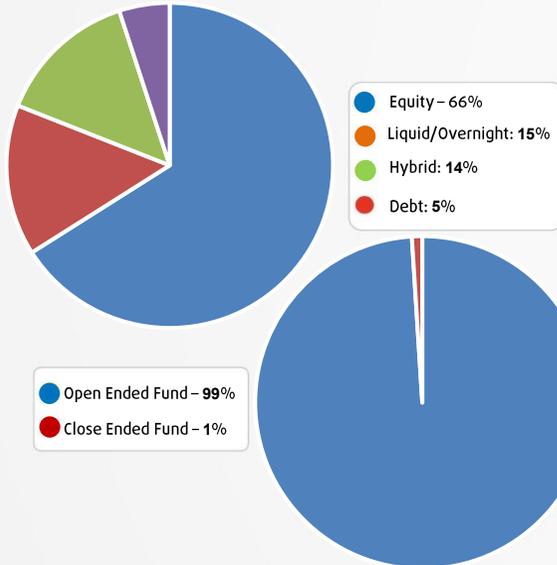


# Key Figures as on 31<sup>st</sup> May 2025

**₹12,748.01 Cr\***  
of assets under  
management

Tailored and Diversified Solutions

Product Range of **20** Open Ended Funds



## NATIONAL REACH



## BOI MF BRANCHES

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

## SATELLITE LOCATIONS

Agra	Goa	Raipur
Alibaug	Gurgaon	Ratnagiri
Barasat	Guwahati	Sambalpur
Bhagalpur	Hazaribagh	Solapur
Bhopal	Howrah	Surat
Bhubaneswar	Indore	Vijayawada
Bhuj	Jamshedpur	Vishakhapatnam
Dhanbad	Kanpur	Wardha
Durgapur	Keonjhar	
Gaya	Kolhapur	

## 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 Equity Fund
- Bank of India Bluechip 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

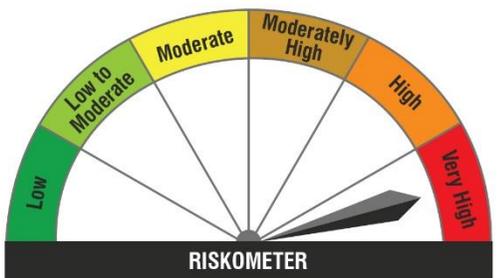
### Hybrid Funds-

- 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 above Assets Under Management as of 31st May 2025 include Equity: ₹694,783.58 | Debt: ₹57,895.24 | Hybrid: ₹180,587.13 | Liquid: ₹192,113.41 | ELSS: ₹149,421.28  
Geographical Spread: Top 5 Cities: 50.88% | Next 10 Cities: 13.69% | Next 20 Cities: 7.37% | Next 75 Cities: 8.32% | Others: 19.74%

AUM as on May 31, 2025. 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

# 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 May 31st, 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 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 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 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 & 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 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>	

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

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

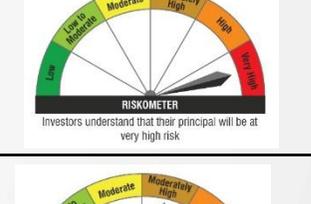
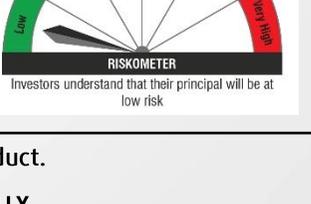
# Product Label

Debt Scheme	Type	This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on May 31 <sup>st</sup> , 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>

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

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

# 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 May 31, 2025
<b>Bank of India Mid &amp; Small Cap Equity &amp; Debt Fund</b>	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>RISKOMETER Investors understand that their principal will be at very high risk</p>
<b>Bank of India Multi Asset Allocation Fund</b>	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>RISKOMETER Investors understand that their principal will be at high risk</p>
<b>Bank of India Balanced Advantage Fund</b>	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>RISKOMETER Investors understand that their principal will be at very high risk</p>
<b>Bank of India Conservative Hybrid Fund</b>	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>RISKOMETER Investors understand that their principal will be at moderately high risk</p>
<b>Bank of India Arbitrage Fund</b>	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>RISKOMETER Investors understand that their principal will be at low risk</p>

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

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

# Potential Risk Class Matrix

Scheme Name	Potential Risk Class Matrix																								
Bank of India Overnight Fund		<table border="1"> <thead> <tr> <th data-bbox="895 182 1230 222">Interest Rate Risk</th> <th colspan="3" data-bbox="1230 182 1908 222">Credit Risk</th> </tr> <tr> <th data-bbox="895 222 1230 248"></th> <th data-bbox="1230 222 1479 248">Relatively Low (Class A)</th> <th data-bbox="1479 222 1670 248">Moderate (Class B)</th> <th data-bbox="1670 222 1908 248">Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td data-bbox="895 248 1230 288">Relatively Low (Class I)</td> <td data-bbox="1230 248 1479 288">A-I</td> <td data-bbox="1479 248 1670 288"></td> <td data-bbox="1670 248 1908 288"></td> </tr> <tr> <td data-bbox="895 288 1230 328">Moderate (Class II)</td> <td data-bbox="1230 288 1479 328"></td> <td data-bbox="1479 288 1670 328"></td> <td data-bbox="1670 288 1908 328"></td> </tr> <tr> <td data-bbox="895 328 1230 368">Relatively High (Class III)</td> <td data-bbox="1230 328 1479 368"></td> <td data-bbox="1479 328 1670 368"></td> <td data-bbox="1670 328 1908 368"></td> </tr> </tbody> </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 border="1"> <thead> <tr> <th data-bbox="895 379 1230 419">Interest Rate Risk</th> <th colspan="3" data-bbox="1230 379 1908 419">Credit Risk</th> </tr> <tr> <th data-bbox="895 419 1230 445"></th> <th data-bbox="1230 419 1479 445">Relatively Low (Class A)</th> <th data-bbox="1479 419 1670 445">Moderate (Class B)</th> <th data-bbox="1670 419 1908 445">Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td data-bbox="895 445 1230 485">Relatively Low (Class I)</td> <td data-bbox="1230 445 1479 485"></td> <td data-bbox="1479 445 1670 485">B-I</td> <td data-bbox="1670 445 1908 485"></td> </tr> <tr> <td data-bbox="895 485 1230 525">Moderate (Class II)</td> <td data-bbox="1230 485 1479 525"></td> <td data-bbox="1479 485 1670 525"></td> <td data-bbox="1670 485 1908 525"></td> </tr> <tr> <td data-bbox="895 525 1230 565">Relatively High (Class III)</td> <td data-bbox="1230 525 1479 565"></td> <td data-bbox="1479 525 1670 565"></td> <td data-bbox="1670 525 1908 565"></td> </tr> </tbody> </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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