

# Key Figures as on 31<sup>st</sup> December 2025

₹13,656.55 Cr\*

of assets under management

## Tailored and Diversified Solutions

Product Range of

21

Open Ended Funds

Equity – 71%

Debt: 7%

Hybrid: 14%

Liquid/Overnight: 8%

Open Ended Fund – 99%

Close Ended Fund – 1%

AUM Split by Product Type



## NATIONAL REACH



15 Offices

109 Employees



8,20,006 Investors

## BOI MF BRANCHES

Ahmedabad	Bangalore	Pune
Chandigarh	Chennai	Jaipur
Kolkata	Lucknow	Mumbai
New Delhi	Patna	Vadodara
Hyderabad	Nashik	Indore

43

Satellite Locations Across India



## OUR PRODUCT RANGE

### Equity Funds-

- Bank of India Flexi Cap Fund
- Bank of India Small Cap Fund
- Bank of India ELSS Tax Saver
- Bank of India Multi Cap Fund
- Bank of India Business Cycle Fund
- Bank of India Manufacturing & Infrastructure Fund
- Bank of India Consumption Fund
- Bank of India Large & Mid Cap Fund#
- Bank of India Large Cap Fund#
- Bank of India Mid Cap Fund

### Debt Funds-

- Bank of India Liquid Fund
- Bank of India Ultra Short Duration Fund
- Bank of India Credit Risk Fund
- Bank of India Overnight Fund
- Bank of India Short Term Income Fund
- Bank of India Money Market Fund

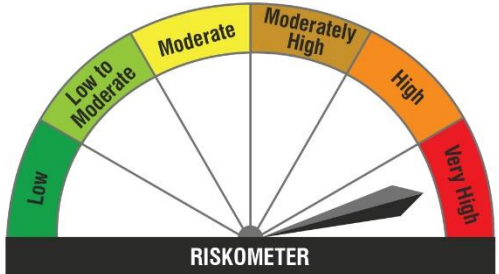
### Hybrid Funds-

- Bank of India Mid & Small Cap Equity & Debt Fund
- Bank of India Multi Asset Allocation Fund
- Bank of India Balanced Advantage Fund
- Bank of India Conservative Hybrid Fund
- Bank of India Arbitrage Fund

#The name of the Scheme has changed pursuant to addendum number 11/2025-26. For further details click on the link: [https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-nomenclature-of-schemes-july-10-2025.pdf?sfvrsn=fco958e\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-nomenclature-of-schemes-july-10-2025.pdf?sfvrsn=fco958e_4)

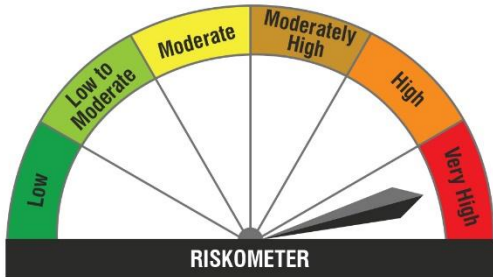
The above Assets Under Management as of 31<sup>st</sup> December 2025 (in Lakhs) include **Equity:** ₹813,599.93 | **Debt:** ₹92,788.05 | **Hybrid:** ₹195,306.88 | **Liquid:** ₹114,369.77 | **ELSS:** ₹149,590.30  
**Geographical Spread:** Top 5 Cities: 48.62% | Next 10 Cities: 13.03% | Next 20 Cities: 7.79% | Next 75 Cities: 8.62% | Others: 21.94%

# Product Label

Equity Scheme	Type	This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on 31st December 2025
Bank of India Flexi Cap Fund	An open-ended dynamic equity scheme investing across large cap, mid cap, small cap stocks	<ul style="list-style-type: none"> <li>Capital appreciation over medium to long term</li> <li>Investment in a diversified portfolio consisting of equity and equity related instruments across market capitalization.</li> </ul>	 <p><b>RISKOMETER</b></p> <p>Investors understand that their principal will be at very high risk</p>
Bank of India Small Cap Fund	An open-ended equity scheme predominantly investing in small cap stocks	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity &amp; equity related instruments of Small Cap companies.</li> </ul>	
Bank of India ELSS Tax Saver	An open-ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit.	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in equity and equity-related securities of companies across market capitalizations.</li> </ul>	
Bank of India Multi Cap Fund	An open-ended equity scheme investing across large cap, mid cap, small cap stocks	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investments in equity and equity related instruments across large cap, mid cap, small cap stocks.</li> </ul>	
Bank of India Mid Cap Fund	An open-ended equity scheme predominantly investing in mid cap stocks	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity and equity-related instruments investing predominantly in mid cap companies</li> </ul>	

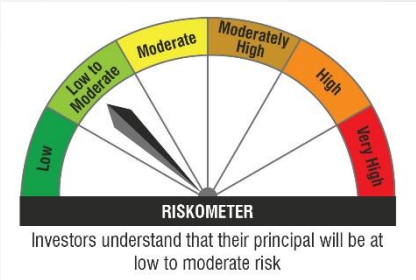



\*Investor should consult their financial advisor if they are not clear about the suitability of the product.

## Product Label

Equity Scheme	Type	This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on 31st December 2025
Bank of India Manufacturing & Infrastructure Fund	An open-ended equity scheme investing in manufacturing and infrastructure sectors	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in equity and equity-related securities of companies engaged in manufacturing &amp; infrastructure and related sectors.</li> </ul>	 <p><b>RISKOMETER</b></p> <p>Investors understand that their principal will be at very high risk</p>
Bank of India Business Cycle Fund	An open-ended equity scheme investing in sector based on its business cycle	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity and equity related instruments with a focus on navigating business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy.</li> </ul>	
Bank of India Large & Mid Cap Fund	An open-ended equity scheme investing in both large cap and mid cap stocks	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in equity and equity related securities including equity derivatives of companies across market capitalizations.</li> </ul>	
Bank of India Consumption Fund	An open-ended equity scheme following consumption theme	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>An equity scheme investing in equity &amp; equity related securities of companies engaged in consumption and consumption related sector or allied sectors.</li> </ul>	
Bank of India Large Cap Fund	An open-ended equity scheme predominantly investing in large cap stocks	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity and equity-related instruments of large cap companies.</li> </ul>	

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# Product Label

Debt Scheme	Type	This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on 31st December 2025
Bank of India Liquid Fund	An open-ended liquid scheme. A relatively low-interest-rate risk and moderate credit risk.	<ul style="list-style-type: none"> <li>Income over short term.</li> <li>Investment in Debt &amp; Money Market Instruments.</li> </ul>	 <p>Investors understand that their principal will be at low to moderate risk</p>
Bank of India Money Market Fund	An open-ended debt scheme investing in money market instruments. A relatively low-interest rate risk and moderate credit risk	<ul style="list-style-type: none"> <li>Regular income over short to medium term.</li> <li>Investment in Money Market instruments with maturity up to one year.</li> </ul>	
Bank of India Ultra Short Duration Fund	An open-ended ultra-short term debt scheme investing in instruments with macaulay duration of the portfolio between 3 months and 6 months. A relatively low-interest-rate risk and moderate credit risk.	<ul style="list-style-type: none"> <li>Regular income over short to medium term</li> <li>Investment in Debt &amp; Money Market instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months.</li> </ul>	
Bank of India Credit Risk Fund	An open-ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A moderate interest rate risk and relatively high credit risk.	<ul style="list-style-type: none"> <li>Long term capital appreciation.</li> <li>Investment primarily in corporate debt securities with medium to long term maturities across the credit spectrum within the universe of investment grade rating.</li> </ul>	 <p>Investors understand that their principal will be at moderately high risk</p>
Bank of India Overnight Fund	An open-ended debt scheme investing in overnight securities. A relatively low - interest-rate risk and relatively low credit risk.	<ul style="list-style-type: none"> <li>Income over short term with low risk and high liquidity</li> <li>Investments in overnight securities having residual maturity of 1 business day.</li> </ul>	 <p>Investors understand that their principal will be at low risk</p>
Bank of India Short Term Income Fund	An open-ended short term debt scheme investing in instruments with Macaulay duration of the portfolio between 1 year and 3 years. A moderate interest rate risk and moderate credit risk.	<ul style="list-style-type: none"> <li>Regular income over short to medium term.</li> <li>Investment in Debt &amp; Money Market instruments such that the Macaulay duration of the portfolio is between 1 year - 3 years.</li> </ul>	 <p>Investors understand that their principal will be at moderate risk</p>

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# Product Label

Hybrid Scheme	Type	This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on 31st December 2025
Bank of India Mid & Small Cap Equity & Debt Fund	An open-ended hybrid scheme investing predominantly in equity and equity related instruments	<ul style="list-style-type: none"> <li>Long term capital appreciation and income distribution</li> <li>Equity fund investing in Mid &amp; Small Cap equity and equity related securities (not part of the top 100 stocks by market capitalization) as well as fixed income securities.</li> </ul>	<p>Investors understand that their principal will be at very high risk</p>
Bank of India Multi Asset Allocation Fund	An open-ended scheme investing in equity, debt and gold ETF	<ul style="list-style-type: none"> <li>Wealth creation over medium to Long term</li> <li>Investments in equity and equity-related securities, debt &amp; money market instruments and Gold ETF</li> </ul>	<p>Investors understand that their principal will be at high risk</p>
Bank of India Balanced Advantage Fund	An open-ended dynamic asset allocation Fund	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Dynamic asset allocation between equity and fixed income based on equity market valuations.</li> </ul>	<p>Investors understand that their principal will be at very high risk</p>
Bank of India Conservative Hybrid Fund	An open ended hybrid scheme investing predominantly in debt instruments	<ul style="list-style-type: none"> <li>Long term capital appreciation and regular income</li> <li>Investment in equity &amp; equity related securities (10% - 25%) as well as fixed income securities (Debt / Money Market Instruments/ Govt. Securities).</li> </ul>	<p>Investors understand that their principal will be at moderately high risk</p>
Bank of India Arbitrage Fund	An open-ended scheme investing in arbitrage opportunities.	<ul style="list-style-type: none"> <li>Income over short to medium term</li> <li>Income through arbitrage opportunities between cash and derivative segments of the equity market and arbitrage opportunities within the derivative segment.</li> </ul>	<p>Investors understand that their principal will be at low risk</p>

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# Potential Risk Class Matrix

Scheme Name	Potential Risk Class Matrix																					
Bank of India Overnight Fund		<table><tr><th rowspan="2">Interest Rate Risk</th><th colspan="3">Credit Risk</th></tr><tr><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><td>Relatively Low (Class I)</td><td>A-I</td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr></table>	Interest Rate Risk	Credit Risk			Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Relatively Low (Class I)	A-I			Moderate (Class II)				Relatively High (Class III)				
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Bank of India Liquid Fund		<table><tr><th rowspan="2">Interest Rate Risk</th><th colspan="3">Credit Risk</th></tr><tr><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><td>Relatively Low (Class I)</td><td></td><td>B-I</td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr></table>	Interest Rate Risk	Credit Risk			Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Relatively Low (Class I)		B-I		Moderate (Class II)				Relatively High (Class III)				
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Bank of India Ultra Short Duration Fund		<table><tr><th rowspan="2">Interest Rate Risk</th><th colspan="3">Credit Risk</th></tr><tr><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><td>Relatively Low (Class I)</td><td></td><td>B-I</td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr></table>	Interest Rate Risk	Credit Risk			Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Relatively Low (Class I)		B-I		Moderate (Class II)				Relatively High (Class III)				
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MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.