

# Key Figures as on February 28, 2023

**₹3245.75 Crores<sup>\$</sup>**  
of assets under  
management

**Tailored and Diversified Solutions**

Product Range of **16** Open Ended Funds



## NATIONAL REACH



### BOI MF BRANCHES

Ahmedabad	Bangalore	Bhopal
Chandigarh	Chennai	Jaipur
Kolkata	Lucknow	Mumbai
New Delhi	Pune	Vadodara

### SATELLITE LOCATIONS

Bhubaneswar	Hyderabad	Raipur
Dhanbad	Jamshedpur	Ranchi
Durgapur	Kolhapur	Sambalpur
Ghaziabad	Nagpur	Solapur
Goa	Nashik	Wardha
Howrah	Patna	

## OUR PRODUCT RANGE

Bank of India Large & Mid Cap Equity Fund

Bank of India Tax Advantage Fund

Bank of India Manufacturing & Infrastructure Fund

Bank of India Small Cap Fund

Bank of India Flexi Cap Fund

Bank of India Bluechip Fund

Bank of India Multi Cap Fund\*

Bank of India Balanced Advantage Fund

Bank of India Conservative Hybrid Fund

Bank of India Mid & Small Cap Equity & Debt Fund

Bank of India Arbitrage Fund

Bank of India Short Term Income Fund

Bank of India Ultra Short Duration Fund

Bank of India Credit Risk Fund

Bank of India Liquid Fund

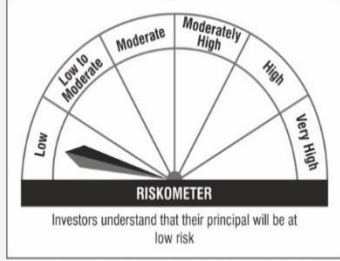
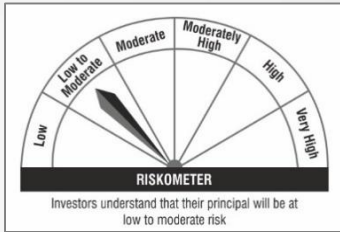
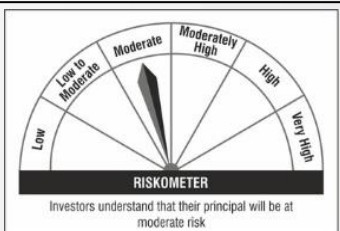

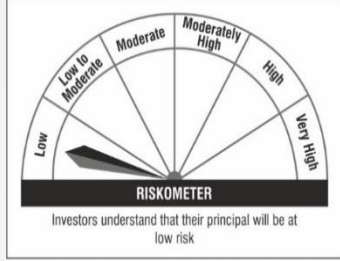
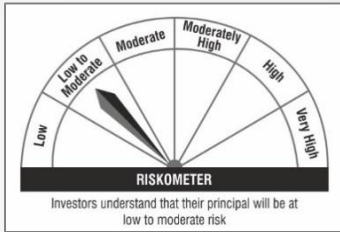
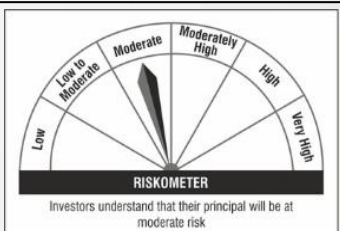
Bank of India Overnight Fund

\*NFO closed on 24<sup>th</sup> February, 2023  
Scheme reopened on 06<sup>th</sup> March 2023

<sup>\$</sup>AUM as on February 28, 2023. This document is for information purposes only and does not in anyway constitute an offer, solicitation or specific recommendation with respect to the purchase or sale of securities issued by any fund which is promoted or managed by Bank of India Investment Managers Private Limited (Formerly BOI Star Investment Managers Private Limited | BOI AXA Investment Managers Private Limited)


**MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.**

# Product Label

Scheme	Type	This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as February 28, 2023
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 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 to moderate risk</p>
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>	 <p>Investors understand that their principal will be at moderate risk</p>
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 moderately high 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 low 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 moderate risk</p>
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>

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

Scheme	Type	This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on February 28, 2023
Bank of India Large & Mid Cap Equity 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 Tax Advantage Fund	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 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>	
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>	
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>	
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 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>	
Bank of India Bluechip 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>	
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>	

\*Note: (The product labelling assigned during the New Fund Offer is based on internal assessment of the Scheme Characteristics or model portfolio and the same may vary post NFO when actual investments are made). As per SEBI circular dated October 5, 2020 on product labelling (as amended from time to time), risk-o-meter will be calculated on a monthly basis based on the risk value of the scheme portfolio based on the methodology specified by SEBI in the above stated circular. The AMC shall disclose the risk-o-meter along with portfolio disclosure for all their schemes on their respective website and on AMFI website within 10 days from the close of each month. Any change in risk-o-meter shall be communicated by way of Notice.

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# Potential Risk Class Matrix

Scheme	Potential risk class matrix			
Bank of India Overnight Fund	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)			
Bank of India Liquid Fund	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)			
Bank of India Ultra Short Duration Fund	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)			
Bank of India Short Term Income Fund	Interest Rate Risk	Credit Risk		
		Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Relatively Low (Class I)			
	Moderate (Class II)		B-II	
	Relatively High (Class III)			
Bank of India Credit Risk Fund	Interest Rate Risk	Credit Risk		
		Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Relatively Low (Class I)			
	Moderate (Class II)			C-II
	Relatively High (Class III)			