Units with or without Income Distribution Cum Capital Withdrawal /reinvested units thereon as per the arrangements between the pledger and pledgee. Transfer of Units: A. Transfer of Units held in Demat Mode: 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
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	dated June 27, 2024, units under the Scheme are freely transferable from one demat account to another demat account. In case, a person becomes a holder of Units by operation of law or upon enforcement/invocation of pledge, the AMC shall, subject to production of such satisfactory evidence and submission of such documents by the transferee, proceed to effect the transfer, if the intended transferee is otherwise eligible to hold the Units of the Scheme concerned. B. Transfer of units held in non-demat mode (SOA): In accordance with AMFI Best Practices Guidelines Circular No.116/ 2024-25 dated August 14, 2024, the facility for transfer of units held in SOA (Statement of Account) shall be provided to the Unitholders under the following three categories: (i) Surviving joint unitholder, who wants to add new joint holder(s) in the folio upon demise of one or more joint unitholder(s). (ii) A nominee of a deceased unitholder, who wants to transfer the units to the legal heirs of the deceased unitholder, post the transmission of units in the name of the nominee. (iii) A minor unitholder who has turned a major and has changed his/her status from minor to major, wants to add the name of the parent / guardian, sibling, spouse etc. in the folio as joint holder(s). Partial transfer of units held in a folio shall be allowed. If the request for transfer of units is lodged on the record date, the IDCW payout/ reinvestment shall be made to the transferor. To mitigate the risk, redemption under the transferred units shall not be allowed for 10 days from the date of transfer. This will enable the investor to revert in case the transfer is initiated fraudulently. Mode of submitting / accepting the Transfer Request: The facility for transfer of units held in SOA mode shall be available only through online mode via the transaction portals of the RTAs and the MF Central, i.e., the transfer of units held in SOA mode shall not be allowed through physical/ paper-based mode or via
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	the stock exchange platforms, MFU, channel partners and EOPs etc. Pre-Requisites: • The surviving unit holder /nominee/minor unitholder who has turned major, should be registered as the rightful unitholder of the units in the folio to be eligible to apply for transfer of units held in SOA mode. • There should be no “lien” or freeze on the units being transferred for any reason whatsoever. Also, the Units should not be under any lock-in period. • The transferee(s) should mandatorily be an individual / individual(s) with a valid folio in the mutual fund in which the transferor wishes to transfer the units. Transferee should be eligible to hold the Units as per the respective SID and fulfil any other regulatory requirement as may be applicable. • The primary holder, Plan, Option, and the ARN (in case of Regular Plan) in the transferor’s Folio shall remain unchanged upon transfer of units in the transferee folio. Payment of Stamp duty on Transfer of Units: (a) The Stamp duty for transfer of units, if/where applicable, shall be payable by the transferor. (b) For calculation of the amount of stamp duty, the consideration value will be calculated as per the last available NAV (irrespective of the amount of consideration mentioned by the transferor in the transfer request). (c) The stamp duty if/where applicable, shall be collected by the RTAs from the transferor through online mode by ensuring that the payment is received from the bank account registered in the folio. AMFI best practice circular no. 119/2025-26 dated May 08, 2025 has extended the said facility of transfer of units held in SOA mode to all the investors under Resident/Non-resident individual category. Process work flow: 1. The transferor will login to the RTA or MF Central website, select the appropriate menu for
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	transfer of units held in SoA mode, and enter the Folio number of transferor from which the units are to be transferred. 2. The facility to select the folio for transfer of units will be enabled only in the folio in which the units have been duly transmitted or in which the status of the minor has been duly updated as major in the RTA database. 3. The details of KYC + PAN status of transferor(s) and compliance of all other mandatory requirements will be validated by the RTA. 4. If the KYC status of any of the holder is other than "Validated", the system shall not allow the user to proceed further, and a suitable message shall be displayed on the screen (including the link / steps for getting the KYC validated). 5. If the KYC status is 'Validated', the system shall allow the transferor to proceed and choose the scheme name (from a drop-down menu) under the transferor's Folio, and enter the number of units to be transferred. 6. The System shall validate if the Units are under any lock-in or lien and are free from any freeze etc. 7. If the Units are found to be under lock-in (except for the lock put in by RTA for internal reasons) / lien / freeze etc., the transfer request will be rejected, and a suitable message shall be displayed on the screen, and simultaneously the transferor shall also be notified via email and SMS. 8. If the units are free from any freeze etc., the transferor will be prompted to enter the folio number of the transferee and the reason for transferring the units. 9. The reason for transferring the units shall need to be selected by the transferor from a drop-down menu (to ensure accuracy) with following reasons - (i) Surviving joint unitholder wants to add new joint holder in the folio following the demise of one of the unitholders. (ii) Nominee of a deceased unitholder wants to transfer the units to the legal heirs of the deceased unitholder. (iii) Minor unitholder who has turned a major & has changed the status to major wants to
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	add the name of the parent / guardian / sibling/spouse in the folio. 10. The RTA system will validate the details of KYC + PAN status of the transferee(s) and compliance with all other mandatory requirements. 11. If the folios of both the transferor and the transferee are found to be eligible for transfer, the RTA shall send an OTP to the mobile number/s and email id/s of the transferor/s on the registered contact details. In case of joint transferor/s, i.e., if the folio is held jointly, the RTA shall send the OTP to the mobile number/s and email id/s of each of the joint holder/s as registered in KRA / KYC database. 12. The RTA system will send two different OTPs to the email address and the mobile number of the transferor, who needs to enter both the OTPs, which shall be duly validated by the RTA. 13. If the OTP is not validated within specified time (say 30 minutes), the transaction shall be aborted and the transfer request shall be automatically rejected, and a suitable message shall be displayed on the screen, and simultaneously the transferor shall also be notified via email and SMS. 14. Post successful validation of the OTP by the transferor(s), the RTA system shall display the stamp duty (if/where applicable) payable by the transferor based on the last available NAV, and the transferor/s shall be prompted to make the payment of stamp duty online at this stage from his registered bank account. 15. RTA shall confirm the receipt of funds towards payment of stamp duty made by the transferor. 16. Once the RTA verifies and confirms that the transferor has made the payment for requisite stamp duty, the RTA shall effect the transfer of units into the folio of the transferee within 2 working days. 17. The transfer of units will be processed on FIFO basis, as is being done in respect of redemption/ switch out transactions / off-market transfer etc. 18. Thereafter the RTA shall issue the SoA to the transferor as well as the transferee with suitable narration for the units transferred out in the
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	transferor's SOA/ units transferred in, in the transferee's SOA. 19. As is the case with off-market transfer of demat units, transfer of units in SoA mode will also be considered for reporting in SFT in the Income Tax portal. RTA shall report these transfers based on date of processing transfer with gain computed based on the consideration amount. The transferor may use this only for reference and should file returns using the actual gain and applicable TDS on which AMC/RTA will not have any control.
Cut off timing for subscriptions/redemptions/ switches This is the time before which your application (complete in all respects) should reach the official points of acceptance.	(i) Subscriptions/Purchases including Switch -ins: a) where the application is received upto 1.30 p.m. on a day and funds are available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise - the closing NAV of the day immediately preceding the day of receipt of application; b) where the application is received after 1.30 p.m. on a day and funds are available for utilization on the same day without availing any credit facility, whether, intra-day or otherwise - the closing NAV of the day immediately preceding the next business day; and c) irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise - the closing NAV of the day immediately preceding the day on which the funds are available for utilization. For allotment of units in respect of purchase in to the scheme, it shall be ensured that: a) Application is received before the applicable cut-off time b) 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. c) The funds are available for utilization before the cut-off time without availing any credit facility whether intra- day or otherwise, by the scheme. For allotment of units in respect of switch-in to the scheme from other schemes, it shall be ensured that:

	a) Application for switch-in is received before the applicable cut-off time. b) 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. c) The funds are available for utilization before the cut-off time without availing any credit facility whether intra- day or otherwise, by the respective switch-in schemes. (ii) Redemptions including STP/SWP & Switch - outs: a) In respect of valid applications received upto 3.00 p.m. - the closing NAV of the day immediately preceding the next Business Day; and b) In respect of valid applications received after 3 p.m. by the Mutual Fund, the closing NAV of the next Business Day shall be applicable. Further, with respect to investors who transact through the stock exchange, a confirmation slip given by the stock exchange mechanism shall be considered for the purpose of determining Applicable NAV for the Scheme and cut off timing for the transactions
Minimum amount for purchase/redemption/switches (mention the provisions for ETFs, as may be applicable, for direct subscription/redemption with AMC.	Minimum amount for purchase/redemption/switches is given in Part I-Highlight Summary of the Scheme. <u>Minimum Application Amount:</u> Rs. 5,000 and in multiples of Rs 1/- thereafter. <u>Minimum Switch-in to the scheme:</u> Rs. 1,000/- or equivalent Unit value, or account balance, whichever is lower. Depending upon the minimum subscription/ application amount criteria of the targeted scheme, the switch-in would be processed. <u>Minimum Additional Purchase Amount:</u> Rs. 1000 and in multiples of Rs. 1/- thereafter

	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. The minimum investment is applicable at the respective Plans/Subplans/Options/ Sub-options level i.e. Growth, Income Distribution cum Capital Withdrawal (IDCW). <u>Minimum Repurchase Redemption/Switch Out Amount:</u> Rs. 1,000 (or equivalent Unit value) or account balance, which ever 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.
Accounts Statements	The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form). A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month. Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable. For further details, refer SAI.
Dividend/ IDCW	The payment of dividend/IDCW to the unitholders shall be made within 7 working days from the record date.

Redemption	The redemption or repurchase proceeds shall be dispatched to the unitholders within 3 working days from the date of redemption or repurchase. A penal interest of 15% per annum or such other rate as may be prescribed by SEBI from time to time will be paid in case the redemption proceeds are not dispatched/remitted within 3 working days of the date of Redemption request. For list of exceptional circumstances refer para 14.1.3 of SEBI Master Circular dated June 27, 2024.
Bank Mandate	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. All cheques and bank drafts accompanying the application form should contain the application form number on its reverse. 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. In case of failure of this condition, the application will be rejected as it will be treated as third party payment. In case of SIP application without cheque, original cancelled cheque/copy of cheque should be attached. In case of failure, the AMC reserves the right to reject the application. Further, the AMC will not be liable in case the redemption/ IDCW proceeds are credited to wrong account in absence of above cheque copy. 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:

	1. Original cancelled cheque having the First Holder Name printed on the cheque or; 2. Original bank statement reflecting the First Holder Name, Bank Account Number and Bank Name as specified in the application or; 3. Photocopy of the bank statement / bank pass book of the investor duly attested by the bank manager and bank seal preferably with designation and employee number or; 4. Photocopy of the bank statement / passbook / cancelled cheque copy duly attested by the AMC / Registrar of the Fund ('RTA') branch officials after verification of original bank statement / passbook / cheque shown by the investor or their representative or; 5. Confirmation by the bank manager with seal, on the bank's letter head with name, designation and employee number confirming the investor details and bank mandate information.
Delay in payment of redemption /repurchase proceeds/dividend	The Asset Management Company shall be liable to pay interest to the unitholders at rate as specified vide clause 14.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024 by SEBI for the period of such delay. Delay in payment of IDCW proceeds: As per Chapter 11 of the Master Circular, or as amended from time to time, the AMC shall dispatch payment of the IDCW proceeds within 7 working days from the record date. However, in the event of failure to dispatch/ credit the IDCW proceeds within the above time, interest @ 15% per annum or such rate as may be specified by SEBI, would be paid to the Unit holders for the period of delay from the stipulated period for the dispatch/payment of IDCW payments. Delay in payment of redemption / repurchase proceeds: As per Para 14.1.1 of the Master Circular, or as amended from time to time, the AMC shall transfer the redemption / repurchase proceeds within 3 working Days*, from the date of acceptance of redemption request at any of the Investor Service Centers. In the event of failure to dispatch the redemption proceeds within the above time, the Asset

	Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @15% per annum). SEBI has further advised the mutual funds that in the event of payment of interest to the Unit holders, such Unit holders should be informed about the rate and the amount of interest paid to them. <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>
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	As per Para 14.3 of the SEBI Master Circular dated June 27, 2024, issued by SEBI, the unclaimed redemption and IDCW amounts shall be deployed by the Fund in call money market or money market instruments only. 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.
Disclosure w.r.t investment by minors	Following is the process for investments made in the name of a Minor through a Guardian: - 1. Payment for investment by minor in any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities. 2. Mutual Fund will send an intimation to Unit holders advising the minor (on attaining majority) to submit an application form along with

	prescribed documents to change the status of the account from 'minor' to 'major'. 3. All transactions / standing instructions / systematic transactions etc. will be suspended i.e. the Folio will be frozen for operation by the guardian from the date of beneficiary child completing 18 years of age, till the status of the minor is changed to major. Upon the minor attaining the status of major, the minor whose name the 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. 4. No investments (lumpsum/SIP/ switch in/ STP in etc.) in the scheme would be allowed once the minor attains majority i.e. 18 years of age. He will be allowed to transact, once he submits the requirement documents on attaining the age of majority. Email ID & Mobile Number Investors should provide their own email address and mobile number to enable AMC for speed and ease of communication in a convenient and cost-effective manner, and to help prevent fraudulent transactions.
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H. Any other disclosure in terms of Consolidated Checklist on Standard Observations:

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

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

2. Special Considerations:

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

- a) Legal requirements or restrictions relating to the acquisition, holding, disposal, or redemption of Units within their jurisdiction of nationality, residence, ordinary residence and domicile or under the laws of any jurisdiction to which they are subject; and

- b) Tax provisions on investments in the Scheme, capital gains, and other tax consequences relevant to their acquisition, holding or disposal, whether by way of sale or redemption of Units.
- (B) Prospective investors should not construe the contents hereof as advice relating to legal, taxation or investment matters and are advised to consult their own professional advisor(s) relating to the subscription, gifting, acquisition, holding, disposal (sale, transfer, switch or redemption or conversion into money) of Units and to the treatment of income (if any), capitalization, capital gains, any distribution, and other tax consequences within their jurisdiction of nationality, residence, domicile etc. or under the laws of any jurisdiction to which they are subject to.
- (C) The tax benefits described in this SID / in the SAI are as available under the prevailing taxation laws, which or whose interpretation may change from time to time. As is the case with any investment, there can be no guarantee that the current tax position or the tax position prevailing at the time of an investment in the Scheme will not undergo change. In view of the individual nature of tax consequences, each Unit holder is advised to consult his / her / their own professional tax advisor.
- (D) The AMC or its Sponsor or Shareholders or their associates, group entities may either directly or indirectly invest in this Scheme and / or any other Scheme, present or future, and such investment could be substantial. If these entities decide to offer a substantial portion of such investment for repurchase/redemption, it may have an adverse impact on the NAV of Units.
- (E) Neither this SID nor the Units being offered have been registered in any jurisdiction outside India. The distribution of this SID in certain jurisdictions may be restricted or subject to registration requirements and, accordingly, persons who come into possession of this SID are required to inform themselves about, and to observe, any such restrictions, as may be applicable. This SID does not constitute an offer or solicitation to any person within such jurisdiction and further are not being marketed in any such jurisdiction. The Trustee may compulsorily redeem any Units held directly or beneficially in contravention of these prohibitions.
- (F) It is the responsibility of any person in possession of this SID and of any person wishing to apply for Units pursuant to this SID to be informed of and to observe, all applicable laws and Regulations of such relevant jurisdiction including not subscribing to Units if so prohibited by their home jurisdiction.
- (G) The Scheme may disclose details of the investor's account and transactions there under to intermediaries whose stamp appears on the investor's application form. Additionally, the Scheme may disclose such details to the bankers, as may be necessary for the purpose of effecting payments to the investor. The Scheme may also disclose such details to regulatory and statutory authorities / bodies as may be required or necessary as per provisions of law.
- (H) Right to limit redemptions: The Board of AMC and Trustee, may in the general interest of the Unit holders of the Scheme, keeping in view circumstances / unsure conditions as mentioned under para 1.12 of SEBI Master circular dated June 27, 2024, limit the total number of Units which may be redeemed on any Business Day. For details please refer "Right to Limit Redemption".
- (I) The Scheme will dispatch redemption proceeds within 3 working Days from the acceptance of the Redemption request.

- (J) Pursuant to the Provisions of Prevention of Money Laundering Act, 2002, if after due diligence, the AMC believes that any transaction is suspicious in nature as regards money laundering, failure to provide required documentation, information, etc. the AMC shall have absolute discretion to report such suspicious transactions to FIU-IND and / or to freeze the folios of the investor(s), reject any application(s) / allotment of units and effect mandatory redemption of unit holdings of the investor(s) at the applicable NAV subject to payment of exit load, if any.

(K) Indicative yield/ portfolio

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

OTHER DETAILS

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

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

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

1. Monthly/Half yearly Portfolio Disclosures:

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

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

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

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

2. Half Yearly Financial Results:

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

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

3. Annual Report:

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

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

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

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

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

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

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

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

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

5. Scheme Summary Document:

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

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

6. Risk-o-meter:

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

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

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

Pursuant to para 6.10 of SEBI Master circular dated June 27, 2024 pertaining to 'Alignment of interest of Designated Employees of AMC's with the Unitholders of the Mutual Fund Schemes', investors are requested to note that a part of compensation of the Designated Employees of AMC, as defined by SEBI, shall be mandatorily invested in units of the schemes in which they have a role/oversight effective October 01, 2021. Further, investors are requested to note that such mandatory investment in units of the scheme shall be made on the day of payment of salary and in proportion to the AUM of the schemes in which such Designated Employee has a role/oversight. AMC shall ensure compliance with the provisions of the said circular and further, the disclosure of such investment shall be made at monthly aggregate level showing the total investment across all relevant employees in scheme on website of AMC (Link: <https://www.boimf.in/regulatory-reports/scheme-wise-investment-of-designated-employees>). Further, in accordance with the said regulatory requirement, the minimum

application amount and minimum redemption amount as specified for the scheme will not be applicable for investment made in scheme in compliance with the aforesaid guidelines.

8. NAV disclosure :

The AMC will prominently disclose the NAVs under a separate head on the website of the Fund (<https://www.boimf.in/nav>) and of the Association of Mutual Funds in India-AMFI (www.amfiindia.com) by 11 p.m. on every Business Day.

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

D. Transaction charges and stamp duty-

Transaction Charge:

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:

Tax rates for schemes other than equity-oriented fund or specified mutual fund under Income Tax Act, 1961 (amended by Finance Act, 2025)

	Resident Investor	Non-Resident Investor
Tax on Income Distribution	As per applicable rates	20% (plus applicable surcharge and cess)
Long Term Capital Gain (where the units of the listed mutual fund are held for more than 12 months)		

Listed Units	12.5% without Indexation**	12.5% without foreign currency and indexation benefit **
Unlisted Units	12.5% without Indexation**	12.5% without foreign currency and indexation benefit
Short Term Capital Gain (where the units of the listed mutual fund are held for not more than 12 months)		
Listed Units	20% (plus applicable surcharge and cess)	20% (plus applicable surcharge and cess)
Unlisted Units	As per applicable rates (plus applicable surcharge and cess)	As per applicable rates (plus applicable surcharge and cess)

General notes:

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.

Specified Mutual Fund" means a Mutual Fund scheme which does not invest more than 35% in equity shares of domestic companies.

The FA 2024 has amended the definition of Specified Mutual Funds under section 50AA of the Act which shall be effective from FY 2025-2026 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.*

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-or-proceedings>)

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

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

Trustee's approval: The Trustee had approved the Scheme Information Document of Bank of India Liquid Fund on April 04, 2008. The Trustee had ensured that Bank of India Liquid 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: November 28, 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-
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
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

Branch Name	Zone	Region	State	Address
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

Branch Name	Zone	Region	State	Address
				Ambica Arcade Building ,Near Hdfc Bank , Gandhidham,370201
Gandhinagar	West	Baroda	Gujarat	KFIN Technologies Limited Office No 138, First Floor, Suyas Solitaire,Near Podar 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

Branch Name	Zone	Region	State	Address
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 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

Branch Name	Zone	Region	State	Address
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 Vekkaiammam Kalyana Mandapam Putthur - Trichy 620017
Tuticorin	South	Coimbatore	Tamil Nadu	KFIN Technologies Limited 4 - B A34 - A37 Mangalmal Mani Nagar Opp.

Branch Name	Zone	Region	State	Address
				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 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

Branch Name	Zone	Region	State	Address
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

Branch Name	Zone	Region	State	Address
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 Collegenehru Nagar Khammam 507002
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

Branch Name	Zone	Region	State	Address
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 Jaee 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 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

Branch Name	Zone	Region	State	Address
				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

Branch Name	Zone	Region	State	Address
				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 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 Shardaalay, 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

Branch Name	Zone	Region	State	Address
				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, Lekhraj 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 Hospital Ambala 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

Branch Name	Zone	Region	State	Address
				Sinha 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

Branch Name	Zone	Region	State	Address
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 Shopping 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, 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

Branch Name	Zone	Region	State	Address
				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. Sonbhadra -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

Branch Name	Zone	Region	State	Address
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 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

Branch Name	Zone	Region	State	Address
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 Bank Ltd Ram Maruti Cross Road Naupada Thane West Thane :- 400602

Branch Name	Zone	Region	State	Address
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

Branch Name	Zone	Region	State	Address
				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
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 Floordutt 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

Branch Name	Zone	Region	State	Address
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 Floorsuper 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

Branch Name	Zone	Region	State	Address
				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 Dombivali Mahanagar Corporation) Kalyan - 421301
Korba	North	Lucknow	Chatisgarh	KFIN Technologies Limited, Office No #202, 2Nd Floor, Irc 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

Branch Name	Zone	Region	State	Address
				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