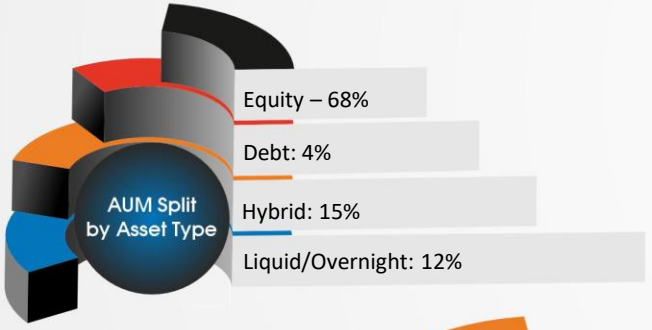
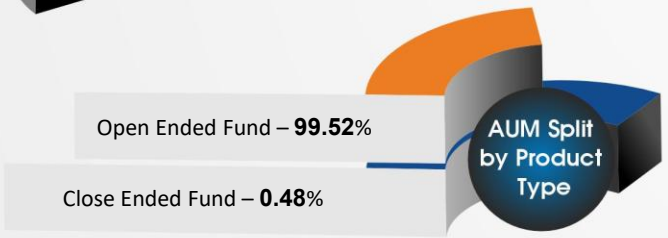
Key Figures as on 31st October 2026

₹19,600.47 Cr* of assets under management

Tailored and Diversified Solutions

Product Range of **23** Open Ended Funds (& 2 Close Ended Funds)





NATIONAL REACH

16 Offices

124 Employees

11,69,527 Investors

BOI MF BRANCHES

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

50 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 Fund (Formerly 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 (Formerly Bank of India Large & Mid Cap Equity Fund)
- Bank of India Large Cap Fund (Formerly Bank of India Bluechip Fund)
- Bank of India Mid Cap Fund
- Bank of India Banking & Financial Services Fund
- Bank of India Value Fund

Debt Funds-

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

Hybrid Funds-

- Bank of India Aggressive Hybrid Fund (Formerly 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 October 2026 (in Lakhs) include **Equity:** ₹11,97,375.96 | **Debt:** ₹ 84,944.88 | **Hybrid:** ₹ 2,96,726.33 | **Liquid:** ₹2,39,224.29 | | **ELSS:** ₹1,41,775.36

Geographical Spread : Top 5 Cities: 48.17% **| Next 10 Cities:** 13.92% **| Next 20 Cities:** 7.81% **| Next 75 Cities:** 8.68% **| Others:** 21.43%

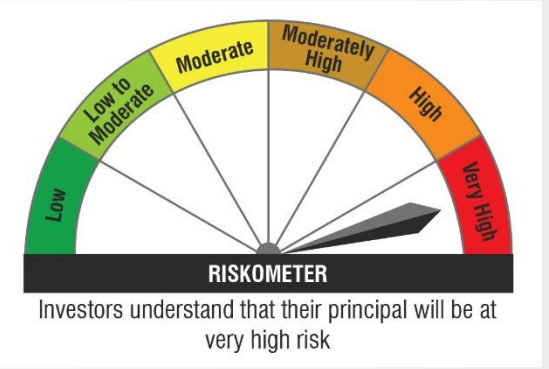
Bank of India Mutual Fund

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

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

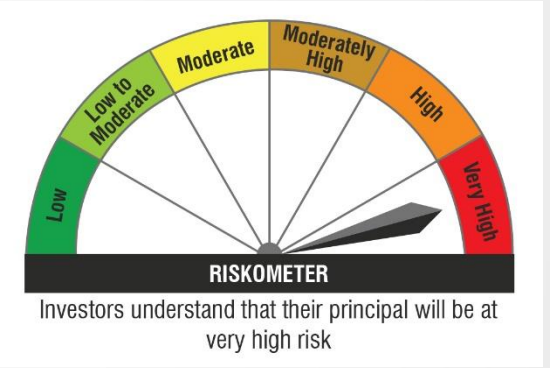
Bank of India Mutual Fund | SEBI Reg. No: MF/056/08/01

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 October 2026
Bank of India Flexi Cap Fund	An open-ended dynamic equity scheme investing across large cap, mid cap, small cap stocks	• Capital appreciation over medium to long term • Investment in a diversified portfolio consisting of equity and equity related instruments across market capitalization.	 Investors understand that their principal will be at very high risk
Bank of India Small Cap Fund	An open-ended equity scheme predominantly investing in small cap stocks	• Long term capital appreciation • Investment predominantly in equity & equity related instruments of Small Cap companies.	
Bank of India ELSS Tax Saver Fund	An open ended scheme with attributes in accordance with Equity Linked Saving Scheme, 2005 notified by Ministry of Finance	• Long term capital growth • Investment in equity and equity-related securities of companies across market capitalizations.	
Bank of India Multi Cap Fund	An open-ended equity scheme investing across large cap, mid cap, small cap stocks	• Long term capital appreciation • Investments in equity and equity related instruments across large cap, mid cap, small cap stocks.	
Bank of India Mid Cap Fund	An open-ended equity scheme predominantly investing in mid cap stocks	• Long term capital appreciation • Investment in equity and equity-related instruments investing predominantly in mid cap companies	
Bank of India Banking & Financial Services Fund	An open ended equity scheme investing in Banking & Financial Services Sector	• Long term capital appreciation • Investment predominantly in a portfolio of equity and equity related securities of companies engaged in banking and financial services activities.	

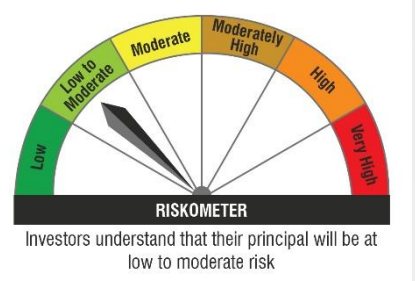
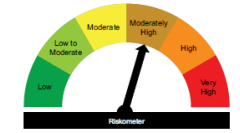
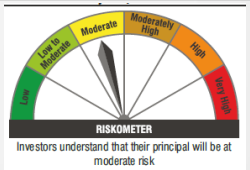
***Investor should consult their financial advisor if they are not clear about the suitability of the product.**

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 October 2026
Bank of India Manufacturing & Infrastructure Fund	An open-ended equity scheme investing in manufacturing and infrastructure sectors	• Long term capital growth • Investment in equity and equity-related securities of companies engaged in manufacturing & infrastructure and related sectors.	 Investors understand that their principal will be at very high risk
Bank of India Business Cycle Fund	An open ended equity scheme investing in business cycle theme	• Long term capital appreciation • 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.	
Bank of India Large & Mid Cap Fund	An open-ended equity scheme investing in both large cap and mid cap stocks	• Long term capital growth • Investment in equity and equity related securities including equity derivatives of companies across market capitalizations.	
Bank of India Consumption Fund	An open-ended equity scheme investing in consumption theme	• Long term capital appreciation • An equity scheme investing in equity & equity related securities of companies engaged in consumption and consumption related sector or allied sectors.	
Bank of India Large Cap Fund	An open-ended equity scheme predominantly investing in large cap stocks	• Long term capital appreciation • Investment predominantly in equity and equity-related instruments of large cap companies.	
Bank of India Value Fund	(An open ended equity scheme following a value investment strategy)	• Long term capital appreciation • Investment predominantly in equity and equity related instruments following a value investment strategy.	

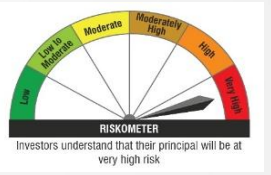
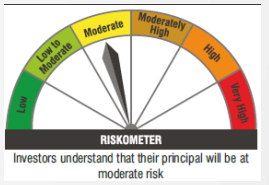
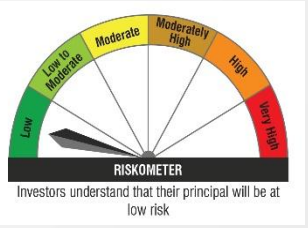
***Investor should consult their financial advisor if they are not clear about the suitability of the product.**

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 October 2026
Bank of India Liquid Fund	An open-ended liquid scheme. A relatively low-interest-rate risk and moderate credit risk.	• Income over short term. • Investment in Debt & Money Market Instruments.	 Investors understand that their principal will be at low to moderate risk
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	• Regular income over short to medium term. • Investment in Money Market instruments with maturity up to one year.	
Bank of India Ultra Short Term 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.	• Regular income over short to medium term • Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months.	
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.	• Long term capital appreciation. • Investment primarily in corporate debt securities with medium to long term maturities across the credit spectrum within the universe of investment grade rating.	 *The risk of the scheme is moderately high.*
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.	• Income over short term with low risk and high liquidity • Investments in overnight securities having residual maturity of 1 business day.	
Bank of India Short Term 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.	• Regular income over short to medium term. • Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 1 year - 3 years.	 Investors understand that their principal will be at moderate risk

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

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 October 2026
Bank of India Aggressive Hybrid Fund	An open-ended hybrid scheme investing predominantly in equity and equity related instruments	• Long term capital appreciation and income distribution • Equity fund investing in Mid & Small Cap equity and equity related securities (not part of the top 100 stocks by market capitalization) as well as fixed income securities.	
Bank of India Multi Asset Allocation Fund	An open-ended scheme investing in equity, debt and gold ETF/ silver ETF	• Wealth creation over medium to Long term • Investments in equity and equity-related securities, debt & money market instruments and Gold ETF/ Silver ETF	
Bank of India Balanced Advantage Fund	An open ended dynamic asset allocation Fund investing in debt and equity instruments only	• Long term capital appreciation • Dynamic asset allocation between equity and fixed income based on equity market valuations.	
Bank of India Conservative Hybrid Fund	An 0pen ended hybrid scheme investing predominantly in debt instruments	• Long term capital appreciation and regular income • Investment in equity & equity related securities (10% - 25%) as well as fixed income securities (Debt / Money Market Instruments/ Govt. Securities).	
Bank of India Arbitrage Fund	An open-ended scheme investing in arbitrage opportunities.	• Income over short to medium term • Income through arbitrage opportunities between cash and derivative segments of the equity market and arbitrage opportunities within the derivative segment.	

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

Potential Risk Class Matrix

Scheme Name	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 Term 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 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)			

Bank of India Money Market 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)			

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