



# Facts in Figures

Monthly Fund Factsheet and Market Review

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**Mohit Bhatia**  
Chief Executive Officer

# FROM THE CEO'S DESK

Dear Readers,

Greetings from team Bank of India Investment Managers!

The last few months leading to India's general elections have resulted in investors attentively monitoring & trying to gauge the mood of Indian voters, thus leading to increased volatility in the markets. Historically, elections have influenced market behavior in 1999, 2004, 2009, and 2014, but, as the data shows, our Indian economy has consistently stabilized following a brief phase of volatility.

In the month of April 2024, the BSE Sensex had gained 831 points, or 1.13%, while the Nifty 50 had gained 278 points, or 1.24%. The Nifty Midcap 100, Nifty Mid-Smallcap 400, and Nifty Small Cap 250 indices outperformed the benchmark Nifty 50 in April 2024, after two consecutive months of underperformance. In the Indian debt markets, the benchmark 10yr GSec yield has moved up from 6.91% on April 28, 2023 to around 7.20% on April 30, 2024. GST Collections have remained robust and increased 12.4% YoY and reached new highs in April 2024, totaling ₹ 2.1 lac crores.

We would like to reiterate to our investors how important it is to maintain focus on one's long-term investing objectives. While market swings can be disconcerting in the short term, it's crucial to keep in mind that investing is a journey rather than a destination. Regular investing through systematic constructs like SIP (Systematic Investment Plan) and STP (Systematic Transfer Plan) can provide investors with an opportunity to benefit from market volatility when investing in market-linked products like mutual funds, in their journey of long-term wealth creation.

Based on the data released by the AMFI (Association of Mutual Funds in India) as of April 30, 2024, the AAUM (Average Assets Under Management) of the Indian Mutual Fund Industry, rose to ₹ 57.01 lakh crores, whereas the Industry's Net AUM (Asset Under Management) stands at ₹ 57.25 lakh crores. The total number of folios stood at 18.15 crores & SIP (Systematic Investment Plan) contributions reached ₹ 20,371 crores (monthly SIP throughput) as of April 30, 2024.

I am delighted to share that our overall AUM grew from ₹ 3,833.81 crore (April 2023) to ₹ 7,562.65 crore (April 2024), which is also 97.26% YOY growth. Our folios have grown from 4,42,368 in March 2024 to 4,60,412 in April 2024 which is a net addition of 18,044 new folios. We thank you for your investments, which have been vital in helping us progress.

You may reach us via email at [feedback@boimf.in](mailto:feedback@boimf.in) or in person at our head office or any branch locations.

Sincerely

**Mohit Bhatia**  
Chief Executive Officer  
Bank of India Investment Managers Private Limited

Above Assets Under Management as on April 30, 2024 (in Lakhs) includes Equity: 318,111.01 | Debt: 35,260.26 | Hybrid: 126,118.60 | Liquid: 136,937.00 | ELSS: 139,838.25 | Geographical Spread (%): Top 5 Cities: 53.05% | Next 10 Cities: 13.35% | Next 20 Cities: 7.31% | Next 75 Cities: 7.80% | Others: 18.49%

Source of MF Industry Data: AMFI, Internal Research

# MARKET UPDATE

Alok Singh  
Chief Investment Officer



Elections in India have always been a keenly watched event. The interest is even higher for central government elections. History suggests that the policies of the central government have a larger influence on the economy of the country. Therefore, it is very obvious for the market to witness volatility around these times. Though currently the market is seen to be pricing in continuity in the government policies, hence this time volatility is considerably low.

At the same time, the incoming high-frequency data on domestic demand reflects continued strength and, as such, is indicative of resilience in economic activity. The high-frequency data for April continues to suggest strength in the economy both sequentially and YoY basis, bolstering our constructive outlook on India's growth trajectory. GST collections scaled to record highs, touching ₹ 2.1 lac crores in April, growing 12.4%YoY, while manufacturing PMI softened a tad to 58.8, suggesting broad-based growth in the economy. The credit growth in the economy also remains buoyant, rising 16.1% YoY in April, with the loan-deposit ratio tracking at 77.6%. On the consumption front, auto sales have been good, and services PMI remained above 60 for 4 consecutive months, on the back of demand strength and rising new orders.

It is expected that in FY 25 also the expansion in the economy will be supported by favorable cyclical and structural tailwinds. This should result in growth becoming more broad-based, and the gaps between rural-urban consumption and private-public capex to narrow. We continue to believe this economic cycle may have more years of steady expansion ahead, driven by improvements in productivity growth. This should be reflected in the stock market's performance also.

The Q4 FY24 results declared thus far by the listed companies suggest revenue and net profit growth of approximately 9% and 16% YoY, respectively, and margin expansion is flat to positive. So far, profit growth was strongest for autos, construction materials, and financials, while chemicals continued to report the highest decline in profits. Construction materials and private sector banks led the beat versus our analysts' expectations, while energy missed the most. Margins expanded the most for energy, utilities, and materials.

The earnings growth so far has been healthy, which has been supported so far by government capex however, there are emerging signs of the start of a private capex cycle and the re-leveraging of corporate balance sheets. This, along with the sustainability of discretionary spending, should help sustain the premium valuation for Indian equity markets.

Other than the valuation, the risk for Indian equities can only arise from global headwinds in terms of geo-political events or the sharp rise in oil prices. Any delay in monetary policy easing shall not have a high impact on domestic demand but may influence external demand. We believe that while economic growth holds on, inflation is increasing and coming into the comfort zone of central banks. This is increasingly opening the window for a rate cut in the second half of 2024. However, the current growth and inflation expectations are evenly balanced. Thus, 2024 may not see aggressive rate cuts. Hence, from this perspective, the risk rewards remain tilted towards the middle part of the yield curve. But, at the same time, potential portfolio flows towards GOI bonds because of their inclusion in global bond indices are expected to create demand for GOI bonds, which may result in bond yields drifting downward. Any lower policy rate by the RBI in the next financial year may further support bond prices.

Data Source: Bloomberg/ Internal Research

**Disclaimer:** The views expressed herein constitute only the opinions and do not constitute any guidelines or recommendation on any course of action to be followed by the reader. This information is meant for general reading purposes only and is not meant to serve as a professional guide for the readers.



## Equity Fund

## Hybrid Fund

## Debt Fund

# Bank of India Large & Mid Cap Equity Fund

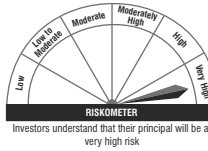
(An open ended equity scheme investing in both large cap and mid cap stocks)

All data as on April 30, 2024 (Unless indicated otherwise)

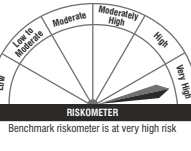
This product is suitable for investors who are seeking\*:

- Long-term capital growth.
- Investment in equity and equity-related securities including equity derivatives of companies across market capitalisations.

Risk-o-meter is based on the scheme portfolio as on April 30, 2024

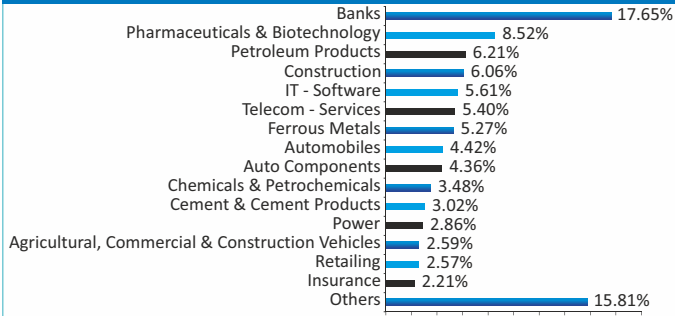


Benchmark Risk-o-meter as on April 30, 2024<sup>A</sup>



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

### EQUITY INDUSTRY ALLOCATION



### INVESTMENT OBJECTIVE

The Scheme seeks to generate income and long-term capital appreciation by investing through a diversified portfolio of predominantly large cap and mid cap equity and equity related securities including equity derivatives. The Scheme is in the nature of large and mid cap fund. The Scheme is not providing any assured or guaranteed returns

### WHO SHOULD INVEST

The fund is suited to investors with some prior experience in equity investing or even for first time equity investors who are aware of the risk associated with investing in equities, particularly with regard to mid and small capitalization companies.

### BENCHMARK<sup>A</sup>

S&P BSE 250 LargeMidCap Total Return Index (TRI)

### DATE OF ALLOTMENT

October 21, 2008

### FUND MANAGER

Mr. Nitin Gosar (w.e.f. September 27, 2022) - More than 16 years of Experience in Equity Research and Fund Management.

### AVERAGE AUM

₹ 301.87 Crs.

### LATEST AUM

₹ 310.46 Crs.

### MINIMUM APPLICATION AMOUNT (LUMPSUM)

Regular/ Direct Plan ₹ 5,000 and in multiples of ₹ 1

### ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 1,000 and in multiples of ₹ 1

### PORTFOLIO TURNOVER RATIO (As on April 30, 2024)

1.38 Times\* (\*Basis last rolling 12 months)

### OTHER PARAMETERS (As on April 30, 2024)

Standard Deviation (Annualized): 13.47% (Bank of India Large & Mid Cap Equity Fund)  
13.17% (S&P BSE 250 LargeMidCap (TRI))

Beta: 0.95

Sharpe Ratio\*: 1.15

Tracking Error (Annualized): 4.90%

Above ratios are calculated using 3 years history of monthly return.

\*Risk-free rate assumed to be 6.75% (MIBOR as on April 30, 2024)

### NAV (As on April 30, 2024)

Plan	Regular Plan	Eco Plan	NAV (₹)
Growth	81.95	Growth	89.32
Bonus	81.94	Bonus	89.31
Regular IDCW	24.46	Regular IDCW	25.01
Quarterly IDCW	29.84	Quarterly IDCW	25.19
Direct Plan			
Growth	92.77		
Bonus	47.92		
Regular IDCW	25.40		
Quarterly IDCW	25.79		

### LOAD STRUCTURE (FOR ALL PLANS)

- Entry Load: NIL
- Exit Load:
- For redemption/switch out upto 10% of the initial units allotted - within 1 year from the date of allotment: "NIL"
  - Any redemption/switch out - in excess of the above mentioned limit would be subject to an exit load of 1%, if the units are redeemed/switched out within 1 year from the date of allotment of units.
  - If the units are redeemed/switched out after 1 year from the date of allotment of units: "Nil"

### PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
<b>EQUITY HOLDINGS</b>		<b>CHEMICALS &amp; PETROCHEMICALS 3.48</b>	
<b>BANKS 17.65</b>		Deepak Nitrite Limited	2.01
✓ HDFC Bank Limited	5.84	Vinati Organics Limited	0.74
✓ State Bank of India	3.57	Linde India Limited	0.73
Canara Bank	1.75	<b>CEMENT &amp; CEMENT PRODUCTS 3.02</b>	
Indian Bank	1.64	JK Cement Limited	1.58
Bank of Baroda	1.48	UltraTech Cement Limited	1.44
City Union Bank Limited	1.42	<b>POWER 2.86</b>	
IndusInd Bank Limited	1.18	✓ NTPC Limited	2.86
ICICI Bank Limited	0.77	<b>AGRICULTURAL, COMMERCIAL &amp; CONSTRUCTION VEHICLES 2.59</b>	
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY 8.52</b>		✓ Ashok Leyland Limited	2.59
Lupin Limited	1.84	<b>RETAILING 2.57</b>	
JB Chemicals & Pharmaceuticals Limited	1.82	Info Edge (India) Limited	1.54
Sun Pharmaceutical Industries Limited	1.47	Avenue Supermarts Limited	1.03
Eris Lifesciences Limited	1.41	<b>INSURANCE 2.21</b>	
Ajanta Pharma Limited	1.31	ICICI Lombard General Insurance Company Limited	1.23
GlaxoSmithKline Pharmaceuticals Limited	0.67	General Insurance Corporation of India	0.98
<b>PETROLEUM PRODUCTS 6.21</b>		<b>OTHERS 15.81</b>	
✓ Reliance Industries Limited	6.21	Oil India Limited	1.79
<b>CONSTRUCTION 6.06</b>		Vedanta Limited	1.71
✓ Larsen & Toubro Limited	4.53	Bayer Cropscience Limited	1.48
ITD Cementation India Limited	1.53	REC Limited	1.44
<b>IT - SOFTWARE 5.61</b>		Aegis Logistics Limited	1.37
✓ Tata Consultancy Services Limited	2.35	DLF Limited	1.17
Coforge Limited	1.45	United Breweries Limited	1.13
HCL Technologies Limited	0.93	PB Fintech Limited	1.12
Rategain Travel Technologies Limited	0.88	Senco Gold Limited	1.06
<b>TELECOM - SERVICES 5.40</b>		Siemens Limited	0.90
✓ Indus Towers Limited	3.15	Radico Khaitan Limited	0.88
Vodafone Idea Limited	1.23	Swan Energy Limited	0.81
Bharti Airtel Limited	1.02	Axiscades Technologies Limited	0.77
<b>FERROUS METALS 5.27</b>		IRM Energy Ltd	0.18
✓ Steel Authority of India Limited	2.09	<b>Total</b>	<b>96.04</b>
Jindal Stainless Limited	1.66	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
JSW Steel Limited	1.01	<b>Treasury Bill</b>	
Tata Steel Limited	0.51	364 Days Tbill (MD 30/01/2025) (SOV)	
<b>AUTOMOBILES 4.42</b>		0.05	
✓ Hero MotoCorp Limited	3.27	<b>CASH &amp; CASH EQUIVALENT</b>	
Maruti Suzuki India Limited	1.15	Net Receivables/Payables (0.18)	
<b>AUTO COMPONENTS 4.36</b>		TREPS / Reverse Repo Investments 4.09	
UNO Minda Limited	1.88	<b>Total</b>	
Endurance Technologies Limited	1.65	<b>100.00</b>	
Lumax Industries Limited	0.83	✓ Indicates Top 10 Holdings.	

### MCAP Categorization (As on April 30, 2024)

Mcap Category	Market Value as % of Net Asset
Large Cap	45.55%
Mid Cap	36.79%
Small Cap	13.70%
GB/TB/Repo/Others	3.96%
<b>Grand Total</b>	<b>100.00%</b>

Invest Now

## Equity Fund

## Hybrid Fund

## Debt Fund

# Bank of India ELSS Tax Saver<sup>^</sup>

(Formerly Bank of India Tax Advantage Fund)  
(An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)

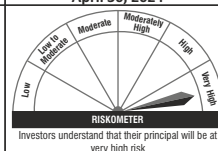


All data as on April 30, 2024 (Unless indicated otherwise)

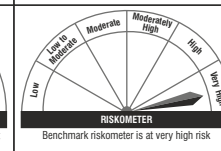
This product is suitable for investors who are seeking\*:

- Long-term capital growth.
- Investment in equity and equity-related securities of companies across market capitalisations.

Risk-o-meter is based on the scheme portfolio as on April 30, 2024

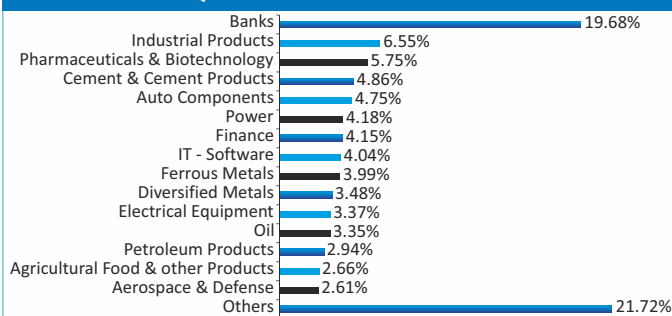


Benchmark Risk-o-meter as on April 30, 2024<sup>^</sup>



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

### EQUITY INDUSTRY ALLOCATION



### INVESTMENT OBJECTIVE

The Scheme seeks to generate long-term capital growth from a diversified portfolio of predominantly equity and equity-related securities across all market capitalisations. The Scheme is in the nature of diversified multi-cap fund. The Scheme is not providing any assured or guaranteed returns. However, there can be no assurance that the investment objectives of the Scheme will be realized.

### WHO SHOULD INVEST

The fund is suitable for investors with a long-term investment horizon. In terms of fund management, the 3 year lock-in period gives the fund manager the comfort of planning his investments with a long-term horizon.

### BENCHMARK<sup>^</sup>

S&P BSE 500 Total Return Index (TRI)

### DATE OF ALLOTMENT

February 25, 2009

### FUND MANAGER

Mr. Alok Singh (w.e.f April 27, 2022) - Around 20 years of experience, including 16 years in Mutual Fund Industry.

### AVERAGE AUM

₹ 1,262.98 Crs.

### LATEST AUM

₹ 1,297.72 Crs.

### MINIMUM APPLICATION AMOUNT (LUMP SUM)

Regular/ Direct Plan ₹ 500 and in multiples of ₹ 500

### ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 500 and in multiples of ₹ 500

### PORTFOLIO TURNOVER RATIO (As on April 30, 2024)

0.99 Times<sup>^</sup> ("Basis last rolling 12 months)

### OTHER PARAMETERS (As on April 30, 2024)

Standard Deviation (Annualized): 14.34% (Bank of India ELSS Tax Saver)  
13.21% (S&P BSE 500 TRI)

Beta: 0.98

Sharpe Ratio\*: 1.25

Tracking Error (Annualized): 6.14%

Above ratios are calculated using 3 years history of monthly return.

\*Risk-free rate assumed to be 6.75% (MIBOR as on April 30, 2024)

### NAV (As on April 30, 2024)

Regular Plan		Eco Plan	
Growth	159.00	Growth	171.46
IDCW	30.63	IDCW	28.46
Direct Plan			
Growth	182.60		
IDCW	72.93		

### LOAD STRUCTURE (FOR ALL PLANS)

Entry Load	NIL
Exit Load	NIL

#Investors opting for special tax rates u/s 115BAC of the Income Tax Act, 1961 ("the Act") would not be eligible for deduction u/s 80C of the Act. Tax Benefit is applicable under old regime.

<sup>^</sup>Name of the fund has been changed from Bank of India Tax Advantage Fund to Bank of India ELSS Tax Saver w.e.f. December 26, 2023.

### PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
<b>EQUITY HOLDINGS</b>		<b>OIL</b>	<b>3.35</b>
<b>BANKS</b>	<b>19.68</b>	Oil India Limited	3.35
✓ State Bank of India	4.43	<b>PETROLEUM PRODUCTS</b>	<b>2.94</b>
✓ Canara Bank	3.57	✓ Reliance Industries Limited	2.94
✓ HDFC Bank Limited	2.99	<b>AGRICULTURAL FOOD &amp; OTHER PRODUCTS</b>	<b>2.66</b>
✓ Bank of Baroda	2.79	Triveni Engineering & Industries Limited	1.52
Union Bank of India	1.76	Balrampur Chini Mills Limited	1.14
Indian Bank	1.71	<b>AEROSPACE &amp; DEFENSE</b>	<b>2.61</b>
ICICI Bank Limited	1.43	✓ Hindustan Aeronautics Limited	2.61
IndusInd Bank Limited	1.00	<b>OTHERS</b>	<b>21.72</b>
<b>INDUSTRIAL PRODUCTS</b>	<b>6.55</b>	✓ Larsen & Toubro Limited	2.29
✓ HEG Limited	2.37	Hero MotoCorp Limited	1.49
Graphite India Limited	1.59	Coromandel International Limited	1.46
Inox India Limited	1.33	K.P.R. Mill Limited	1.24
Astral Limited	0.78	Varun Beverages Limited	1.23
APL Apollo Tubes Limited	0.48	DLF Limited	1.20
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>5.75</b>	Central Depository Services (India) Limited	1.17
Sun Pharmaceutical Industries Limited	1.57	CMS Info System Limited	1.15
Mankind Pharma Limited	1.46	Prudent Corporate Advisory Services Limited	1.06
Lupin Limited	1.40	Deepak Nitrite Limited	1.05
JB Chemicals & Pharmaceuticals Limited	1.32	Tata Motors Limited	1.02
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>4.86</b>	Titan Company Limited	1.02
Ambuja Cements Limited	2.15	Swan Energy Limited	1.00
UltraTech Cement Limited	1.73	The Indian Hotels Company Limited	0.98
The Ramco Cements Limited	0.98	General Insurance Corporation of India	0.96
<b>AUTO COMPONENTS</b>	<b>4.75</b>	Tega Industries Limited	0.92
UNO Minda Limited	1.51	Mahindra Lifespace Developers Limited	0.76
Bharat Forge Limited	1.28	Poly Medicare Limited	0.63
Endurance Technologies Limited	1.07	Dixon Technologies (India) Limited	0.45
Jtekt India Limited	0.89	Metro Brands Limited	0.36
<b>POWER</b>	<b>4.18</b>	PI Industries Limited	0.28
✓ NTPC Limited	2.57	<b>Total</b>	<b>98.08</b>
Tata Power Company Limited	1.61	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
<b>FINANCE</b>	<b>4.15</b>	<b>Treasury Bill</b>	
Jio Financial Services Limited	1.98	364 Days Tbill (MD 30/01/2025) (SOV)	0.04
REC Limited	1.13	<b>Total</b>	<b>0.04</b>
Power Finance Corporation Limited	1.04	<b>CASH &amp; CASH EQUIVALENT</b>	
<b>IT - SOFTWARE</b>	<b>4.04</b>	Net Receivables/Payables	(0.23)
HCL Technologies Limited	1.14	TREPS / Reverse Repo Investments	2.11
KPIT Technologies Limited	0.98	<b>Total</b>	<b>1.88</b>
Coforge Limited	0.94	<b>GRAND TOTAL</b>	<b>100.00</b>
Rategain Travel Technologies Limited	0.54	✓ Indicates Top 10 Holdings.	
Tata Consultancy Services Limited	0.44		
<b>FERROUS METALS</b>	<b>3.99</b>		
Tata Steel Limited	2.17		
Steel Authority of India Limited	1.82		
<b>DIVERSIFIED METALS</b>	<b>3.48</b>		
✓ Vedanta Limited	3.48		
<b>ELECTRICAL EQUIPMENT</b>	<b>3.37</b>		
Siemens Limited	1.53		
ABB India Limited	1.26		
Bharat Heavy Electricals Limited	0.58		

### MCAP Categorization (As on April 30, 2024)

Mcap Category	Percentage
Large Cap	55.54%
Mid Cap	25.15%
Small Cap	17.39%
GB/TB/Repo/Others	1.92%
<b>Grand Total</b>	<b>100.00%</b>

Invest Now

# Bank of India Manufacturing & Infrastructure Fund

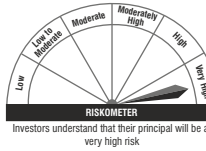
(An open ended equity scheme investing in manufacturing and infrastructure sectors)

All data as on April 30, 2024 (Unless indicated otherwise)

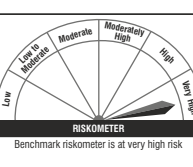
This product is suitable for investors who are seeking\*:

- Long-term capital growth.
- Investment in equity and equity-related securities of companies engaged in manufacturing & infrastructure and related sector.

Risk-o-meter is based on the scheme portfolio as on April 30, 2024



Benchmark Risk-o-meter as on April 30, 2024<sup>A</sup>



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

## EQUITY INDUSTRY ALLOCATION

Construction	10.62%
Petroleum Products	8.36%
Pharmaceuticals & Biotechnology	7.81%
Telecom - Services	7.75%
Ferrous Metals	5.63%
Power	5.30%
Automobiles	5.23%
Industrial Products	4.76%
Auto Components	4.37%
Oil	3.87%
Gas	3.53%
Cement & Cement Products	2.83%
Realty	2.78%
Chemicals & Petrochemicals	2.62%
Diversified Metals	2.44%
Others	19.70%

## INVESTMENT OBJECTIVE

The Scheme seeks to generate long term capital appreciation through a portfolio of predominantly equity and equity related securities of companies engaged in manufacturing and infrastructure related sectors. Further, there can be no assurance that the investment objectives of the scheme will be realized. The Scheme is not providing any assured or guaranteed returns.

## WHO SHOULD INVEST

The Scheme would be more suitable for investors who are desirous of increasing their exposure to manufacturing & infrastructure sector in their personal equity portfolio. Thus, this Scheme could act as a "top up" over existing investments of such investors in diversified equity funds.

## BENCHMARK<sup>A</sup>

S&P BSE India Manufacturing Total Return Index (TRI) - 50% & S&P BSE India Infrastructure Total Return Index (TRI) - 50%

## DATE OF ALLOTMENT

March 05, 2010

## FUND MANAGER

Mr. Nitin Gosar (w.e.f. September 27, 2022) - More than 16 years of Experience in Equity Research and Fund Management.

## AVERAGE AUM

₹ 276.50 Crs.

## LATEST AUM

₹ 293.80 Crs.

## MINIMUM APPLICATION AMOUNT (LUMP SUM)

Regular/ Direct Plan ₹ 5,000 and in multiples of ₹ 1

## ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 1,000 and in multiples of ₹ 1

## PORTFOLIO TURNOVER RATIO (As on April 30, 2024)

0.77 Times\* ("Basis last rolling 12 months)

## OTHER PARAMETERS (As on April 30, 2024)

Standard Deviation (Annualized): 13.92% (Bank of India Manufacturing & Infrastructure Fund)  
16.40% (S&P BSE India Manufacturing TRI - 50% & S&P BSE India Infrastructure TRI - 50%)

Beta: 0.70

Sharpe Ratio\*: 1.78

Tracking Error (Annualized): 9.20%

Above ratios are calculated using 3 years history of monthly return.

\*Risk-free rate assumed to be 6.75% (MIBOR as on April 30, 2024)

## NAV (As on April 30, 2024)

	NAV (₹)
Regular Plan	Direct Plan
Growth	51.36
Regular IDCW	32.73
Quarterly IDCW	33.33
	59.00
	55.67
	58.00

## LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

- For redemption/switch out upto 10% of the initial units allotted - within 1 year from the date of allotment: "NIL"
- Any redemption/switch out - in excess of the above mentioned limit would be subject to an exit load of 1%, if the units are redeemed/switched out within 1 year from the date of allotment of units.
- If the units are redeemed/switched out after 1 year from the date of allotment of units: "Nil"

## PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
<b>EQUITY HOLDINGS</b>		Oil & Natural Gas Corporation Limited	1.78%
<b>CONSTRUCTION</b>	<b>10.62</b>	<b>GAS</b>	<b>3.53%</b>
✓ Larsen & Toubro Limited	6.14%	Aegis Logistics Limited	2.14%
✓ ITD Cementation India Limited	2.29%	IRM Energy Ltd	1.39%
Kalpataru Projects International Limited	1.22%	<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>2.83%</b>
Sterling And Wilson Renewable Energy Limited	0.97%	UltraTech Cement Limited	1.64%
<b>PETROLEUM PRODUCTS</b>	<b>8.36%</b>	JK Cement Limited	1.19%
✓ Reliance Industries Limited	7.35%	<b>REALTY</b>	<b>2.78%</b>
Castrol India Limited	1.01%	Sobha Limited	1.00%
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>7.81%</b>	Brigade Enterprises Limited	0.94%
Sun Pharmaceutical Industries Limited	1.96%	DLF Limited	0.84%
JB Chemicals & Pharmaceuticals Limited	1.76%	<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>2.62%</b>
Eris Lifesciences Limited	1.43%	Deepak Nitrite Limited	1.58%
Lupin Limited	1.36%	Linde India Limited	0.57%
Ajanta Pharma Limited	1.30%	Vinati Organics Limited	0.47%
<b>TELECOM - SERVICES</b>	<b>7.75%</b>	<b>DIVERSIFIED METALS</b>	<b>2.44%</b>
✓ Indus Towers Limited	3.33%	✓ Vedanta Limited	2.44%
✓ Bharti Airtel Limited	2.92%	<b>OTHERS</b>	<b>19.70%</b>
Vodafone Idea Limited	1.50%	✓ Ashok Leyland Limited	2.35%
<b>FERROUS METALS</b>	<b>5.63%</b>	Avenue Supermarts Limited	1.85%
✓ Steel Authority of India Limited	2.14%	Senco Gold Limited	1.64%
Jindal Stainless Limited	1.45%	Swan Energy Limited	1.52%
JSW Steel Limited	1.14%	Tejas Networks Limited	1.40%
Tata Steel Limited	0.90%	Bayer Cropscience Limited	1.36%
<b>POWER</b>	<b>5.30%</b>	Bharat Electronics Limited	1.32%
✓ NTPC Limited	4.58%	Century Textiles & Industries Limited	1.29%
Tata Power Company Limited	0.72%	United Breweries Limited	1.09%
<b>AUTOMOBILES</b>	<b>5.23%</b>	Radico Khaitan Limited	1.05%
✓ Hero MotoCorp Limited	3.42%	Tega Industries Limited	1.04%
Maruti Suzuki India Limited	1.81%	Emami Limited	0.83%
<b>INDUSTRIAL PRODUCTS</b>	<b>4.76%</b>	Siemens Limited	0.67%
Ratnamani Metals & Tubes Limited	1.73%	TD Power Systems Limited	0.65%
Inox India Limited	1.15%	Kewal Kiran Clothing Limited	0.65%
HEG Limited	0.81%	Lemon Tree Hotels Limited	0.53%
AIA Engineering Limited	0.57%	Triveni Turbine Limited	0.46%
Aeroflex Industries Limited	0.50%	<b>Total</b>	<b>97.60</b>
<b>AUTO COMPONENTS</b>	<b>4.37%</b>	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
UNO Minda Limited	1.40%	<b>Treasury Bill</b>	
Lumax Industries Limited	1.00%	364 Days Tbill (MD 30/01/2025) (SOV)	0.03
Endurance Technologies Limited	0.73%	<b>Total</b>	<b>0.03</b>
Jamna Auto Industries Limited	0.67%	<b>CASH &amp; CASH EQUIVALENT</b>	
Tube Investments of India Limited	0.57%	Net Receivables/Payables	(0.73)
<b>OIL</b>	<b>3.87%</b>	TREPS / Reverse Repo Investments	3.10
Oil India Limited	2.09%	<b>Total</b>	<b>2.37</b>
		<b>GRAND TOTAL</b>	<b>100.00</b>
		✓ Indicates Top 10 Holdings.	

## MCAP Categorization (As on April 30, 2024)

Mcap Category	Percentage
Large Cap	38.06%
Small Cap	31.54%
Mid Cap	28.00%
GB/TB/Repo/Others	2.40%
<b>Grand Total</b>	<b>100.00%</b>

Invest Now

## Equity Fund

## Hybrid Fund

## Debt Fund

# Bank of India Small Cap Fund

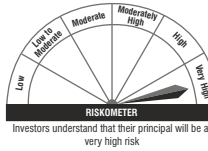
(An open ended equity scheme predominantly investing in small cap stocks)

All data as on April 30, 2024 (Unless indicated otherwise)

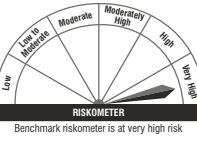
This product is suitable for investors who are seeking\*:

- Long term capital appreciation.
- Investment predominantly in equity & equity related instruments of Small Cap companies.

Risk-o-meter is based on the scheme portfolio as on April 30, 2024

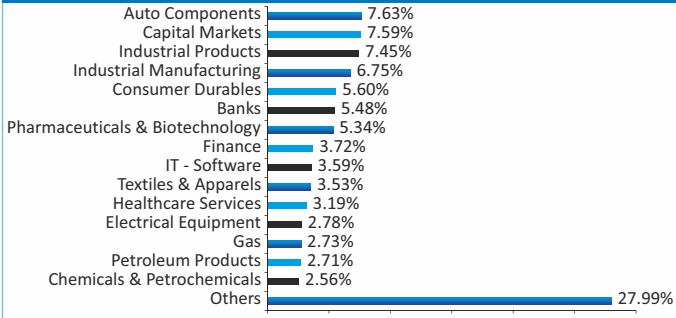


Benchmark Risk-o-meter as on April 30, 2024<sup>A</sup>



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

### EQUITY INDUSTRY ALLOCATION



### INVESTMENT OBJECTIVE

The investment objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity-related securities of small cap companies. However, there can be no assurance that the investment objectives of the Scheme will be realized.

### WHO SHOULD INVEST

The fund is suitable for investors who have a medium to long term investment horizon, and prior experience in equity investing. The scheme is Ideal for small cap investors who can patiently invest and those willing to absorb short-term volatility and the risks associated with investing in equities, especially small cap companies.

### BENCHMARK<sup>A</sup>

NIFTY Smallcap 250 Total Return Index (TRI) (Tier 1)  
(w.e.f. December 1, 2021)

### DATE OF ALLOTMENT

December 19, 2018

### FUND MANAGER

Mr. Dhruv Bhatia (w.e.f April 27, 2022) - Over 11 years of experience in Equity Research, Fund Management and Portfolio Construction.

### AVERAGE AUM

₹ 1,001.16 Crs.

### LATEST AUM

₹ 1,052.37 Crs.

### MINIMUM APPLICATION AMOUNT (LUMP SUM)

Regular/ Direct Plan ₹ 5,000 and in multiples of ₹ 1

### ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 1,000 and in multiples of ₹ 1

### PORTFOLIO TURNOVER RATIO (As on April 30, 2024)

0.64 Times<sup>B</sup> (Basis last rolling 12 months)

### OTHER PARAMETERS (As on April 30, 2024)

Standard Deviation (Annualized): 15.03% (Bank of India Small Cap Fund)  
18.54% (NIFTY Smallcap 250 TRI)

Beta: 0.76

Sharpe Ratio\*: 1.44

Tracking Error (Annualized): 7.08%

Above ratios are calculated using 3 years history of monthly return.

\*Risk-free rate assumed to be 6.75% (MIBOR as on April 30, 2024)

### NAV (As on April 30, 2024)

	Regular Plan	Direct Plan	NAV (₹)
Growth	41.60	Growth	45.56
IDCW	30.33	IDCW	34.12

### LOAD STRUCTURE (FOR ALL PLANS)

Entry Load	NIL
Exit Load	<ul style="list-style-type: none"> <li>• For redemption/switch out Upto 10% of the initial units allotted - within 1 year from the date of allotment: "NIL"</li> <li>• Any redemption/switch out in excess of the above mentioned limit would be subject to an exit load of 1%, if the units are redeemed/switched out within 1 year from the date of allotment of units.</li> <li>• If the units are redeemed/switched out after 1 year from the date of allotment of units: "NIL"</li> </ul>

### PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
<b>EQUITY HOLDINGS</b>		<b>TEXTILES &amp; APPARELS</b>	
<b>AUTO COMPONENTS</b>	<b>7.63</b>	Arvind Limited	2.04
✓ Jamna Auto Industries Limited	2.25	Welspun Living Limited	1.28
Amara Raja Energy & Mobility Ltd	1.83	Ganesh Ecosphere Limited	0.21
Craftsman Automation Limited	1.22	<b>HEALTHCARE SERVICES</b>	<b>3.19</b>
Jtekt India Limited	0.89	✓ Vijaya Diagnostic Centre Limited	2.18
Tube Investments of India Limited	0.78	Krishna Institute Of Medical Sciences Limited	1.01
Lumax Industries Limited	0.66	<b>ELECTRICAL EQUIPMENT</b>	<b>2.78</b>
<b>CAPITAL MARKETS</b>	<b>7.59</b>	TD Power Systems Limited	1.47
✓ BSE Limited	2.78	Hitachi Energy India Limited	1.31
Central Depository Services (India) Limited	1.94	<b>GAS</b>	<b>2.73</b>
Nuvama Wealth Management Limited	1.91	✓ Aegis Logistics Limited	2.12
Prudent Corporate Advisory Services Limited	0.96	IRM Energy Ltd	0.61
<b>INDUSTRIAL PRODUCTS</b>	<b>7.45</b>	<b>PETROLEUM PRODUCTS</b>	<b>2.71</b>
✓ KSB Limited	2.27	✓ Castrol India Limited	2.71
KEI Industries Limited	1.82	<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>2.56</b>
Apollo Pipes Limited	1.12	Linde India Limited	1.63
Ratnamani Metals & Tubes Limited	0.80	PCBL Limited	0.93
R R Kabel Limited	0.77	<b>OTHERS</b>	<b>27.99</b>
HEG Limited	0.67	✓ Avenue Supermarts Limited	2.56
<b>INDUSTRIAL MANUFACTURING</b>	<b>6.75</b>	✓ Radico Khaitan Limited	2.40
Jyoti CNC Automation Ltd	1.86	✓ Century Textiles & Industries Limited	2.09
Kaynes Technology India Limited	1.58	Lemon Tree Hotels Limited	2.00
Praj Industries Limited	1.26	Vodafone Idea Limited	1.85
Syrma SGS Technology Limited	1.17	Jyothy Labs Limited	1.71
Shanthy Gears Limited	0.88	CMS Info System Limited	1.68
<b>CONSUMER DURABLES</b>	<b>5.60</b>	Mrs. Bectors Food Specialities Limited	1.64
Senco Gold Limited	1.86	Poly Medicare Limited	1.51
Metro Brands Limited	0.68	Hero MotoCorp Limited	1.42
Cera Sanitaryware Limited	0.64	Grasim Industries Limited	1.40
PG Electroplast Limited	0.64	Tejas Networks Limited	1.28
Century Plyboards (India) Limited	0.61	KNR Constructions Limited	1.24
ETHOS LTD.	0.59	EID Parry India Limited	1.18
Stylam Industries Limited	0.58	Tata Steel Limited	1.10
<b>BANKS</b>	<b>5.48</b>	Mahindra Lifespace Developers Limited	0.96
City Union Bank Limited	1.65	Balrampur Chini Mills Limited	0.86
Canara Bank	1.44	CCL Products (India) Limited	0.65
Indian Bank	1.41	Axiscades Technologies Limited	0.46
Utkarsh Small Finance Bank Ltd	0.98	<b>Total</b>	<b>98.64</b>
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>5.34</b>	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
Eris Lifesciences Limited	1.88	<b>Treasury Bill</b>	
JB Chemicals & Pharmaceuticals Limited	1.46	364 Days Tbill (MD 30/01/2025) (SOV)	0.01
Suven Pharmaceuticals Limited	1.33	<b>Total</b>	<b>0.01</b>
Ami Organics Limited	0.67	<b>CASH &amp; CASH EQUIVALENT</b>	
<b>FINANCE</b>	<b>3.72</b>	Net Receivables/Payables	0.30
Cholamandalam Financial Holdings Limited	1.74	TREPS / Reverse Repo Investments	1.05
CreditAccess Grameen Limited	1.15	<b>Total</b>	<b>1.35</b>
Home First Finance Company India Limited	0.83	<b>GRAND TOTAL</b>	<b>100.00</b>
<b>IT - SOFTWARE</b>	<b>3.59</b>		
✓ Latent View Analytics Limited	2.09		
Rategain Travel Technologies Limited	1.50		

✓ Indicates Top 10 Holdings.

### MCAP Categorization (As on April 30, 2024)

Mcap Category	Percentage
Small Cap	81.40%
Mid Cap	10.74%
Large Cap	6.50%
GB/TB/Repo/Others	1.36%
<b>Grand Total</b>	<b>100.00%</b>

Invest Now



## Equity Fund

## Hybrid Fund

## Debt Fund

# Bank of India Flexi Cap Fund

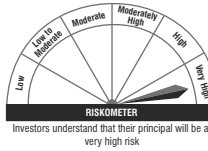
(An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)

All data as on April 30, 2024 (Unless indicated otherwise)

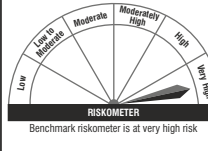
This product is suitable for investors who are seeking\*:

- Capital appreciation over medium to long term.
- Investment in a diversified portfolio consisting of equity and equity related instruments across market capitalization.

Risk-o-meter is based on the scheme portfolio as on April 30, 2024

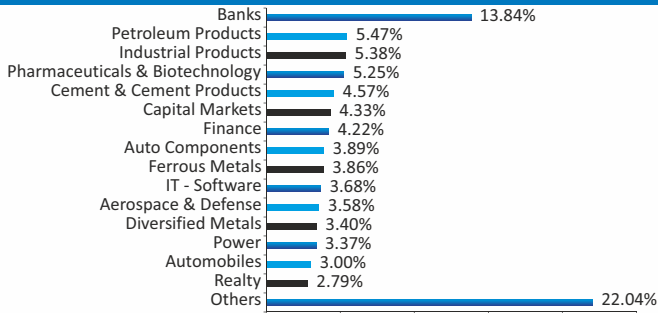


Benchmark Risk-o-meter as on April 30, 2024<sup>A</sup>



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

### EQUITY INDUSTRY ALLOCATION



### INVESTMENT OBJECTIVE

The investment objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity-related securities across various market capitalisation. However, there can be no assurance that the investment objectives of the Scheme will be realized.

### WHO SHOULD INVEST

This fund would be better suited for investors who are looking to balance risk and volatility in a single portfolio and those who have a moderate risk appetite for equities. Investors looking for a fund with a dynamic investment strategy and having long-term financial goals should also consider this fund.

### BENCHMARK<sup>A</sup>

S&P BSE 500 Total Return Index (TRI)

### DATE OF ALLOTMENT

June 29, 2020

### FUND MANAGER

Mr. Alok Singh (w.e.f June 29, 2020) - Around 20 years of experience, including 16 years in mutual fund industry.

### AVERAGE AUM

₹ 819.60 Crs.

### LATEST AUM

₹ 879.32 Crs.

### MINIMUM APPLICATION AMOUNT (LUMP SUM)

Regular / Direct Plan ₹ 5,000 and in multiples of ₹ 1

### ADDITIONAL PURCHASE AMOUNT

Regular / Direct Plan ₹ 1,000 and in multiples of ₹ 1

### PORTFOLIO TURNOVER RATIO (As on April 30, 2024)

1.12 Times<sup>B</sup> (\*Basis last rolling 12 months)

### OTHER PARAMETERS (As on April 30, 2024)

Standard Deviation (Annualized): 15.02% (Bank of India Flexi Cap Fund)  
13.21% (S&P BSE 500 TRI)

Beta: 1.02

Sharpe Ratio<sup>C</sup>: 1.40

Tracking Error (Annualized): 6.64%

Above ratios are calculated using 3 years history of monthly return.

\*Risk-free rate assumed to be 6.75% (MIBOR as on April 30, 2024)

### NAV (As on April 30, 2024)

Plan	NAV (₹)
Regular Plan	32.34
Direct Plan	34.39
Growth IDCW	29.38
Direct Plan	29.40

### LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

### Exit Load

- For redemption/switch out of initial units allotted within 3 months from the date of allotment :1% Exit Load
- Any redemption/switch out from the date of allotment of units after 3 months: NIL

### PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
<b>EQUITY HOLDINGS</b>		<b>POWER</b>	<b>3.37</b>
<b>BANKS</b>	<b>13.84</b>	✓ NTPC Limited	2.28
✓ State Bank of India	4.25	Torrent Power Limited	1.09
✓ HDFC Bank Limited	2.97	<b>AUTOMOBILES</b>	<b>3.00</b>
✓ Bank of Baroda	2.54	Eicher Motors Limited	1.21
Indian Bank	1.95	Tata Motors Limited	0.94
ICICI Bank Limited	1.18	Maruti Suzuki India Limited	0.85
Union Bank of India	0.95	<b>REALTY</b>	<b>2.79</b>
<b>PETROLEUM PRODUCTS</b>	<b>5.47</b>	Sobha Limited	1.52
✓ Reliance Industries Limited	2.80	Brigade Enterprises Limited	1.27
✓ Castrol India Limited	2.67	<b>OTHERS</b>	<b>22.04</b>
<b>INDUSTRIAL PRODUCTS</b>	<b>5.38</b>	✓ Oil India Limited	2.72
HEG Limited	2.15	Larsen & Toubro Limited	2.04
Graphite India Limited	1.49	Swan Energy Limited	1.52
Ingersoll Rand (India) Limited	0.91	Siemens Limited	1.46
Astral Limited	0.48	Triveni Engineering & Industries Limited	1.42
APL Apollo Tubes Limited	0.35	Indus Towers Limited	1.31
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>5.25</b>	Coromandel International Limited	1.20
Sun Pharmaceutical Industries Limited	1.54	Balrampur Chini Mills Limited	1.09
GlaxoSmithKline	1.35	Radico Khaitan Limited	1.08
Pharmaceuticals Limited		ABB India Limited	1.07
Ajanta Pharma Limited	1.20	General Insurance Corporation of India	0.98
Lupin Limited	1.16	Welspun Living Limited	0.98
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>4.57</b>	✓ Lemon Tree Hotels Limited	0.97
✓ Ambuja Cements Limited	2.19	Bayer Cropscience Limited	0.88
UltraTech Cement Limited	1.52	Elecon Engineering Company Limited	0.84
The Ramco Cements Limited	0.86	Titan Company Limited	0.75
<b>CAPITAL MARKETS</b>	<b>4.33</b>	PCBL Limited	0.62
Nuvama Wealth Management Limited	1.58	Rail Vikas Nigam Limited	0.41
BSE Limited	1.57	Vodafone Idea Limited	0.40
Central Depository Services (India) Limited	1.18	Sumitomo Chemical India Limited	0.30
<b>FINANCE</b>	<b>4.22</b>	<b>Total</b>	<b>92.67</b>
Jio Financial Services Limited	2.17	<b>MUTUAL FUNDS/EXCHANGE TRADED FUNDS</b>	
REC Limited	1.08	Nippon India ETF Nifty PSU Bank BeES	0.22
Power Finance Corporation Limited	0.97	<b>Total</b>	<b>0.22</b>
<b>AUTO COMPONENTS</b>	<b>3.89</b>	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
UNO Minda Limited	1.64	Treasury Bill	
Bharat Forge Limited	1.37	364 Days Tbill (MD 30/01/2025) (SOV)	0.01
Jamna Auto Industries Limited	0.88	<b>Total</b>	<b>0.01</b>
<b>FERROUS METALS</b>	<b>3.86</b>	<b>CASH &amp; CASH EQUIVALENT</b>	
Tata Steel Limited	2.13	Net Receivables/Payables	(0.59)
Steel Authority of India Limited	1.73	TREPS / Reverse Repo Investments	7.69
<b>IT - SOFTWARE</b>	<b>3.68</b>	<b>Total</b>	<b>7.10</b>
HCL Technologies Limited	1.20	<b>GRAND TOTAL</b>	<b>100.00</b>
Coforge Limited	0.87		
KPIIT Technologies Limited	0.75	✓ Indicates Top 10 Holdings.	
Rategain Travel Technologies Limited	0.43		
Tata Consultancy Services Limited	0.43		
<b>AEROSPACE &amp; DEFENSE</b>	<b>3.58</b>		
✓ Hindustan Aeronautics Limited	3.58		
<b>DIVERSIFIED METALS</b>	<b>3.40</b>		
✓ Vedanta Limited	3.40		

### MCAP Categorization (As on April 30, 2024)

Mcap Category	Percentage
Large Cap	45.50%
Small Cap	24.47%
Mid Cap	22.70%
GB/TB/Repo/Others	7.11%
ETF	0.22%
<b>Grand Total</b>	<b>100.00%</b>

Invest Now

## Equity Fund

## Hybrid Fund

## Debt Fund

# Bank of India Bluechip Fund

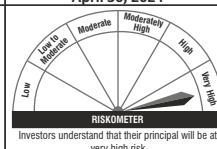
(An open ended equity scheme predominantly investing in Large Cap Stocks)

All data as on April 30, 2024 (Unless indicated otherwise)

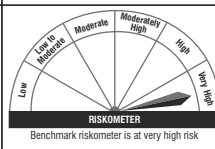
This product is suitable for investors who are seeking\*:

- Long term capital appreciation.
- Investment predominantly in equity and equity-related instruments of large cap companies.

Risk-o-meter is based on the scheme portfolio as on April 30, 2024

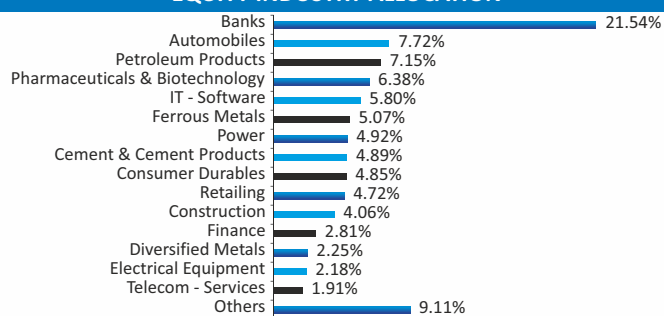


Benchmark Risk-o-meter as on April 30, 2024<sup>^</sup>



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

### EQUITY INDUSTRY ALLOCATION



### INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide investors with the opportunities of long term capital appreciation by investing predominantly in equity and equity-related instruments of large cap companies. However, there can be no assurance that the income can be generated, regular or otherwise, or the Investment Objective of the scheme will be realized.

### WHO SHOULD INVEST

The fund is suited to investors with conservative risk profile or first time investors.

### BENCHMARK<sup>^</sup>

NIFTY 100 TRI (Tier 1)  
(w.e.f. December 1, 2021)

### DATE OF ALLOTMENT

June 29, 2021

### FUND MANAGER

Mr. Dhruv Bhatia (w.e.f. January 20, 2022) - Over 11 years of experience in Equity Research, Fund Management and Portfolio Construction.

### AVERAGE AUM

₹ 136.73 Crs.

### LATEST AUM

₹ 141.70 Crs.

### MINIMUM APPLICATION AMOUNT (LUMPSUM)

Regular/ Direct Plan ₹ 5,000 and in multiples of ₹ 1

### ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 1,000 and in multiples of ₹ 1

### PORTFOLIO TURNOVER RATIO (As on April 30, 2024)

0.63 Times<sup>^</sup> ("Basis last rolling 12 months)

### OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

### NAV (As on April 30, 2024)

Plan	NAV (₹)
Regular Plan	15.44
Direct Plan	15.98
Growth	15.43
IDCW	15.95

### LOAD STRUCTURE (FOR ALL PLANS)

Load Type	Amount
Entry Load	NIL
Exit Load	<ul style="list-style-type: none"> <li>• For redemption/switch out of initial units allotted within 3 months from the date of allotment :1% Exit Load</li> <li>• Any redemption/switch out from the date of allotment of units after 3 months: NIL</li> </ul>

### PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
<b>EQUITY HOLDINGS</b>		<b>RETAILING</b>	
<b>BANKS</b>	<b>21.54</b>	Avenue Supermarts Limited	3.74
✓ HDFC Bank Limited	6.44	Trent Limited	0.98
✓ State Bank of India	4.32	<b>CONSTRUCTION</b>	<b>4.06</b>
✓ ICICI Bank Limited	3.53	✓ Larsen & Toubro Limited	4.06
Bank of Baroda	2.78	<b>FINANCE</b>	<b>2.81</b>
Axis Bank Limited	2.13	REC Limited	1.48
Canara Bank	1.24	Jio Financial Services Limited	1.33
IndusInd Bank Limited	1.10	<b>DIVERSIFIED METALS</b>	<b>2.25</b>
<b>AUTOMOBILES</b>	<b>7.72</b>	Vedanta Limited	2.25
✓ Maruti Suzuki India Limited	3.84	<b>ELECTRICAL EQUIPMENT</b>	<b>2.18</b>
Hero MotoCorp Limited	1.57	TD Power Systems Limited	1.15
Tata Motors Limited	1.24	Bharat Heavy Electricals Limited	1.03
Eicher Motors Limited	1.07	<b>TELECOM - SERVICES</b>	<b>1.91</b>
<b>PETROLEUM PRODUCTS</b>	<b>7.15</b>	Vodafone Idea Limited	1.91
✓ Reliance Industries Limited	5.54	<b>OTHERS</b>	<b>9.11</b>
Castrol India Limited	1.61	Nestle India Limited	1.50
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>6.38</b>	Hindustan Aeronautics Limited	1.38
✓ Sun Pharmaceutical Industries Limited	2.89	PB Fintech Limited	1.15
Mankind Pharma Limited	2.00	ITC Limited	1.14
Torrent Pharmaceuticals Limited	1.49	DLF Limited	1.13
<b>IT - SOFTWARE</b>	<b>5.80</b>	Deepak Nitrite Limited	1.01
Tata Consultancy Services Limited	2.30	Endurance Technologies Limited	0.98
Infosys Limited	2.11	Kaynes Technology India Limited	0.82
HCL Technologies Limited	1.39	<b>Total</b>	<b>95.36</b>
<b>FERROUS METALS</b>	<b>5.07</b>	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
✓ Tata Steel Limited	3.33	<b>Treasury Bill</b>	
JSW Steel Limited	1.74	364 Days Tbill (MD 30/01/2025)	0.23
<b>POWER</b>	<b>4.92</b>	(SOV)	
✓ NTPC Limited	4.92	<b>Total</b>	<b>0.23</b>
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>4.89</b>	<b>CASH &amp; CASH EQUIVALENT</b>	
Ambuja Cements Limited	2.10	Net Receivables/Payables	0.53
Grasim Industries Limited	1.73	TREPS / Reverse Repo Investments	3.88
UltraTech Cement Limited	1.06	<b>Total</b>	<b>4.41</b>
<b>CONSUMER DURABLES</b>	<b>4.85</b>	<b>GRAND TOTAL</b>	<b>100.00</b>
Titan Company Limited	2.85		
Havells India Limited	2.00		

### MCAP Categorization (As on April 30, 2024)

Mcap Category	Percentage
Large Cap	84.13%
Mid Cap	7.65%
GB/TB/Repo/Others	4.64%
Small Cap	3.58%
<b>Grand Total</b>	<b>100.00%</b>

Invest Now

## Equity Fund

## Hybrid Fund

## Debt Fund

# Bank of India Multi Cap Fund

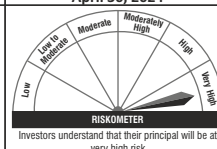
(An open ended equity scheme investing across large cap, mid cap, small cap stocks)

All data as on April 30, 2024 (Unless indicated otherwise)

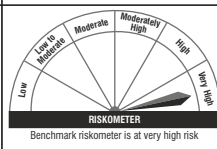
This product is suitable for investors who are seeking\*:

- Long term capital appreciation.
- Investments in equity and equity related instruments across large cap, mid cap, small cap stocks.

Risk-o-meter is based on the scheme portfolio as on April 30, 2024

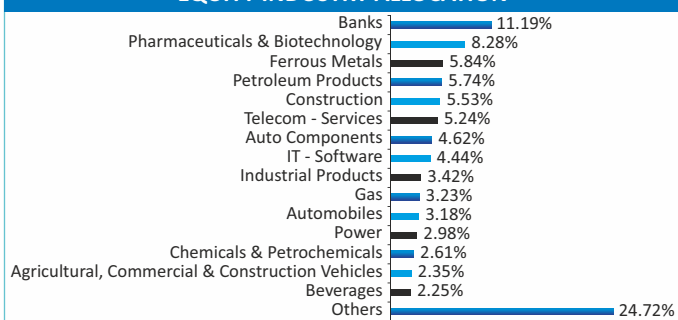


Benchmark Risk-o-meter as on April 30, 2024<sup>A</sup>



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

### EQUITY INDUSTRY ALLOCATION



### INVESTMENT OBJECTIVE

The investment objective of the scheme is to generate long term capital appreciation by investing in equity and equity-related securities across various market capitalisation. However, there can be no assurance that the investment objectives of the Scheme will be realized.

### WHO SHOULD INVEST

Suitable for investors looking to invest in opportunities across the market cap (large, mid and small) & to optimise returns while minimising volatility.

### BENCHMARK<sup>A</sup>

NIFTY 500 Multicap 50:25:25 Total Return Index (TRI) (W.e.f. May 08, 2023)

### DATE OF ALLOTMENT

March 3, 2023

### FUND MANAGER

Mr. Nitin Gosar - More than 16 years of Experience in Equity Research and Fund Management.

### AVERAGE AUM

₹ 477.06 Crs.

### LATEST AUM

₹ 498.08 Crs.

### MINIMUM APPLICATION AMOUNT (LUMPSUM)

Regular/ Direct Plan ₹ 5,000 and in multiples of ₹ 1

### ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 1,000 and in multiples of ₹ 1

### PORTFOLIO TURNOVER RATIO (As on April 30, 2024)

1.25 Times<sup>B</sup> (Basis last rolling 12 months)

### OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

### NAV (As on April 30, 2024)

NAV (₹)

#### Regular Plan

#### Direct Plan

	Regular Plan	Direct Plan
Growth	16.06	16.24
IDCW	16.06	16.23

### LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

#### Exit Load

- For redemption/switch out upto 10% of the initial units allotted - within 1 year from the date of allotment: "NIL"
- Any redemption/switch out - in excess of the above mentioned limit would be subject to an exit load of 1%, if the units are redeemed/switched out within 1 year from the date of allotment of units.
- If the units are redeemed/switched out after 1 year from the date of allotment of units: "Nil"

### PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
<b>EQUITY HOLDINGS</b>		<b>AUTOMOBILES</b>	<b>3.18</b>
<b>BANKS</b>	<b>11.19</b>	✓ Hero MotoCorp Limited	2.53
✓ HDFC Bank Limited	2.55	Maruti Suzuki India Limited	0.65
✓ State Bank of India	2.43	<b>POWER</b>	<b>2.98</b>
City Union Bank Limited	1.57	✓ NTPC Limited	2.98
Indian Bank	1.28	<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>2.61</b>
Canara Bank	1.22	Deepak Nitrite Limited	1.71
Bank of Baroda	1.11	Vinati Organics Limited	0.48
IndusInd Bank Limited	1.03	Linde India Limited	0.42
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>8.28</b>	<b>AGRICULTURAL, COMMERCIAL &amp; CONSTRUCTION VEHICLES</b>	<b>2.35</b>
JB Chemicals & Pharmaceuticals Limited	1.89	✓ Ashok Leyland Limited	2.35
Lupin Limited	1.64	<b>BEVERAGES</b>	<b>2.25</b>
Eris Lifesciences Limited	1.55	Radico Khaitan Limited	1.18
Ajanta Pharma Limited	1.28	United Breweries Limited	1.07
Sun Pharmaceutical Industries Limited	1.01	<b>OTHERS</b>	<b>24.72</b>
GlaxoSmithKline Pharmaceuticals Limited	0.91	Vedanta Limited	1.99
<b>FERROUS METALS</b>	<b>5.84</b>	Senco Gold Limited	1.69
✓ Steel Authority of India Limited	2.13	Century Textiles & Industries Limited	1.66
Jindal Stainless Limited	1.55	Oil India Limited	1.58
JSW Steel Limited	1.35	REC Limited	1.34
Tata Steel Limited	0.81	Bayer Cropscience Limited	1.32
<b>PETROLEUM PRODUCTS</b>	<b>5.74</b>	Swan Energy Limited	1.21
✓ Reliance Industries Limited	4.75	ICICI Lombard General Insurance Company Limited	1.20
Castrol India Limited	0.99	Sobha Limited	1.09
<b>CONSTRUCTION</b>	<b>5.53</b>	UltraTech Cement Limited	1.02
✓ Larsen & Toubro Limited	3.17	Axiscades Technologies Limited	1.02
✓ ITD Cementation India Limited	2.36	Info Edge (India) Limited	1.02
<b>TELECOM - SERVICES</b>	<b>5.24</b>	Avenue Supermarts Limited	0.98
✓ Indus Towers Limited	2.97	Angel One Limited	0.96
Vodafone Idea Limited	1.26	PB Fintech Limited	0.95
Bharti Airtel Limited	1.01	General Insurance Corporation of India	0.93
<b>AUTO COMPONENTS</b>	<b>4.62</b>	DLF Limited	0.84
UNO Minda Limited	1.70	JK Cement Limited	0.82
Lumax Industries Limited	1.05	Kewal Kiran Clothing Limited	0.81
Jamna Auto Industries Limited	0.97	TIPS Industries Limited	0.74
Endurance Technologies Limited	0.90	Lemon Tree Hotels Limited	0.59
<b>IT - SOFTWARE</b>	<b>4.44</b>	CreditAccess Grameen Limited	0.48
Tata Consultancy Services Limited	1.92	Tejas Networks Limited	0.48
Coforge Limited	1.19	<b>Total</b>	<b>95.62</b>
Rategain Travel Technologies Limited	0.86	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
HCL Technologies Limited	0.47	<b>Treasury Bill</b>	
<b>INDUSTRIAL PRODUCTS</b>	<b>3.42</b>	364 Days Tbill (MD 30/01/2025) (SOV)	0.02
Radnamani Metals & Tubes Limited	1.47	<b>Total</b>	<b>0.02</b>
HEG Limited	0.98	<b>CASH &amp; CASH EQUIVALENT</b>	
AIA Engineering Limited	0.54	Net Receivables/Payables	(0.10)
Aeroflex Industries Limited	0.43	TREPS / Reverse Repo Investments	4.46
<b>GAS</b>	<b>3.23</b>	<b>Total</b>	<b>4.36</b>
Aegis Logistics Limited	2.03	<b>GRAND TOTAL</b>	<b>100.00</b>
IRM Energy Ltd	1.20		

✓ Indicates Top 10 Holdings.

### MCAP Categorization (As on April 30, 2024)

Mcap Category	Percentage
Large Cap	33.83%
Mid Cap	32.53%
Small Cap	29.26%
GB/TB/Repo/Others	4.38%
<b>Grand Total</b>	<b>100.00%</b>

Invest Now

# Bank of India Conservative Hybrid Fund

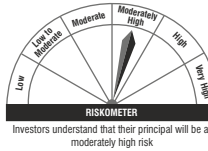
(An open ended hybrid scheme investing predominantly in debt instruments)

All data as on April 30, 2024 (Unless indicated otherwise)

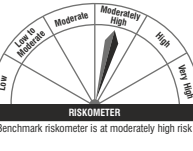
This product is suitable for investors who are seeking\*:

- Long term capital appreciation and regular income.
- Investment in equity and equity related securities (10% - 25%) as well as fixed income securities (Debt / Money Market Instruments/ Govt. Securities).

Risk-o-meter is based on the scheme portfolio as on April 30, 2024

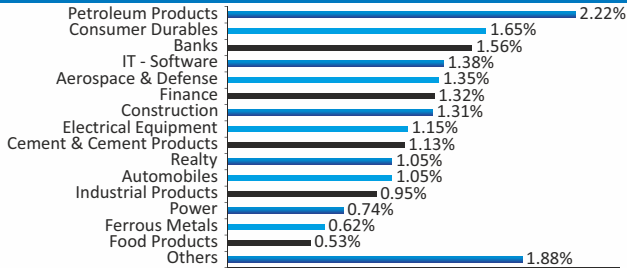


Benchmark Risk-o-meter as on April 30, 2024\*



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

## EQUITY INDUSTRY ALLOCATION



## INVESTMENT OBJECTIVE

The Scheme seeks to generate regular income through investments in fixed income securities and also to generate long term capital appreciation by investing a portion in equity and equity related instruments. However, there can be no assurance that the income can be generated, regular or otherwise, or the investment objectives of the Scheme will be realized.

## BENCHMARK\*

CRISIL Hybrid 85 + 15 - Conservative Index

## DATE OF ALLOTMENT

March 18, 2009

## FUND MANAGER

Mr. Alok Singh: (w.e.f. May 21, 2012) Around 20 years of experience, including 16 years in mutual fund industry.

## AVERAGE AUM

₹ 71.12 Crs.

## LATEST AUM

₹ 71.40 Crs.

## MINIMUM APPLICATION AMOUNT (LUMPSUM)

Regular/ Direct Plan ₹ 10,000 and in multiples of ₹ 1

## ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 1,000 and in multiples of ₹ 1

## OTHER PARAMETERS (As on April 30, 2024)

Average / Residual Maturity: 3.80 Years

Macaulay Duration: 3.00 Years

Modified Duration: 2.88 Years

Annualised Yield: 7.37%

## NAV (As on April 30, 2024)

Regular Plan		Eco Plan	
Growth	32.2348	Growth	33.2107
Monthly IDCW	16.5958	Monthly IDCW	25.1529
Quarterly IDCW	17.2009	Quarterly IDCW	-
Annual IDCW	15.6476	Annual IDCW	-
<b>Direct Plan</b>			
Growth	34.1044		
Monthly IDCW	15.1969		
Quarterly IDCW	16.7619		
Annual IDCW	15.5449		

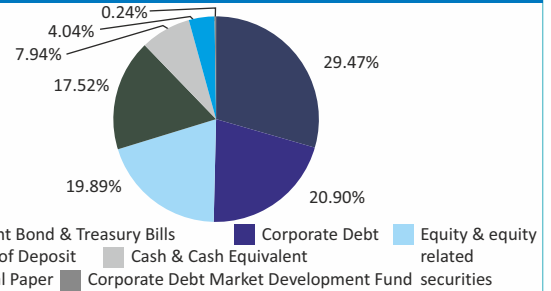
## LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

## Exit Load

- For redemption/switch out -of up to 10% of the initial units allotted within 1 year from the date of allotment: "NIL".
- Any redemption/switch out-in excess of the above mentioned limit would be subject to an exit load of 1%, if the units are switched out within 1 year from the date of allotment of units.
- If the units are redeemed/switched out after 1 year from the date of allotment of units: "NIL".

## COMPOSITION BY ASSETS



## PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
<b>EQUITY HOLDINGS</b>			
<b>PETROLEUM PRODUCTS</b>			
✓ Reliance Industries Limited	2.22		
<b>CONSUMER DURABLES</b>			
✓ Titan Company Limited	0.90		
✓ Senco Gold Limited	0.75		
<b>BANKS</b>			
✓ State Bank of India	1.56		
Bank of Baroda	0.63		
<b>IT - SOFTWARE</b>			
✓ HCL Technologies Limited	0.75		
Coforge Limited	0.63		
<b>AEROSPACE &amp; DEFENSE</b>			
✓ Hindustan Aeronautics Limited	1.35		
<b>FINANCE</b>			
✓ Jio Financial Services Limited	1.32		
<b>CONSTRUCTION</b>			
✓ Larsen & Toubro Limited	1.31		
<b>ELECTRICAL EQUIPMENT</b>			
TD Power Systems Limited	0.66		
Siemens Limited	0.49		
<b>CEMENT &amp; CEMENT PRODUCTS</b>			
Ambuja Cements Limited	0.57		
UltraTech Cement Limited	0.56		
<b>AUTOMOBILES</b>			
✓ Hero MotoCorp Limited	0.70		
Tata Motors Limited	0.35		
<b>REALTY</b>			
✓ DLF Limited	1.05		
<b>INDUSTRIAL PRODUCTS</b>			
Astral Limited	0.50		
Ingersoll Rand (India) Limited	0.45		
<b>POWER</b>			
NTPC Limited	0.74		
Power Grid Corporation of India Limited	0.46		
<b>FERROUS METALS</b>			
Tata Steel Limited	0.28		
<b>FOOD PRODUCTS</b>			
Nestle India Limited	0.62		
<b>OTHERS</b>			
Triveni Engineering & Industries Limited	0.53		
S.J.S. Enterprises Limited	0.41		
ITC Limited	0.40		
Sun Pharmaceutical Industries Limited	0.37		
PCBL Limited	0.36		
<b>Total</b>	<b>19.89</b>		
<b>CORPORATE DEBT</b>			
<b>Non-Convertible Debentures</b>			
Indian Railway Finance Corporation Limited (CRISIL AAA)	7.00		
REC Limited (CRISIL AAA)	5.63		
Power Finance Corporation Limited (CRISIL AAA)	2.79		
National Bank For Agriculture and Rural Development (CRISIL AAA)	2.78		
Reliance Jio Infocomm Limited (CRISIL AAA)	2.70		
<b>Total</b>	<b>20.90</b>		
<b>MONEY MARKET INSTRUMENTS</b>			
<b>Certificate of Deposit</b>			
ICICI Bank Limited (ICRA A1+)	5.44		
Canara Bank (CRISIL A1+)	4.17		
Bank of Baroda (FITCH A1+)	3.96		
HDFC Bank Limited (CARE A1+)	3.95		
<b>Total</b>	<b>17.52</b>		
<b>Commercial Paper</b>			
Kotak Mahindra Prime Limited (CRISIL A1+)	4.04		
<b>Total</b>	<b>4.04</b>		
<b>CDMDF</b>			
<b>Corporate Debt Market Development Fund</b>			
Corporate Debt Market Development Fund (Others)	0.24		
<b>Total</b>	<b>0.24</b>		
<b>GOVERNMENT BOND AND TREASURY BILL</b>			
<b>Government Bond</b>			
7.26% GOI (MD 06/02/2033) (SOV)	15.45		
7.18% GOI (MD 14/08/2033) (SOV)	7.92		
7.38% GOI (MD 20/06/2027) (SOV)	2.11		
<b>Total</b>	<b>25.48</b>		
<b>Treasury Bill</b>			
364 Days Tbill (MD 30/01/2025) (SOV)	3.99		
<b>Total</b>	<b>3.99</b>		
<b>CASH &amp; CASH EQUIVALENT</b>			
Net Receivables/(Payables)	2.66		
TREPS / Reverse Repo Investments	5.28		
<b>Total</b>	<b>7.94</b>		
<b>GRAND TOTAL</b>	<b>100.00</b>		

✓ Indicates Top 10 Holdings.

## MCAP Categorization (As on April 30, 2024)

Mcap Category	Percentage
Debt	42.46%
GB/TB/Repo/Others	37.41%
Large Cap	15.05%
Small Cap	3.01%
Mid Cap	1.83%
Units of CDMDF	0.24%
<b>Grand Total</b>	<b>100.00%</b>

Invest Now



# Bank of India Multi Asset Allocation Fund

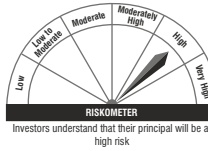
(An open ended scheme investing in Equity, Debt and Gold ETF)

All data as on April 30, 2024 (Unless indicated otherwise)

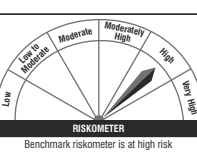
This product is suitable for investors who are seeking\*:

- Wealth creation over medium to long term
- Investment in equity and equity related securities, debt and money market instruments and Gold ETF

Risk-o-meter is based on the scheme portfolio as on April 30, 2024

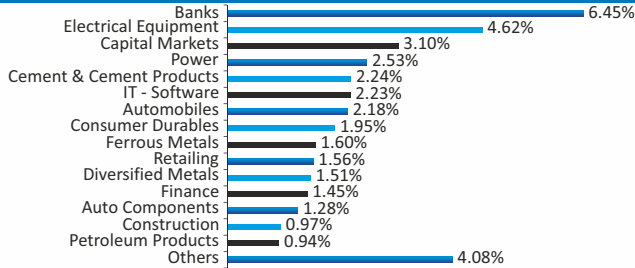


Benchmark Risk-o-meter as on April 30, 2024<sup>A</sup>



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

## EQUITY INDUSTRY ALLOCATION



## INVESTMENT OBJECTIVE

The investment objective of the scheme is to seek long term capital growth by predominantly investing in equity and equity related securities, debt & money market instruments and Gold ETF. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/ indicate any returns.

## BENCHMARK<sup>A</sup>

37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold

## DATE OF ALLOTMENT

February 28, 2024

## FUND MANAGER

Mr. Alok Singh: Around 20 years of experience, including 16 years in mutual fund industry.

Mr. Mithraem Bharucha: 15 years of experience in Fixed Income market domain, Investment strategy development

## AVERAGE AUM

₹ 301.40 Crs.

## LATEST AUM

₹ 310.32 Crs.

## MINIMUM APPLICATION AMOUNT (LUMP SUM)

Regular/ Direct Plan ₹ 5,000 and in multiples of ₹ 1

## ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 1,000 and in multiples of ₹ 1

## OTHER PARAMETERS (As on April 30, 2024)

Average / Residual Maturity: 4.41 Years

Macaulay Duration: 3.63 Years

Modified Duration: 3.40 Years

Annualised Yield: 7.52%

## NAV (As on April 30, 2024)

Plan	NAV (₹)
Regular Plan	10.4520
Direct Plan	10.4690
Growth	10.4520
IDCW	10.4529
	Monthly IDCW
	10.4716

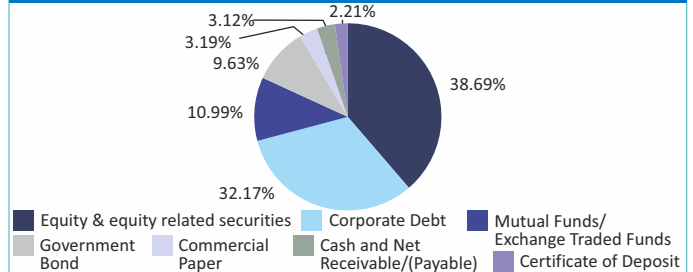
## LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

- For redemption/switch out upto 10% of the initial units allotted - within 1 year from the date of allotment: "NIL"
- Any redemption/switch out - in excess of the above mentioned limit would be subject to an exit load of 1%, if the units are redeemed/switched out within 1 year from the date of allotment of units.
- If the units are redeemed/switched out after 1 year from the date of allotment of units: "NIL"

## COMPOSITION BY ASSETS



## PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
<b>EQUITY HOLDINGS</b>			
<b>BANKS</b>	<b>6.45</b>	Limited	0.70
✓ State Bank of India	2.71	Welspun Living Limited	0.59
✓ Bank of Baroda	2.25	Century Textiles & Industries Limited	0.53
✓ IndusInd Bank Limited	1.49	TeamLease Services Limited	0.49
<b>ELECTRICAL EQUIPMENT</b>	<b>4.62</b>	Lemon Tree Hotels Limited	<b>38.69</b>
ABB India Limited	1.13		
Bharat Heavy Electricals Limited	1.10	<b>CORPORATE DEBT</b>	
Siemens Limited	0.94	<b>Non-Convertible Debentures</b>	
Triveni Turbine Limited	0.73	Indian Railway Finance Corporation Limited (CRISIL AAA)	8.06
Hitachi Energy India Limited	0.72	LIC Housing Finance Limited (CRISIL AAA)	8.04
<b>CAPITAL MARKETS</b>	<b>3.10</b>	REC Limited (ICRA AAA)	8.04
✓ Nippon Life India Asset Management Limited	1.21	Power Finance Corporation Limited (CRISIL AAA)	4.82
BSE Limited	1.04	Small Industries Dev Bank of India (CRISIL AAA)	3.21
Multi Commodity Exchange of India Limited	0.85	<b>Total</b>	<b>32.17</b>
<b>POWER</b>	<b>2.53</b>	<b>MONEY MARKET INSTRUMENTS</b>	
✓ Tata Power Company Limited	1.50	<b>Certificate of Deposit</b>	
NTPC Limited	1.03	Punjab National Bank (CRISIL A1+)	1.60
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>2.24</b>	HDFC Bank Limited (CARE A1+)	0.61
Grasim Industries Limited	1.54	<b>Total</b>	<b>2.21</b>
JK Cement Limited	0.70	<b>Commercial Paper</b>	
<b>IT - SOFTWARE</b>	<b>2.23</b>	Cholamandalam Investment and Finance Company Ltd (CRISIL A1+)	3.19
✓ Mastek Limited	1.25	<b>Total</b>	<b>3.19</b>
Rategain Travel Technologies Limited	0.98	<b>MUTUAL FUNDS/EXCHANGE TRADED FUNDS</b>	
<b>AUTOMOBILES</b>	<b>2.18</b>	<b>Exchange Traded Funds</b>	
✓ Tata Motors Limited	1.35	ICICI Prudential Mutual Fund	8.89
Eicher Motors Limited	0.83	Nippon India Mutual Fund	1.18
<b>CONSUMER DURABLES</b>	<b>1.95</b>	DSP BlackRock Mutual Fund	0.92
Blue Star Limited	0.89	<b>Total</b>	<b>10.99</b>
<b>FERROUS METALS</b>	<b>1.60</b>	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
Jindal Stainless Limited	0.92	<b>Government Bond</b>	
JSW Steel Limited	0.68	7.1% GOI (MD 18/04/2029) (SOV)	8.02
<b>RETAILING</b>	<b>1.56</b>	7.18% GOI (MD 14/08/2033) (SOV)	1.61
✓ Trent Limited	1.56	<b>Total</b>	<b>9.63</b>
<b>DIVERSIFIED METALS</b>	<b>1.51</b>	<b>CASH &amp; CASH EQUIVALENT</b>	
✓ Vedanta Limited	1.51	Net Receivables/(Payables)	0.87
<b>FINANCE</b>	<b>1.45</b>	TREPS / Reverse Repo	2.25
REC Limited	1.08	Investments	<b>3.12</b>
Cholamandalam Investment and Finance Company Ltd	0.20	<b>GRAND TOTAL</b>	<b>100.00</b>
Fusion Micro Finance Limited	0.17		
<b>AUTO COMPONENTS</b>	<b>1.28</b>		
UNO Minda Limited	0.81		
Bharat Forge Limited	0.47		
<b>CONSTRUCTION</b>	<b>0.97</b>		
Larsen & Toubro Limited	0.97		
<b>PETROLEUM PRODUCTS</b>	<b>0.94</b>		
Reliance Industries Limited	0.94		
<b>OTHERS</b>	<b>4.08</b>		
DLF Limited	0.91		
Sun Pharmaceutical Industries	0.86		

## MCAP Categorization (As on April 30, 2024)

Mcap Category	Percentage
Debt	37.57%
GB/TB/Repo/Others	12.75%
Large Cap	23.48%
Mid Cap	5.21%
Small Cap	10.00%
Gold ETF	10.99%
<b>Grand Total</b>	<b>100.00%</b>

Invest Now

# Bank of India Balanced Advantage Fund

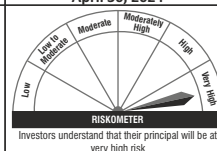
(An Open Ended Dynamic Asset Allocation Fund)

All data as on April 30, 2024 (Unless indicated otherwise)

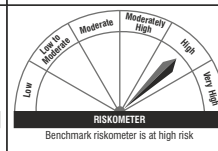
This product is suitable for investors who are seeking\*:

- Long term capital appreciation.
- Dynamic asset allocation between equity and fixed income based on equity market valuations.

Risk-o-meter is based on the scheme portfolio as on April 30, 2024

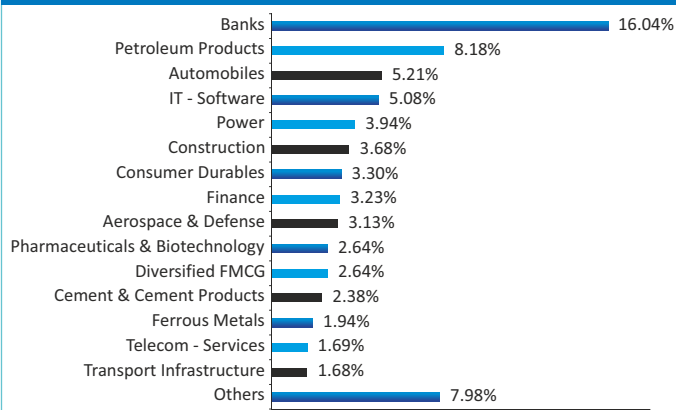


Benchmark Risk-o-meter as on April 30, 2024<sup>^</sup>



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

## EQUITY INDUSTRY ALLOCATION



### INVESTMENT OBJECTIVE

Bank of India Balanced Advantage Fund aims at providing long term capital appreciation / income from a dynamic mix of equity and debt investments. There is no assurance that the investment objectives of the Scheme will be realized and the Scheme does not assure or guarantee any returns.

### BENCHMARK<sup>^</sup>

Nifty 50 Hybrid Composite Debt 50: 50 Index Total Return Index (TRI)

### DATE OF ALLOTMENT

March 14, 2014

### FUND MANAGER

Mr. Alok Singh (w.e.f December 1, 2021) - Around 20 years of experience, including 16 years in mutual fund industry.

### AVERAGE AUM

₹ 123.63 Crs.

### LATEST AUM

₹ 125.97 Crs.

### MINIMUM APPLICATION AMOUNT (LUMP SUM)

Regular / Direct Plan ₹ 5,000 and in multiples of ₹ 1

### ADDITIONAL PURCHASE AMOUNT

Regular / Direct Plan ₹ 1,000 and in multiples of ₹ 1

### OTHER PARAMETERS (As on April 30, 2024)

Average / Residual Maturity: 1.55 Years

Macaulay Duration: 1.21 Years

Modified Duration: 1.16 Years

Annualised Yield: 7.09%

### NAV (As on April 30, 2024)

Regular Plan		Direct Plan		NAV (₹)
Growth	23.8554	Growth	25.4184	
IDCW	16.6437	IDCW	15.3570	

### LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

- For redemption/switch out of initial units allotted within 3 months from the date of allotment :1% Exit Load
- Any redemption/switch out from the date of allotment of units after 3 months: NIL

## PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
<b>EQUITY HOLDINGS</b>		<b>TRANSPORT INFRASTRUCTURE</b>	<b>1.68</b>
<b>BANKS</b>	<b>16.04</b>	Adani Ports and Special Economic Zone Limited	1.68
✓ HDFC Bank Limited	5.55	<b>OTHERS</b>	<b>7.98</b>
✓ State Bank of India	3.87	Coal India Limited	1.42
✓ ICICI Bank Limited	2.92	DLF Limited	1.39
Axis Bank Limited	1.43	Hindalco Industries Limited	0.91
Kotak Mahindra Bank Limited	0.90	Adani Enterprises Limited	0.86
Bank of Baroda	0.77	Oil & Natural Gas Corporation Limited	0.79
IndusInd Bank Limited	0.60	GAIL (India) Limited	0.58
<b>PETROLEUM PRODUCTS</b>	<b>8.18</b>	Nestle India Limited	0.48
✓ Reliance Industries Limited	7.88	Apollo Hospitals Enterprise Limited	0.38
Bharat Petroleum Corporation Limited	0.30	SBI Life Insurance Company Limited	0.33
<b>AUTOMOBILES</b>	<b>5.21</b>	Britishania Industries Limited	0.29
Mahindra & Mahindra Limited	1.00	HDFC Life Insurance Company Limited	0.29
Tata Motors Limited	0.96	Tata Consumer Products Limited	0.26
Hero MotoCorp Limited	0.94	<b>Total</b>	<b>72.74</b>
Eicher Motors Limited	0.92	<b>CORPORATE DEBT</b>	
Maruti Suzuki India Limited	0.81	<b>Non-Convertible Debentures</b>	
Bajaj Auto Limited	0.58	Reliance Jio Infocomm Limited (CRISIL AAA)	1.53
<b>IT - SOFTWARE</b>	<b>5.08</b>	Power Grid Corporation of India Limited (CRISIL AAA)	0.78
Tata Consultancy Services Limited	1.60	<b>Total</b>	<b>2.31</b>
Infosys Limited	1.52	<b>MONEY MARKET INSTRUMENTS</b>	
HCL Technologies Limited	0.97	<b>Certificate of Deposit</b>	
Tech Mahindra Limited	0.41	Canara Bank (CRISIL A1+)	7.88
Wipro Limited	0.36	<b>Total</b>	<b>7.88</b>
LTIMindtree Limited	0.22	<b>MUTUAL FUND INVESTMENT</b>	
<b>POWER</b>	<b>3.94</b>	Bank of India Arbitrage Fund - Direct Plan - Growth	2.25
✓ NTPC Limited	1.93	<b>Total</b>	<b>2.25</b>
Tata Power Company Limited	1.10	<b>INVIT</b>	
Power Grid Corporation of India Limited	0.91	IRB InvIT Fund	2.72
<b>CONSTRUCTION</b>	<b>3.68</b>	India Grid Trust InvIT Fund	1.65
✓ Larsen & Toubro Limited	3.68	<b>Total</b>	<b>4.37</b>
<b>CONSUMER DURABLES</b>	<b>3.30</b>	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
✓ Titan Company Limited	2.11	<b>Government Bond</b>	
Asian Paints Limited	1.19	364 Days GOI (MD 14/08/2033) (SOV)	2.92
<b>FINANCE</b>	<b>3.23</b>	<b>Total</b>	<b>2.92</b>
Jio Financial Services Limited	1.56	<b>Treasury Bill</b>	
Bajaj Finance Limited	0.95	364 Days Tbill (MD 11/07/2024) (Sov)	0.78
Bajaj Finserv Limited	0.50	<b>Total</b>	<b>0.78</b>
Shriram Finance Limited	0.22	<b>CASH &amp; CASH EQUIVALENT</b>	
<b>AEROSPACE &amp; DEFENSE</b>	<b>3.13</b>	Net Receivables/(Payables) after adjusting for futures	1.59
✓ Hindustan Aeronautics Limited	3.13	TREPS / Reverse Repo Investments	5.16
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>2.64</b>	<b>Total</b>	<b>6.75</b>
Sun Pharmaceutical Industries Limited	1.56	<b>GRAND TOTAL</b>	<b>100.00</b>
Dr. Reddy's Laboratories Limited	0.41	✓ Indicates Top 10 Holdings.	
Cipla Limited	0.38		
Divi's Laboratories Limited	0.29		
<b>DIVERSIFIED FMCG</b>	<b>2.64</b>		
ITC Limited	1.90		
Hindustan Unilever Limited	0.74		
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>2.38</b>		
✓ UltraTech Cement Limited	1.90		
Grasim Industries Limited	0.47		
Grasim Industries Limited	0.01		
<b>FERROUS METALS</b>	<b>1.94</b>		
Tata Steel Limited	1.24		
JSW Steel Limited	0.70		
<b>TELECOM - SERVICES</b>	<b>1.69</b>		
Bharti Airtel Limited	1.69		

### MCAP Categorization (As on April 30, 2024)

Mcap Category	Percentage
Large Cap	71.80%
GB/TB/Repo/Others	10.45%
Debt	10.19%
InvIT	4.37%
Mutual Fund Units	2.25%
Mid Cap	0.94%
<b>Grand Total</b>	<b>100.00%</b>

Invest Now

# Bank of India Mid & Small Cap Equity & Debt Fund

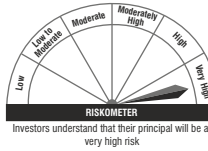
(An open ended hybrid scheme investing predominantly in equity and equity related instruments)

All data as on April 30, 2024 (Unless indicated otherwise)

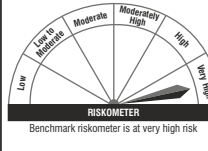
This product is suitable for investors who are seeking\*:

- 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.

Risk-o-meter is based on the scheme portfolio as on April 30, 2024

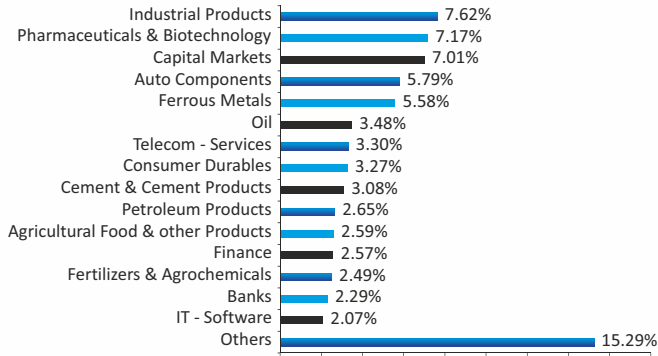


Benchmark Risk-o-meter as on April 30, 2024<sup>A</sup>



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

## EQUITY INDUSTRY ALLOCATION



## INVESTMENT OBJECTIVE

The scheme's objective is to provide capital appreciation and income distribution to investors from a portfolio constituting of mid and small cap equity and equity related securities as well as fixed income securities. However there can be no assurance that the income can be generated, regular or otherwise, or the investment objectives of the Scheme will be realized.

## BENCHMARK<sup>A</sup>

NIFTY MidSmallcap 400 Total Return Index (TRI): 70%; CRISIL Short Term Bond Index: 30%

## DATE OF ALLOTMENT

July 20, 2016

## FUND MANAGER

Mr. Alok Singh: (w.e.f. February 16, 2017) Around 20 years of experience, including 16 years in mutual fund industry.

## AVERAGE AUM

₹ 701.17 Crs.

## LATEST AUM

₹ 724.24 Crs.

## MINIMUM APPLICATION AMOUNT (LUMPSUM)

Regular/ Direct Plan ₹ 5,000 and in multiples of ₹ 1

## ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 1,000 and in multiples of ₹ 1

## PORTFOLIO TURNOVER RATIO (As on April 30, 2024)

1.22 Times<sup>B</sup> ("Basis last rolling 12 months)

## EQUITY PARAMETER (As on April 30, 2024)

Standard Deviation (Annualized): 13.93% (Bank of India Mid & Small Cap Equity & Debt Fund)

11.15% (Nifty Midsmall cap 400 TRI - 70% & CRISIL Short Term Bond Index - 30%)

Beta: 1.14

Sharpe Ratio<sup>C</sup>: 1.26

Tracking Error (Annualized): 5.91%

Above ratios are calculated using 3 years history of monthly return.

\*Risk-free rate assumed to be 6.75% (MIBOR as on April 30, 2024)

## DEBT PARAMETER (As on April 30, 2024)

Average / Residual Maturity: 2.68 Years

Macaulay Duration: 1.81 Years

Modified Duration: 1.74 Years

Annualised Yield: 7.34%

## NAV (As on April 30, 2024)

Plan	NAV (₹)
Regular Plan	34.59
Direct Plan	37.14
Growth	29.32
Regular IDCW	30.31

## LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

- For redemption/switch out of initial units allotted within 3 months from the date of allotment :1% Exit Load
- Any redemption/switch out from the date of allotment of units after 3 months: NIL

## PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
<b>EQUITY HOLDINGS</b>			
<b>INDUSTRIAL PRODUCTS</b>			
✓ HEG Limited	2.32	Deepak Nitrite Limited	1.24
Astral Limited	1.52	CMS Info System Limited	1.16
Graphite India Limited	1.45	Swan Energy Limited	1.16
APL Apollo Tubes Limited	0.97	Arvind Limited	1.16
AIA Engineering Limited	0.63	Radico Khaitan Limited	1.09
Kamdhenu Limited	0.39	Century Textiles & Industries Limited	1.08
R R Kabel Limited	0.34	PB Fintech Limited	1.05
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>7.17</b>	The Indian Hotels Company Limited	0.97
Ajanta Pharma Limited	1.61	Torrent Power Limited	0.88
GlaxoSmithKline	1.51	Ganesha Ecosphere Limited	0.65
Pharmaceuticals Limited		Bharat Heavy Electricals Limited	0.60
Abbott India Limited	1.46	Poly Medicure Limited	0.50
JB Chemicals & Pharmaceuticals Limited	1.34	V.S.T Tillers Tractors Limited	0.35
Eris Lifesciences Limited	1.25	<b>Total</b>	<b>76.25</b>
<b>CAPITAL MARKETS</b>	<b>7.01</b>	<b>CORPORATE DEBT</b>	
✓ Nippon Life India Asset Management Limited	1.94	<b>Non-Convertible Debentures</b>	
UTI Asset Management Company Limited	1.86	Indian Railway Finance Corporation Limited (CRISIL AAA)	2.76
BSE Limited	1.51	National Bank For Agriculture and Rural Development (CRISIL AAA)	0.96
Central Depository Services (India) Limited	1.22	REC Limited (CRISIL AAA)	0.28
Angel One Limited	0.48	Reliance Industries Limited (CRISIL AAA)	0.28
<b>AUTO COMPONENTS</b>	<b>5.79</b>	Power Grid Corporation of India Limited (CRISIL AAA)	0.27
UNO Minda Limited	2.34	<b>Total</b>	<b>4.55</b>
Bharat Forge Limited	1.32	<b>MONEY MARKET INSTRUMENTS</b>	
Jamna Auto Industries Limited	1.15	<b>Certificate of Deposit</b>	
Endurance Technologies Limited	0.98	Kotak Mahindra Bank Limited (CRISIL A1+)	1.81
<b>FERROUS METALS</b>	<b>5.58</b>	ICI Bank Limited (ICRA A1+)	1.07
✓ Jindal Stainless Limited	3.66	Axis Bank Limited (CRISIL A1+)	1.06
✓ Steel Authority of India Limited	1.92	HDFC Bank Limited (CARE A1+)	0.65
<b>OIL</b>	<b>3.48</b>	Bank of Baroda (FITCH A1+)	0.26
✓ Oil India Limited	3.48	<b>Total</b>	<b>4.85</b>
<b>TELECOM - SERVICES</b>	<b>3.30</b>	<b>Commercial Paper</b>	
Indus Towers Limited	3.06	Cholamandalam Investment and Finance Company Ltd (CRISIL A1+)	2.05
Vodafone Idea Limited	0.24	Kotak Mahindra Prime Limited (CRISIL A1+)	1.46
<b>CONSUMER DURABLES</b>	<b>3.27</b>	<b>Total</b>	<b>3.51</b>
Senco Gold Limited	1.13	<b>RFV_N-AMRT</b>	
ETHOS LTD.	0.86	<b>Non-Convertible Debentures</b>	
Cera Sanitaryware Limited	0.70	Power Grid Corporation of India Limited (CRISIL AAA)	2.07
Dixon Technologies (India) Limited	0.58	<b>Total</b>	<b>2.07</b>
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>3.08</b>	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
✓ JK Cement Limited	2.13	<b>Government Bond</b>	
The Ramco Cements Limited	0.95	7.26% GOI (MD 06/02/2033) (SOV)	1.80
<b>PETROLEUM PRODUCTS</b>	<b>2.65</b>	7.18% GOI (MD 14/08/2033) (SOV)	1.75
✓ Castrol India Limited	2.65	<b>Total</b>	<b>3.55</b>
<b>AGRICULTURAL FOOD &amp; OTHER PRODUCTS</b>	<b>2.59</b>	<b>Treasury Bill</b>	
Triveni Engineering & Industries Limited	1.50	364 Days Tbill (MD 30/01/2025) (SOV)	1.68
Balrampur Chini Mills Limited	1.09	<b>Total</b>	<b>1.68</b>
<b>FINANCE</b>	<b>2.57</b>	<b>CASH &amp; CASH EQUIVALENT</b>	
CRISIL Limited	1.38	Net Receivables/(Payables)	0.03
CreditAccess Grameen Limited	1.19	TREPS / Reverse Repo Investments	3.51
Coromandel International Limited	1.43	<b>Total</b>	<b>3.54</b>
Bayer Cropscience Limited	1.06	<b>GRAND TOTAL</b>	
<b>BANKS</b>	<b>2.29</b>	<b>100.00</b>	
✓ Indian Bank	2.29	✓ Indicates Top 10 Holdings.	
<b>IT - SOFTWARE</b>	<b>2.07</b>		
Coforge Limited	0.85		
KPIT Technologies Limited	0.64		
Rategain Travel Technologies Limited	0.58		
<b>OTHERS</b>	<b>15.29</b>		
Hero MotoCorp Limited	1.73		
Tejas Networks Limited	1.67		

## MCAP Categorization (As on April 30, 2024)

Mcap Category	Percentage
Mid Cap	45.61%
Small Cap	30.64%
Debt	14.98%
GB/TB/Repo/Others	8.77%
<b>Grand Total</b>	<b>100.00%</b>

Invest Now

# Bank of India Arbitrage Fund

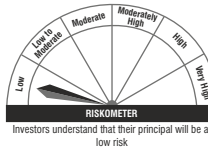
(An open ended scheme investing in arbitrage opportunities)

All data as on April 30, 2024 (Unless indicated otherwise)

This product is suitable for investors who are seeking\*:

- 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.

Risk-o-meter is based on the scheme portfolio as on April 30, 2024



Benchmark Risk-o-meter as on April 30, 2024<sup>^</sup>



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

## INVESTMENT OBJECTIVE

The Scheme seeks to generate income through arbitrage opportunities between cash and derivative segments of the equity market and arbitrage opportunities within the derivative segment and by deployment of surplus cash in debt securities and money market instruments. However, there is no assurance or guarantee that the investment objective of the scheme will be realized

## BENCHMARK<sup>^</sup>

NIFTY 50 Arbitrage Index

## DATE OF ALLOTMENT

June 18, 2018

## FUND MANAGER

Mr. Alok Singh (w.e.f December 1, 2021) - Around 20 years of experience, including 16 years in mutual fund industry.

## AVERAGE AUM<sup>#</sup>

₹ 27.15 Crs.

## LATEST AUM<sup>#</sup>

₹ 28.97 Crs.

## MINIMUM APPLICATION AMOUNT (LUMP SUM)

Regular/ Direct Plan ₹ 5,000 and in multiples of ₹ 1

## ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 1,000 and in multiples of ₹ 1

## OTHER PARAMETERS (As on April 30, 2024)

Average / Residual Maturity: 0.20 Years  
Macaulay Duration: 0.20 Years  
Modified Duration: 0.20 Years  
Annualised Yield: 7.06%

## NAV (As on April 30, 2024)

Regular Plan		Direct Plan	
Growth	12.8006	Growth	13.2637
Monthly IDCW	11.6004	Monthly IDCW	11.9620
Quarterly IDCW	12.2458	Quarterly IDCW	12.6083
Annual IDCW	11.8279	Annual IDCW	11.9987

## LOAD STRUCTURE (FOR ALL PLANS)

Entry Load	NIL
Exit Load	<ul style="list-style-type: none"> <li>For Redemption/switch out - of up to 10% of the initial units allotted - within 30 days from the date of allotment - "NIL"</li> <li>Any Redemption/Switch out - in excess of the above mentioned limit would be subject to an exit load of 0.50%, if the units are switched out within 30 days from the date of allotment of units</li> <li>If the units are redeemed/switched out after 30 days from the date of allotment of units - "NIL"</li> </ul>

<sup>#</sup>Aggregate value of investments by other schemes of Bank of India Mutual Fund as on 30 April 2024 is ₹ 283.59 lacs.

## PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
<b>EQUITY HOLDINGS</b>			
<b>BANKS</b>	<b>17.79</b>	Adani Ports and Special Economic Zone Limited	-0.74
✓ HDFC Bank Limited	5.77	Punjab National Bank	-0.78
✓ Bank of Baroda	3.41	UPL Limited	-0.92
✓ Canara Bank	2.90	PVR INOX Limited	-0.96
✓ Axis Bank Limited	2.77	ACC Limited	-1.05
State Bank of India	1.71	Zee Entertainment Enterprises Limited	-1.07
Punjab National Bank	0.78	TVS Motor Company Limited	-1.25
Kotak Mahindra Bank Limited	0.45	Tata Steel Limited	-1.26
<b>PETROLEUM PRODUCTS</b>	<b>9.80</b>	Cipla Limited	-1.27
✓ Reliance Industries Limited	5.82	Bharti Airtel Limited	-1.31
✓ Indian Oil Corporation Limited	3.98	Dixon Technologies (India) Limited	-1.45
<b>FERROUS METALS</b>	<b>6.28</b>	Ambuja Cements Limited	-1.55
✓ Jindal Steel & Power Limited	4.41	Mahindra & Mahindra Limited	-1.57
Tata Steel Limited	1.25	ABB India Limited	-1.70
JSW Steel Limited	0.62	Multi Commodity Exchange of India Limited	-1.71
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>5.98</b>	State Bank of India	-1.71
✓ Glenmark Pharmaceuticals Limited	2.91	Power Finance Corporation Limited	-1.78
Sun Pharmaceutical Industries Limited	1.81	Sun Pharmaceutical Industries Limited	-1.83
Cipla Limited	1.26	Trent Limited	-1.84
<b>CONSTRUCTION</b>	<b>5.21</b>	The Indian Hotels Company Limited	-2.01
✓ Larsen & Toubro Limited	5.21	InterGlobe Aviation Limited	-2.07
<b>AUTOMOBILES</b>	<b>2.80</b>	Hindalco Industries Limited	-2.20
Mahindra & Mahindra Limited	1.56	NTPC Limited	-2.65
TVS Motor Company Limited	1.24	Axis Bank Limited	-2.78
<b>POWER</b>	<b>2.63</b>	Canara Bank	-2.92
✓ NTPC Limited	2.63	Glenmark Pharmaceuticals Limited	-2.93
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>2.59</b>	Bank of Baroda	-3.43
Ambuja Cements Limited	1.54	Indian Oil Corporation Limited	-4.00
ACC Limited	1.05	Jindal Steel & Power Limited	-4.43
<b>CAPITAL MARKETS</b>	<b>2.31</b>	Larsen & Toubro Limited	-5.25
Multi Commodity Exchange of India Limited	1.70	HDFC Bank Limited	-5.75
Indian Energy Exchange Limited	0.61	Reliance Industries Limited	-5.86
<b>NON - FERROUS METALS</b>	<b>2.18</b>	<b>Equity Futures Total</b>	<b>-73.71</b>
Hindalco Industries Limited	2.18	<b>MUTUAL FUND INVESTMENT</b>	
<b>TRANSPORT SERVICES</b>	<b>2.06</b>	Bank of India Liquid Fund - Direct Plan - Growth	13.15
InterGlobe Aviation Limited	2.06	<b>Total</b>	<b>13.15</b>
<b>ENTERTAINMENT</b>	<b>2.03</b>	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
Zee Entertainment Enterprises Limited	1.07	<b>Treasury Bill</b>	
PVR INOX Limited	0.96	364 Days Tbill (MD 24/10/2024) (SOV)	5.01
<b>LEISURE SERVICES</b>	<b>1.99</b>	364 Days Tbill (MD 11/07/2024) (SOV)	3.41
The Indian Hotels Company Limited	1.99	364 Days Tbill (MD 03/10/2024) (SOV)	0.50
<b>RETAILING</b>	<b>1.83</b>	364 Days Tbill (MD 19/12/2024) (SOV)	0.34
Trent Limited	1.83	<b>Total</b>	<b>9.26</b>
<b>FINANCE</b>	<b>1.77</b>	<b>CASH &amp; CASH EQUIVALENT</b>	
Power Finance Corporation Limited	1.77	Net Receivables/(Payables) after adjusting for futures	74.79
<b>OTHERS</b>	<b>6.07</b>	TREPS / Reverse Repo Investments	3.19
ABB India Limited	1.69	<b>Total</b>	<b>77.98</b>
Dixon Technologies (India) Limited	1.44	<b>GRAND TOTAL</b>	<b>100.00</b>
Bharti Airtel Limited	1.30		
UPL Limited	0.91		
Adani Ports and Special Economic Zone Limited	0.73		
<b>Total</b>	<b>73.32</b>		
<b>FUTURES AND OPTIONS</b>			
<b>Equity Futures</b>			
Kotak Mahindra Bank Limited	-0.45		
Indian Energy Exchange Limited	-0.61		
JSW Steel Limited	-0.62		

✓ Indicates Top 10 Holdings.

## MCAP Categorization (As on April 30, 2024)

Mcap Category	Percentage
Arbitrage Positions	73.71%
Mutual Fund Units	13.15%
GB/TB/Repo/Others	13.14%
<b>Grand Total</b>	<b>100.00%</b>

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# Bank of India Liquid Fund

(An Open Ended Liquid Scheme.  
A Relatively Low Interest Rate Risk and  
Moderate Credit Risk.)

ICRA  
A1+mfs

IND -  
A1+mfs

All data as on April 30, 2024 (Unless indicated otherwise)

This product is suitable for investors who are seeking\*:

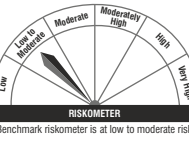
- Income over short term.
- Investment in Debt and Money Market Instruments.

Risk-o-meter is based on the scheme portfolio as on April 30, 2024



Investors understand that their principal will be at low to moderate risk

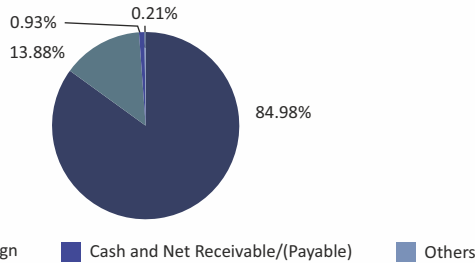
Benchmark Risk-o-meter as on April 30, 2024<sup>A</sup>



Benchmark riskometer is at low to moderate risk

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

## CREDIT PROFILE



## INVESTMENT OBJECTIVE

The Scheme seeks to deliver reasonable market related returns with lower risk and higher liquidity through 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.

## BENCHMARK<sup>A</sup>

Tier 1: CRISIL Liquid Debt B-I Index (w.e.f. April 3, 2023)

Tier 1: CRISIL Liquid Debt A-I Index (w.e.f. March 12, 2024)

## DATE OF ALLOTMENT

July 16, 2008

## FUND MANAGER

Mr. Mithraem Bharucha (w.e.f. August 17, 2021) - 15 years of experience in Fixed Income market domain, Investment strategy development

## AVERAGE AUM<sup>#</sup>

₹ 1,406.17 Crs.

## LATEST AUM<sup>#</sup>

₹ 1,317.91 Crs.

## MINIMUM APPLICATION AMOUNT (LUMP SUM)

Regular/ Direct Plan ₹ 5,000 and in multiples of ₹ 1

## ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 1,000 and in multiples of ₹ 1

## OTHER PARAMETERS (As on April 30, 2024)

Average / Residual Maturity: 0.12 Years

Macauley Duration: 0.12 Years

Modified Duration: 0.12 Years

Annualised Yield: 7.16%

## NAV (As on April 30, 2024)

	NAV (₹)
<b>Regular Plan</b>	<b>Direct Plan</b>
Growth	2,771.2294
Daily IDCW	1,002.1069
Weekly IDCW	1,001.4645
Growth	2,797.7695
Daily IDCW	1,002.6483
Weekly IDCW	1,061.7143

## LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

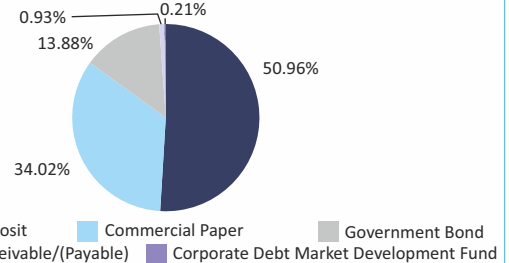
Exit Load

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

<sup>#</sup>Aggregate value of investments by other schemes of Bank of India Mutual Fund as on 30 April 2024 is ₹ 380.90 lacs.

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## COMPOSITION BY ASSETS



## PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
--------------------	-----------------	-----------------

### MONEY MARKET INSTRUMENTS

#### Certificate of Deposit

Kotak Mahindra Bank Limited	CRISIL A1+	5.65
Axis Bank Limited	CRISIL A1+	5.64
ICICI Bank Limited	ICRA A1+	5.64
Bank of Baroda	FITCH A1+	3.77
HDFC Bank Limited	CARE A1+	3.77
Punjab National Bank	CRISIL A1+	3.77
Small Industries Dev Bank of India	CARE A1+	3.77
Union Bank of India	ICRA A1+	3.77
Bank of Baroda	FITCH A1+	3.76
Canara Bank	CRISIL A1+	2.41
Canara Bank	CRISIL A1+	1.88
HDFC Bank Limited	CARE A1+	1.88
Small Industries Dev Bank of India	CARE A1+	1.88
Axis Bank Limited	CRISIL A1+	1.87
Punjab National Bank	CRISIL A1+	1.50
<b>Total</b>		<b>50.96</b>

#### Commercial Paper

Bajaj Finance Limited	CRISIL A1+	3.77
ICICI Home Finance Company Limited	CARE A1+	3.75
Kotak Mahindra Prime Limited	CRISIL A1+	2.27
Kotak Securities Limited	ICRA A1+	1.90
ICICI Securities Limited	CRISIL A1+	1.89
National Bank For Agriculture and Rural Development	CRISIL A1+	1.89
Godrej Agrovet Limited	CRISIL A1+	1.88
HDFC Securities Limited	CRISIL A1+	1.88
HDFC Securities Limited	ICRA A1+	1.88
ICICI Securities Limited	CRISIL A1+	1.88
Kotak Mahindra Prime Limited	CRISIL A1+	1.88
PNB Housing Finance Limited	CRISIL A1+	1.88
Reliance Retail Ventures Limited	CRISIL A1+	1.88
Godrej Agrovet Limited	CRISIL A1+	1.87
PNB Housing Finance Limited	CRISIL A1+	1.86
Bajaj Finance Limited	CRISIL A1+	1.66
<b>Total</b>		<b>34.02</b>

#### CDMDF

#### Corporate Debt Market Development Fund

Corporate Debt Market Development Fund	OTHERS	0.21
<b>Total</b>		<b>0.21</b>

#### GOVERNMENT BOND AND TREASURY BILL

##### Treasury Bill

91 Days Tbill (MD 27/06/2024)	SOV	8.26
91 Days Tbill (MD 06/06/2024)	SOV	1.88
91 Days Tbill (MD 04/07/2024)	SOV	1.87
91 Days Tbill (MD 12/07/2024)	SOV	1.87
<b>Total</b>		<b>13.88</b>

#### Cash & Cash Equivalent

Net Receivables/Payables		0.03
TREPS / Reverse Repo Investments		0.90
<b>Total</b>		<b>0.93</b>

## GRAND TOTAL

100.00

All corporate ratings are assigned by rating agencies like CRISIL, CARE, ICRA, India Rating.

As per SEBI Circular dated, June 07, 2021; the potential risk class (PRC) matrix based on interest rate risk and credit risk, is mentioned below:

		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)			

# Bank of India Ultra Short Duration Fund

**ICRA - A1+mfs**

(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.)

All data as on April 30, 2024 (Unless indicated otherwise)

This product is suitable for investors who are seeking\*:

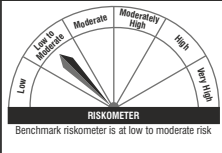
- Regular income over Short to Medium term.
- Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months.

Risk-o-meter is based on the scheme portfolio as on April 30, 2024



Investors understand that their principal will be at low to moderate risk

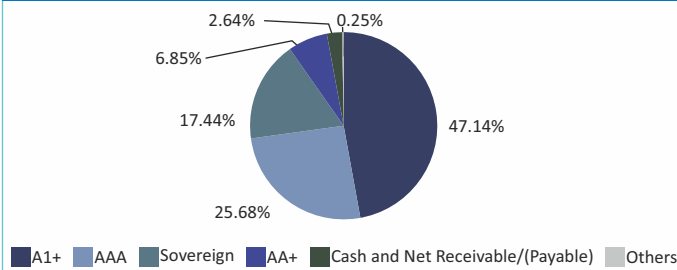
Benchmark Risk-o-meter as on April 30, 2024<sup>^</sup>



Benchmark riskometer is at low to moderate risk

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

## CREDIT PROFILE



## INVESTMENT OBJECTIVE

The Scheme seeks to deliver reasonable market related returns with lower risk and higher liquidity through portfolio of debt and money market instruments. The Scheme is not providing any assured or guaranteed returns.

Further there is no assurance that the investment objectives of the Scheme will be achieved.

## BENCHMARK<sup>^</sup>

Tier 1: CRISIL Ultra Short Duration Debt B-I Index (w.e.f. April 3, 2023)

Tier 1: CRISIL Ultra Short Duration Debt A-I Index (w.e.f. March 12, 2024)

## DATE OF ALLOTMENT

July 16, 2008

## FUND MANAGER

Mr. Mithraem Bharucha (w.e.f. August 17, 2021) - 15 years of experience in Fixed Income market domain, Investment strategy development

## AVERAGE AUM

₹ 142.63 Crs.

## LATEST AUM

₹ 145.56 Crs.

## MINIMUM APPLICATION AMOUNT (LUMP SUM)

Regular/ Direct Plan ₹ 5,000 and in multiples of ₹ 1

## ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 1,000 and in multiples of ₹ 1

## OTHER PARAMETERS (As on April 30, 2024)

Average / Residual Maturity: 0.46 Years

Macaulay Duration: 0.46 Years

Modified Duration: 0.45 Years

Annualised Yield: 7.29%

## NAV (As on April 30, 2024)

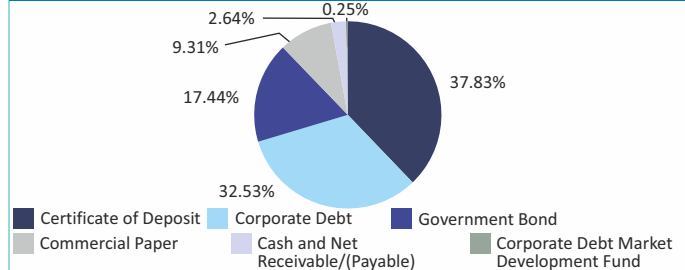
Regular Plan		Direct Plan	
Growth	2,926.1066	Growth	3,009.6552
Bonus	-	Bonus	2,994.7488
Daily IDCW	1,007.4498	Daily IDCW	1,011.9280
Weekly IDCW	1,007.5578	Weekly IDCW	1,007.0223

## LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load NIL

## COMPOSITION BY ASSETS



## PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
<b>CORPORATE DEBT</b>		
<b>Non-Convertible Debentures</b>		
Power Grid Corporation of India Limited	CRISIL AAA	6.89
Cholamandalam Investment and Finance Company Ltd	ICRA AA+	6.85
LIC Housing Finance Limited	CRISIL AAA	6.77
Reliance Industries Limited	CRISIL AAA	5.51
REC Limited	CRISIL AAA	3.44
HDFC Bank Limited	CRISIL AAA	2.73
LIC Housing Finance Limited	CRISIL AAA	0.34
<b>Total</b>		<b>32.53</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Certificate of Deposit</b>		
ICICI Bank Limited	ICRA A1+	8.67
Bank of Baroda	FITCH A1+	8.42
Axis Bank Limited	CRISIL A1+	7.90
Kotak Mahindra Bank Limited	CRISIL A1+	7.67
HDFC Bank Limited	CARE A1+	5.17
<b>Total</b>		<b>37.83</b>
<b>Commercial Paper</b>		
Kotak Mahindra Prime Limited	CRISIL A1+	7.27
Bajaj Finance Limited	CRISIL A1+	2.04
<b>Total</b>		<b>9.31</b>
<b>CDMDF</b>		
Corporate Debt Market Development Fund		0.25
Corporate Debt Market Development Fund	OTHERS	0.25
<b>Total</b>		<b>0.25</b>
<b>GOVERNMENT BOND AND TREASURY BILL</b>		
<b>Treasury Bill</b>		
91 Days Tbill (MD 27/06/2024)	SOV	10.19
364 Days Tbill (MD 28/11/2024)	SOV	6.60
364 Days Tbill (MD 30/01/2025)	SOV	0.65
<b>Total</b>		<b>17.44</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		1.67
TREPS / Reverse Repo Investments		0.97
<b>Total</b>		<b>2.64</b>
<b>GRAND TOTAL</b>		<b>100.00</b>

As per SEBI Circular dated, June 07, 2021; the potential risk class (PRC) matrix based on interest rate risk and credit risk, is mentioned below:

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)			

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# Bank of India Short Term Income Fund

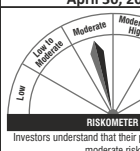
(An open ended short term debt scheme investing in instruments with Macaulay duration of the portfolio between 1 year and 3 years. A Moderate Interest Rate Risk and Moderate Credit Risk.)

All data as on April 30, 2024 (Unless indicated otherwise)

This product is suitable for investors who are seeking\*:

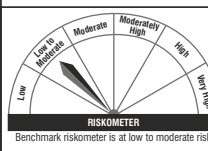
- Regular income over short to medium term.
- Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 1 year - 3 years.

Risk-o-meter is based on the scheme portfolio as on April 30, 2024



Investors understand that their principal will be at moderate risk

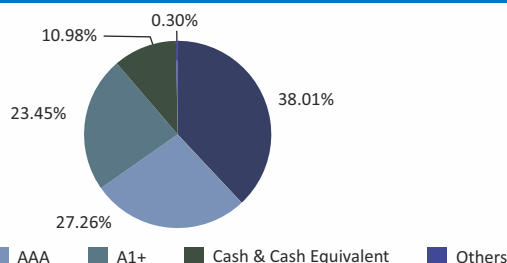
Benchmark Risk-o-meter as on April 30, 2024<sup>A</sup>



Benchmark riskometer is at low to moderate risk

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

## CREDIT PROFILE



## INVESTMENT OBJECTIVE

The Scheme seeks to generate income and capital appreciation by investing in a diversified portfolio of debt and money market securities. However, there can be no assurance that the income can be generated, regular or otherwise, or the investment objectives of the Scheme will be realized.

## BENCHMARK<sup>A</sup>

Tier 1: CRISIL Short Duration Debt B-II Index (w.e.f. April 3, 2023)

Tier 1: CRISIL Short Duration Debt A-II Index (w.e.f. March 12, 2024)

## DATE OF ALLOTMENT

December 18, 2008

## FUND MANAGER

Mr. Mithraem Bharucha (w.e.f. August 17, 2021) - 15 years of experience in Fixed Income market domain, Investment strategy development

## AVERAGE AUM

₹ 73.03 Crs.

## LATEST AUM

₹ 76.67 Crs.

## MINIMUM APPLICATION AMOUNT (LUMP SUM)

Regular/ Direct Plan ₹ 5,000 and in multiples of ₹ 1

## ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 1,000 and in multiples of ₹ 1

## OTHER PARAMETERS (As on April 30, 2024)

Average / Residual Maturity: 3.42 Years

Macaulay Duration: 2.70 Years

Modified Duration: 2.60 Years

Annualised Yield: 7.11%

## NAV (As on April 30, 2024)

Regular Plan		Direct Plan		NAV (₹)
Growth	24.0117	Growth		25.9371
Monthly IDCW	12.3215	Monthly IDCW		12.6115
Quarterly IDCW	12.1423	Quarterly IDCW		11.9579

## LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load NIL

## COMPOSITION BY HOLDING PERIOD

Duration	% of Assets
Upto 3 months	8.98%
3 months to 6 months	2.68%
6 months to 1 year	25.78%
> 1 year	62.56%

## PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
<b>CORPORATE DEBT</b>		
<b>Non-Convertible Debentures</b>		
Power Finance Corporation Limited	CRISIL AAA	10.41
National Bank For Agriculture and Rural Development	CRISIL AAA	7.77
REC Limited	CRISIL AAA	5.24
Power Grid Corporation of India Limited	CRISIL AAA	2.58
Reliance Jio Infocomm Limited	CRISIL AAA	1.26
<b>Total</b>		<b>27.26</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Certificate of Deposit</b>		
Bank of Baroda	FITCH A1+	8.61
HDFC Bank Limited	CARE A1+	8.59
Axis Bank Limited	CRISIL A1+	6.25
<b>Total</b>		<b>23.45</b>
<b>CDMDF</b>		
<b>Corporate Debt Market Development Fund</b>		
Corporate Debt Market Development Fund	OTHERS	0.30
<b>Total</b>		<b>0.30</b>
<b>GOVERNMENT BOND AND TREASURY BILL</b>		
<b>Government Bond</b>		
7.26% GOI (MD 06/02/2033)	SOV	20.92
7.38% GOI (MD 20/06/2027)	SOV	11.14
7.18% GOI (MD 14/08/2033)	SOV	3.91
<b>Total</b>		<b>35.97</b>
<b>Treasury Bill</b>		
364 Days Tbill (MD 30/01/2025)	SOV	2.04
<b>Total</b>		<b>2.04</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		3.64
TREPS / Reverse Repo Investments		7.34
<b>Total</b>		<b>10.98</b>
<b>GRAND TOTAL</b>		<b>100.00</b>

As per SEBI Circular dated, June 07, 2021; the potential risk class (PRC) matrix based on interest rate risk and credit risk, is mentioned below:

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

Invest Now

# Bank of India Credit Risk Fund

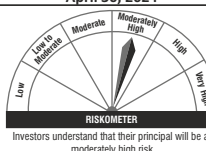
(An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds.) A Moderate Interest Rate Risk and Relatively High Credit Risk.)

All data as on April 30, 2024 (Unless indicated otherwise)

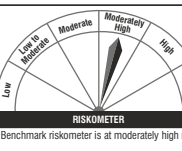
This product is suitable for investors who are seeking\*:

- 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.

Risk-o-meter is based on the scheme portfolio as on April 30, 2024

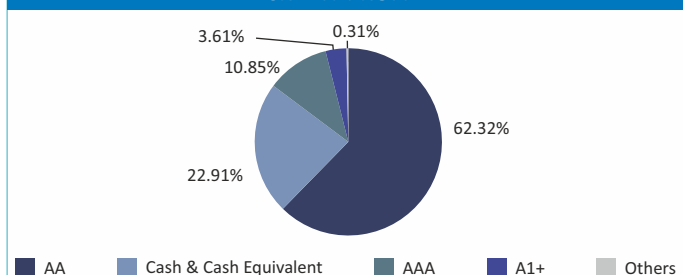


Benchmark Risk-o-meter as on April 30, 2024<sup>A</sup>



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

## CREDIT PROFILE



## INVESTMENT OBJECTIVE

The Scheme's investment objective is to generate capital appreciation over the long term by investing predominantly in corporate debt across the credit spectrum within the universe of investment grade rating. To achieve this objective, the Scheme will seek to make investments in rated, unrated instruments and structured obligations of public and private companies. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

## BENCHMARK<sup>A</sup>

Tier 1: CRISIL Credit Risk Debt C-II Index (w.e.f. April 3, 2023)

Tier 1: CRISIL Credit Risk Debt B-II Index (w.e.f. March 12, 2024)

## DATE OF ALLOTMENT

February 27, 2015

## FUND MANAGER

Mr. Alok Singh: (w.e.f. February 27, 2015) Around 20 years of experience, including 16 years in mutual fund industry

## AVERAGE AUM

₹ 138.26 Crs.

## LATEST AUM

₹ 137.49 Crs.

## MINIMUM APPLICATION AMOUNT (LUMP SUM)#

Regular/ Direct Plan

## ADDITIONAL PURCHASE AMOUNT#

Regular/ Direct Plan

## OTHER PARAMETERS (As on April 30, 2024)

Average / Residual Maturity: 0.78 Years

Macaulay Duration: 0.69 Years

Modified Duration: 0.64 Years

Annualised Yield: 7.00%

## NAV (As on April 30, 2024)

NAV (₹)

Regular Plan: 11.4536

Direct Plan: 11.6837

## LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

## Exit Load

- 4% if redeemed within 12 months from the date of allotment
- 3% if redeemed after 12 months but within 24 months from the date of allotment
- 2% if redeemed after 24 months but within 36 months from the date of allotment
- Nil if redeemed after 36 months from the date of allotment

## PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
<b>CORPORATE DEBT</b>		
<b>Non-Convertible Debentures</b>		
Godrej Industries Limited	CRISIL AA	10.79
Steel Authority of India Limited	CARE AA	10.21
Century Textiles & Industries Limited	CRISIL AA	8.61
Tata Motors Limited	CRISIL AA	7.29
Piramal Capital & Housing Finance Limited	CARE AA	7.27
Manappuram Finance Limited	CRISIL AA	7.26
Tata Power Company Limited	CARE AA	7.26
National Bank For Agriculture and Rural Development	CRISIL AAA	7.22
Power Finance Corporation Limited	CRISIL AAA	3.63
Tata Motors Finance Limited	CRISIL AA	3.63
<b>Total</b>		<b>73.17</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Certificate of Deposit</b>		
Canara Bank	CRISIL A1+	3.61
<b>Total</b>		<b>3.61</b>
<b>CDMDF</b>		
<b>Corporate Debt Market Development Fund</b>		
Corporate Debt Market Development Fund	OTHERS	0.31
<b>Total</b>		<b>0.31</b>
<b>PREFERENCE SHARES (PREFSHARE)</b>		
<b>Preference Shares</b>		
Amanta Healthcare Limited		0.00
<b>Total</b>		<b>0.00</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		10.73
TREPS / Reverse Repo Investments		12.18
<b>Total</b>		<b>22.91</b>
<b>GRAND TOTAL</b>		<b>100.00</b>

#Note: All subscriptions /switch-in application(s) and other pre-registered investments in 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), through any mode including the stock exchange platform has been temporarily suspended with effect from July 01, 2019 till further notice.

Any redemptions including switch-out, registered under the Scheme would continue (without any change) as per the terms of the SID and KIM of the Scheme.

[https://www.boimf.in/docs/default-source/reports/addenda-notice/boi---temporary-suspension-crf\\_28-june-2019.pdf](https://www.boimf.in/docs/default-source/reports/addenda-notice/boi---temporary-suspension-crf_28-june-2019.pdf)

As per SEBI Circular dated, June 07, 2021; the potential risk class (PRC) matrix based on interest rate risk and credit risk, is mentioned below:

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

Invest Now



# Bank of India Overnight Fund

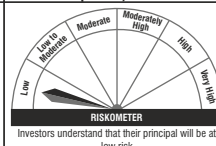
(An open ended debt scheme investing in overnight securities. A Relatively Low Interest Rate Risk and A Relatively Low Credit Risk.)

All data as on April 30, 2024 (Unless indicated otherwise)

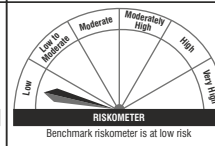
This product is suitable for investors who are seeking\*:

- Income over short term with low risk and high liquidity.
- Investments in overnight securities having residual maturity of 1 business day.

Risk-o-meter is based on the scheme portfolio as on April 30, 2024

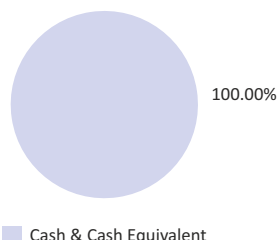


Benchmark Risk-o-meter as on April 30, 2024<sup>^</sup>



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

## CREDIT PROFILE



## INVESTMENT OBJECTIVE

The investment objective of the scheme is to generate income commensurate with low risk and high liquidity by investing in overnight securities having residual maturity of 1 business day. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not assure or guarantee any returns.

## BENCHMARK<sup>^</sup>

Tier 1: CRISIL Liquid Overnight Index

## DATE OF ALLOTMENT

January 28, 2020

## FUND MANAGER

Mr. Mithraem Bharucha (w.e.f. August 17, 2021) - 15 years of experience in Fixed Income market domain, Investment strategy development

## AVERAGE AUM

₹ 50.72 Crs.

## LATEST AUM

₹ 51.46 Crs.

## MINIMUM APPLICATION AMOUNT (LUMPSUM)

Regular/ Direct Plan ₹ 5,000 and in multiples of ₹ 1

## ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 1,000 and in multiples of ₹ 1

## OTHER PARAMETERS (As on April 30, 2024)

Average / Residual Maturity: 1 Day  
Macaulay Duration: 1 Day  
Modified Duration: 1 Day  
Annualised Yield: 6.72%

## NAV (As on April 30, 2024)

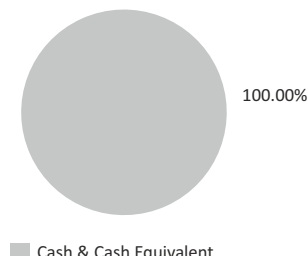
NAV (₹)

Regular Plan	Direct Plan	Growth	NAV
Growth	1,217.4847	Direct Plan	1,220.5032
Daily IDCW	1,000.0000	Growth	1,000.0049
Weekly IDCW	1,000.2312	Daily IDCW	1,000.1820
Monthly IDCW	1,000.7277	Weekly IDCW	1,000.3704
		Monthly IDCW	

## LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL  
Exit Load NIL

## COMPOSITION BY ASSETS



## PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
<b>CASH &amp; CASH EQUIVALENT</b>		
Net Receivables/Payables		0.40
TREPS / Reverse Repo Investments		99.60
<b>Total</b>		<b>100.00</b>
<b>GRAND TOTAL</b>		<b>100.00</b>

As per SEBI Circular dated, June 07, 2021; the potential risk class (PRC) matrix based on interest rate risk and credit risk, is mentioned below :

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

Invest Now

# IDCW History

## EQUITY FUNDS<sup>5</sup>

Record Date	IDCW/ Unit Declared (in ₹)	NAV <sup>a</sup> as on Record Date
<b>Bank of India Large &amp; Mid Cap Equity Fund</b>		
<b>Regular Plan - Regular IDCW</b>		
25-March-2021	0.90	12.88
29-July-2021	0.25	15.61
<b>Regular Plan - Quarterly IDCW</b>		
25-September-2018	0.09	13.00
25-March-2021	1.00	15.46
<b>Eco Plan - Regular IDCW</b>		
25-March-2021	1.00	13.16
29-July-2021	0.50	15.74
<b>Eco Plan - Quarterly IDCW</b>		
25-March-2019	0.04	10.36
25-March-2021	0.90	12.86
<b>Eco Plan - Annual IDCW</b>		
18-December-2014	5.00	18.59
<b>Institutional Plan - Regular IDCW<sup>a</sup></b>		
25-November-2009	1.00	-
29-April-2010	1.00	-
<b>Institutional Plan - Quarterly IDCW<sup>a</sup></b>		
29-March-2010	1.00	-
29-April-2010	1.00	-
<b>Direct Plan - Regular IDCW</b>		
30-June-2021	1.00	15.23
30-June-2021	1.00	15.23
<b>Direct Plan - Quarterly IDCW</b>		
25-March-2019	0.18	10.45
25-March-2021	1.00	12.98
<b>Bank of India ELSS Tax Saver (Formerly Bank of India Tax Advantage Fund)</b>		
<b>Regular Plan</b>		
30-June-2021	2.00	18.23
29-July-2021	0.90	18.19
<b>Eco Plan</b>		
30-June-2021	1.00	16.26
29-July-2021	0.25	16.78
<b>Direct Plan</b>		
30-June-2021	2.00	40.98
29-July-2021	0.90	42.04
<b>Bank of India Manufacturing &amp; Infrastructure Fund</b>		
<b>Regular Plan - Regular IDCW</b>		
25-June-2019	0.44	10.05
29-July-2021	0.40	16.85
<b>Regular Plan - Quarterly IDCW</b>		
25-March-2019	0.88	10.33
25-June-2019	0.39	10.00
<b>Direct Plan - Regular IDCW</b>		
27-March-2017	0.50	13.57
<b>Bank of India Mid &amp; Small Cap Equity &amp; Debt Fund</b>		
<b>Regular Plan - Regular IDCW</b>		
26-March-2018	0.75	12.33
29-July-2021	0.80	18.62
<b>Direct Plan - Regular IDCW</b>		
30-June-2021	1.00	17.76
29-July-2021	0.25	18.76
<b>Bank of India Small Cap Fund</b>		
<b>Regular Plan - Regular IDCW</b>		
30-June-2021	1.25	17.37
29-July-2021	1.00	17.44
<b>Direct Plan - Regular IDCW</b>		
30-June-2021	1.25	18.06
29-July-2021	0.40	18.79
<b>Bank of India Flexi Cap Fund</b>		
<b>Regular Plan - Regular IDCW</b>		
7-December-2020	0.44601387	12.76
30-June-2021	1.00000000	15.85
<b>Direct Plan - Regular IDCW</b>		
30-June-2021	1.00000000	15.43
29-July-2021	0.25000000	15.96
<b>HYBRID FUND<sup>5</sup></b>		
Record Date	IDCW/ Unit Declared (in ₹)	NAV <sup>a</sup> as on Record Date
<b>Bank of India Arbitrage Fund</b>		
<b>Regular Monthly IDCW</b>		
27-April-2020	0.05385541	10.0000 <sup>b</sup>
27-April-2020	0.05385543	10.0000 <sup>b</sup>
26-May-2020	0.04345086	10.0000 <sup>b</sup>
26-May-2020	0.04345088	10.0000 <sup>b</sup>
<b>Regular Quarterly IDCW</b>		
26-December-2019	0.05539822	10.5148 <sup>b</sup>
26-December-2019	0.05539822	10.5148 <sup>b</sup>
26-March-2020	0.12553389	10.4501 <sup>b</sup>
26-March-2020	0.12553389	10.4501 <sup>b</sup>
<b>Regular Annual IDCW</b>		
26-December-2019	0.05266000	10.0788 <sup>b</sup>
26-December-2019	0.05266000	10.0788 <sup>b</sup>
26-March-2020	0.10504000	10.0613 <sup>b</sup>
26-March-2020	0.10504000	10.0613 <sup>b</sup>
<b>Direct Monthly IDCW</b>		
27-April-2020	0.06160558	10.0855 <sup>b</sup>
27-April-2020	0.06160558	10.0855 <sup>b</sup>
26-May-2020	0.05007525	10.0859 <sup>b</sup>
26-May-2020	0.05007525	10.0859 <sup>b</sup>
<b>Direct Quarterly IDCW</b>		
26-December-2019	0.07443389	10.5612 <sup>b</sup>
26-December-2019	0.07443389	10.5612 <sup>b</sup>
26-March-2020	0.14323909	10.5101 <sup>b</sup>
26-March-2020	0.14323909	10.5101 <sup>b</sup>
<b>Direct Annual IDCW</b>		
26-December-2019	0.07038567	10.0544 <sup>b</sup>
26-December-2019	0.07038567	10.0544 <sup>b</sup>
26-March-2020	0.13992202	10.0000 <sup>b</sup>
26-March-2020	0.13992202	10.0000 <sup>b</sup>

## HYBRID FUND<sup>5</sup>

Record Date	IDCW/ Unit Declared (in ₹)	NAV <sup>a</sup> as on Record Date
<b>Bank of India Conservative Hybrid Fund</b>		
<b>Regular Monthly IDCW</b>		
02-February-2021	0.23090000	11.2228 <sup>b</sup>
02-February-2021	0.23090000	11.2228 <sup>b</sup>
30-June-2021	0.30000000	11.3853 <sup>b</sup>
30-June-2021	0.30000000	11.3853 <sup>b</sup>
<b>Regular Quarterly IDCW</b>		
25-June-2018	0.0864385	11.1417 <sup>b</sup>
25-June-2018	0.08004287	11.1417 <sup>b</sup>
25-March-2019	0.03320971	11.1241 <sup>b</sup>
25-March-2019	0.03075255	11.1241 <sup>b</sup>
<b>Regular Annual IDCW</b>		
25-March-2019	0.07203243	10.3827 <sup>b</sup>
25-March-2019	0.06670224	10.3827 <sup>b</sup>
02-February-2021	0.26970000	10.3095 <sup>b</sup>
02-February-2021	0.26970000	10.3095 <sup>b</sup>
<b>Regular Plan Regular IDCW</b>		
25-June-2013	0.389636	12.0556 <sup>b</sup>
25-June-2013	0.373162	12.0556 <sup>b</sup>
25-March-2014	0.389636	10.9004 <sup>b</sup>
25-March-2014	0.373162	10.9004 <sup>b</sup>
<b>Direct Monthly IDCW</b>		
02-February-2021	0.22820000	10.1643 <sup>b</sup>
02-February-2021	0.22820000	10.1643 <sup>b</sup>
30-June-2021	0.03000000	10.3018 <sup>b</sup>
30-June-2021	0.03000000	10.3018 <sup>b</sup>
<b>Direct Quarterly IDCW</b>		
26-December-2018	0.21610173	10.6590 <sup>b</sup>
26-December-2018	0.20010672	10.6590 <sup>b</sup>
25-March-2019	0.21610173	10.5824 <sup>b</sup>
25-March-2019	0.20010672	10.5824 <sup>b</sup>
<b>Direct Annual IDCW</b>		
25-March-2019	0.28811758	10.2199 <sup>b</sup>
25-March-2019	0.26680896	10.2199 <sup>b</sup>
02-February-2021	0.41970000	10.1017 <sup>b</sup>
02-February-2021	0.41970000	10.1017 <sup>b</sup>
<b>Eco Monthly IDCW</b>		
02-February-2021	0.49370000	16.9514 <sup>b</sup>
02-February-2021	0.49370000	16.9514 <sup>b</sup>
30-June-2021	0.50000000	17.1667 <sup>b</sup>
30-June-2021	0.50000000	17.1667 <sup>b</sup>
<b>Eco Quarterly IDCW</b>		
26-December-2018	0.06838875	10.0000 <sup>b</sup>
26-December-2018	0.06324962	10.0000 <sup>b</sup>
25-March-2019	0.07206263	10.1033 <sup>b</sup>
25-March-2019	0.06670224	10.1033 <sup>b</sup>
<b>Eco Plan Regular IDCW</b>		
25-March-2013	0.440456	12.5487 <sup>b</sup>
25-March-2013	0.377515	12.5487 <sup>b</sup>
25-March-2014	0.779271	11.5826 <sup>b</sup>
25-March-2014	0.746324	11.5826 <sup>b</sup>
<b>Bank of India Balanced Advantage Fund</b>		
<b>Regular Plan - Regular IDCW</b>		
25-June-2018	0.02449771	10.7707 <sup>b</sup>
25-June-2018	0.02449722	10.7707 <sup>b</sup>
29-July-2021	0.40000000	11.2226 <sup>b</sup>
29-July-2021	0.40000000	11.2226 <sup>b</sup>
<b>Direct Plan - Regular IDCW</b>		
25-March-2019	0.44270637	10.2965 <sup>b</sup>
25-June-2019	0.04427025	10.0302 <sup>b</sup>
25-June-2019	0.0442703	10.0302 <sup>b</sup>
30-June-2021	1.00000000	10.0785 <sup>b</sup>
<b>DEBT / INCOME FUNDS</b>		
Record Date	IDCW/ Unit Declared (in ₹)	NAV <sup>a</sup> as on Record Date
<b>Bank of India Short Term Income Fund<sup>5</sup></b>		
<b>Institutional Monthly IDCW</b>		
25-January-2011	0.043921	10.1704 <sup>b</sup>
25-January-2011	0.040935	10.1704 <sup>b</sup>
25-February-2011	0.052705	10.1881 <sup>b</sup>
25-February-2011	0.049122	10.1881 <sup>b</sup>
<b>Institutional Quarterly IDCW</b>		
29-December-2009	0.1751890	10.2708 <sup>b</sup>
29-December-2009	0.1630520	10.2708 <sup>b</sup>
<b>Regular Monthly IDCW</b>		
25-March-2019	0.05042235	10.3919 <sup>b</sup>
25-March-2019	0.04668914	10.3919 <sup>b</sup>
25-April-2019	0.03601595	10.3441 <sup>b</sup>
25-April-2019	0.03334718	10.3441 <sup>b</sup>
<b>Regular Quarterly IDCW</b>		
26-December-2018	0.10804795	10.1585 <sup>b</sup>
26-December-2018	0.10005336	10.1585 <sup>b</sup>
25-March-2019	0.10804788	10.1917 <sup>b</sup>
25-March-2019	0.10005336	10.1917 <sup>b</sup>
<b>Direct Monthly IDCW</b>		
25-March-2019	0.05042155	10.3930 <sup>b</sup>
25-March-2019	0.04669158	10.3930 <sup>b</sup>
25-April-2019	0.03602011	10.3498 <sup>b</sup>
25-April-2019	0.03335117	10.3498 <sup>b</sup>
<b>Direct Quarterly IDCW</b>		
26-December-2018	0.14401749	10.1444 <sup>b</sup>
26-December-2018	0.13340448	10.1444 <sup>b</sup>
25-March-2019	0.10804758	10.1908 <sup>b</sup>
25-March-2019	0.10005336	10.1908 <sup>b</sup>
<b>Bank of India Overnight Fund<sup>55</sup></b>		
<b>Regular Monthly IDCW</b>		
26-March-2024	5.2323601	1000.1778 <sup>b</sup>
26-March-2024	5.2323601	1000.1778 <sup>b</sup>
26-April-2024	5.6593514	1000.5460 <sup>b</sup>
26-April-2024	5.6593514	1000.5460 <sup>b</sup>
<b>Direct Monthly IDCW</b>		
26-March-2024	4.9008801	1000.0000 <sup>b</sup>
26-March-2024	4.9008801	1000.0000 <sup>b</sup>
26-April-2024	2.5925916	1000.0000 <sup>b</sup>
26-April-2024	2.5925916	1000.0000 <sup>b</sup>

<sup>5</sup>Face Value - ₹ 10/- <sup>55</sup>Face Value - ₹ 1000/- <sup>a</sup>Pursuant to payment of dividend, NAV of the IDCW Option of the Plan/Scheme falls to the extent of such IDCW payment and applicable statutory levy (taxes, levies, cess etc.), if any. <sup>b</sup>Since there are no investors in Bank of India Large & Mid Cap Equity Fund - Institutional Plan - Regular IDCW and Institutional Plan - Quarterly IDCW the data of NAV as on record date is not provided <sup>1</sup>Individual/HUFs. <sup>5</sup>Others. Past performance may or may not be sustained in the future. For complete IDCW History please visit [www.boimf.in](http://www.boimf.in)

# Fund - Manager wise Scheme Performance

## Bank of India Large & Mid Cap Equity Fund - Regular Plan - Growth Option - PERFORMANCE (As on April 30, 2024)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (S&P BSE 250 Large MidCap (TRI)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (S&P BSE 250 Large MidCap (TRI)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	42.9194%	36.6130%	26.5122%	14,292	13,661	12,651
3 years	22.1951%	19.6873%	16.9190%	18,256	17,154	15,990
5 years	19.6111%	17.6958%	15.2982%	24,507	22,604	20,392
Since inception*	14.4981%	16.1339%	14.6706%	81,950	1,02,157	83,890

^ Past performance may or may not be sustained in the future. \*Date of Allotment - October 21, 2008.

Above returns are in Compounded Annual Growth Rate (CAGR).

@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

1. Mr. Nitin Gosar has been appointed Fund Manager for this scheme w.e.f. from September 27, 2022. In addition to this scheme, he manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

## Bank of India ELSS Tax Saver - Regular Plan - Growth Option - PERFORMANCE (As on April 30, 2024)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (S&P BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (S&P BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	55.3189%	38.6251%	26.5122%	15,532	13,863	12,651
3 years	24.7392%	20.4427%	16.9190%	19,421	17,481	15,990
5 years	25.9712%	18.1941%	15.2982%	31,762	23,088	20,392
Since inception*	19.9765%	18.1151%	16.1999%	1,59,000	1,25,386	97,816

^ Past performance may or may not be sustained in the future. \*Date of Allotment - February 25, 2009.

Above returns are in Compounded Annual Growth Rate (CAGR).

@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

1. Mr. Alok Singh has been managing since April 27, 2022. In addition to this scheme, he manages 6 open ended schemes of Bank of India Mutual Fund. Further he co-managed 1 open ended scheme till April 22, 2024.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

## Bank of India Manufacturing & Infrastructure Fund - Regular Plan - Growth Option - PERFORMANCE (As on April 30, 2024)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns# (S&P BSE India Manufacturing TRI - 50% & S&P BSE India Infrastructure TRI - 50%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns# (S&P BSE India Manufacturing TRI - 50% & S&P BSE India Infrastructure TRI - 50%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	62.7892%	73.0223%	26.5122%	16,279	17,302	12,651
3 years	31.4796%	34.6338%	16.9190%	22,746	24,424	15,990
5 years	27.3215%	24.6774%	15.2982%	33,503	30,162	20,392
Since inception*	12.2432%	9.0983%	12.4391%	51,360	34,338	52,645

^ Past performance may or may not be sustained in the future. \*Date of Allotment - March 5, 2010.

Above returns are in Compounded Annual Growth Rate (CAGR).

1. Mr. Nitin Gosar has been appointed Fund Manager for this scheme w.e.f. from September 27, 2022. In addition to this scheme, he manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

### Notes

1. The details & returns for close ended schemes have not been disclosed as these are not comparable with other schemes.
2. Returns of only those schemes that have completed six months been given.

# Fund - Manager wise Scheme Performance

## Bank of India Small Cap Fund - Regular Plan - Growth Option - PERFORMANCE (As on April 30, 2024)

Fund Manager - Dhruv Bhatia				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (Nifty Smallcap 250 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Smallcap 250 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	54.5319%	69.6693%	26.5122%	15,453	16,967	12,651
3 years	28.3960%	30.6622%	16.9190%	21,181	22,324	15,990
5 years	31.9361%	25.4896%	15.2982%	40,038	31,159	20,392
Since inception*	30.4038%	23.7453%	15.7316%	41,600	31,395	21,914

^ Past performance may or may not be sustained in the future. \*Date of Allotment - December 19, 2018.

Above returns are in Compounded Annual Growth Rate (CAGR).

@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

1. Mr. Dhruv Bhatia has been managing since April 27, 2022. In addition to this scheme, he manages 2 close ended schemes and 1 open ended scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

## Bank of India Flexi Cap Fund - Regular Plan - Growth Option - PERFORMANCE (As on April 30, 2024)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (S&P BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (S&P BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	61.7809%	38.6251%	26.5122%	16,178	13,863	12,651
3 years	27.8358%	20.4427%	16.9190%	20,905	17,481	15,990
5 years	NA	NA	NA	NA	NA	NA
Since inception*	35.7397%	28.0085%	24.0504%	32,340	25,817	22,883

^ Past performance may or may not be sustained in the future. \*Date of Allotment - June 29, 2020.

Above returns are in Compounded Annual Growth Rate (CAGR).

@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

1. Mr. Alok Singh has been managing the Scheme since June 29, 2020. In addition to this scheme, he manages 6 open ended schemes of Bank of India Mutual Fund. Further he co-managed 1 open ended scheme till April 22, 2024.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

## Bank of India Bluechip Fund - Regular Plan - Growth Option - PERFORMANCE (As on April 30, 2024)

Fund Manager - Dhruv Bhatia				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (Nifty 100 TRI) (%)	Additional Benchmark Returns (S&P BSE SENSEX TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 100 TRI) (₹)	Additional Benchmark Returns (S&P BSE SENSEX TRI) (₹)
1 year	46.2121%	32.2515%	23.4432%	14,621	13,225	12,344
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	16.5197%	15.5792%	14.3261%	15,440	15,089	14,628

^ Past performance may or may not be sustained in the future. \*Date of Allotment - June 29, 2021.

@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

1. Mr. Dhruv Bhatia has been managing this scheme w.e.f. January 20, 2022. In addition to this scheme, he manages 2 close ended and 1 open ended scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.
4. The returns has been calculated on the basis of simple annualized growth rate of the scheme.

### Notes

1. The details & returns for close ended schemes have not been disclosed as these are not comparable with other schemes.
2. Returns of only those schemes that have completed six months been given.



# Fund - Manager wise Scheme Performance

## Bank of India Multi Cap Fund - Regular Plan - Growth Option - PERFORMANCE (As on April 30, 2024)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (%)	Additional Benchmark Returns (S&P BSE 500 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (₹)	Additional Benchmark Returns (S&P BSE 500 TRI) (₹)
1 year	53.10%	47.83%	38.63%	15,310	14,783	13,863
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	50.21%	43.60%	35.92%	16,060	15,241	14,295

^ Past performance may or may not be sustained in the future. \*Date of Allotment - March 03, 2023.

The returns has been calculated on the basis of simple annualized growth rate of the scheme.

@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

1. Mr. Nitin Gosar has been appointed Fund Manager for this scheme since inception. In addition to this scheme, he manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

## Bank of India Conservative Hybrid Fund - Regular Plan - Growth Option - PERFORMANCE (As on April 30, 2024)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	13.3635%	10.8473%	6.2766%	11,336	11,085	10,628
3 years	14.4840%	7.3174%	3.6959%	15,011	12,362	11,151
5 years	8.9796%	9.0812%	6.0376%	15,379	15,451	13,410
Since inception*	8.0423%	9.2355%	5.7401%	32,235	38,063	23,269

^ Past performance may or may not be sustained in the future. \*Date of Allotment - March 18, 2009.

Above returns are in Compounded Annual Growth Rate (CAGR).

@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

1. Mr. Alok Singh has been managing the Scheme since May 21, 2012. In addition to this scheme, he manages 6 open ended schemes of Bank of India Mutual Fund. Further he co-managed 1 open ended scheme till April 22, 2024.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

## Bank of India Balanced Advantage Fund - Regular Plan - Growth Option - PERFORMANCE (As on April 30, 2024)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 Index) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 Index) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	25.5455%	16.3838%	26.5122%	12,555	11,638	12,651
3 years	15.1170%	11.1976%	16.9190%	15,261	13,753	15,990
5 years	9.5462%	11.9450%	15.2982%	15,784	17,591	20,392
Since inception*	8.9528%	11.6344%	14.4391%	23,855	30,525	39,258

^ Past performance may or may not be sustained in the future. \*Date of Allotment - March 14, 2014. Above returns are in Compounded Annual Growth Rate (CAGR).

@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

1. Mr. Alok Singh has been appointed fund Manager for this scheme w.e.f December 1, 2021. In addition to this scheme, he manages 6 open ended schemes of Bank of India Mutual Fund. Further he co-managed 1 open ended scheme till April 22, 2024.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

### Notes

1. The details & returns for close ended schemes have not been disclosed as these are not comparable with other schemes.
2. Returns of only those schemes that have completed six months been given.

# Fund - Manager wise Scheme Performance

## Bank of India Mid & Small Cap Equity & Debt Fund - Regular Plan - Growth Option - PERFORMANCE (As on April 30, 2024)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	48.8382%	43.8853%	26.5122%	14,884	14,389	12,651
3 years	24.2316%	21.9191%	16.9190%	19,185	18,132	15,990
5 years	22.1614%	20.1565%	15.2982%	27,236	25,071	20,392
Since inception*	17.2783%	16.1138%	14.6103%	34,590	32,004	28,916

^ Past performance may or may not be sustained in the future. \*Date of Allotment - July 20, 2016.

Above returns are in Compounded Annual Growth Rate (CAGR).

@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

1. Mr. Alok Singh has been managing the Scheme since February 16, 2017. In addition to this scheme, he manages 6 open ended schemes of Bank of India Mutual Fund. Further he co-managed 1 open ended scheme till April 22, 2024.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

## Bank of India Arbitrage Fund - Regular Plan - Growth Option - PERFORMANCE (As on April 30, 2024)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Arbitrage Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Arbitrage Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	6.7010%	8.0809%	7.1377%	10,670	10,808	10,714
3 years	4.3640%	5.8081%	5.2392%	11,369	11,847	11,657
5 years	4.0332%	5.0612%	5.5552%	12,189	12,804	13,108
Since inception*	4.2930%	5.2054%	5.8984%	12,801	13,473	14,002

^ Past performance may or may not be sustained in the future. \*Date of Allotment - June 18, 2018.

Above returns are in Compounded Annual Growth Rate (CAGR).

@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

1. Mr. Alok Singh has been appointed fund Manager for this scheme w.e.f December 1, 2021. In addition to this scheme, he manages 6 open ended schemes of Bank of India Mutual Fund. Further he co-managed 1 open ended scheme till April 22, 2024.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

## Bank of India Liquid Fund - Regular Plan - Growth Option - PERFORMANCE (As on April 30, 2024)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	5.6433%	6.0898%	6.8094%	10,011	10,011	10,013
15 Days	6.1933%	6.3675%	6.5965%	10,025	10,025	10,026
30 Days	7.5199%	7.3552%	7.5676%	10,060	10,059	10,060
1 year	7.3327%	7.2985%	7.0995%	10,733	10,730	10,710
3 years	5.5705%	5.6408%	5.2392%	11,768	11,791	11,657
5 years	5.1670%	5.2909%	5.5552%	12,868	12,944	13,108
Since inception*	6.6627%	6.7979%	6.3293%	27,712	28,273	26,375

^ Past performance may or may not be sustained in the future. \*Date of Allotment - July 16, 2008.

Above returns are in Compounded Annual Growth Rate (CAGR).

@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

1. Mr. Mithraem Bharucha has been managing this scheme w.e.f August 17, 2021. In addition to this scheme, he manages 3 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual.
2. Period for which scheme's performance has been provided is computed basis on last day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

### Notes

1. The details & returns for close ended schemes have not been disclosed as these are not comparable with other schemes.
2. Returns of only those schemes that have completed six months been given.

# Fund - Manager wise Scheme Performance

## Bank of India Ultra Short Duration Fund - Regular Plan - Growth Option - PERFORMANCE (As on April 30, 2024)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-II Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-II Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	6.3425%	7.6140%	7.1377%	10,634	10,761	10,714
3 years	4.9798%	5.8482%	5.2392%	11,571	11,861	11,657
5 years	5.1729%	5.9730%	5.5552%	12,872	13,369	13,108
Since inception*	7.0303%	7.4288%	6.3293%	29,261	31,031	26,375

^ Past performance may or may not be sustained in the future. \*Date of Allotment - July 16, 2008.

Above returns are in Compounded Annual Growth Rate (CAGR).

@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

1. Mr. Mithraem Bharucha has been managing this scheme w.e.f. August 17, 2021. In addition to this scheme, he manages 3 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

## Bank of India Short Term Income Fund - Regular Plan - Growth Option - PERFORMANCE (As on April 30, 2024)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	5.7020%	7.0503%	6.2766%	10,570	10,705	10,628
3 years	11.7376%	5.2964%	3.6959%	13,955	11,676	11,151
5 years	3.5183%	6.6228%	6.0376%	11,890	13,785	13,410
Since inception*	5.8615%	7.4734%	5.1778%	24,012	30,294	21,735

^ Past performance may or may not be sustained in the future. \*Date of Allotment - December 18, 2008.

Above returns are in Compounded Annual Growth Rate (CAGR).

@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

1. Mr. Mithraem Bharucha has been managing this scheme w.e.f. August 17, 2021. In addition to this scheme, he manages 3 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

## Bank of India Credit Risk Fund - Regular Plan - Growth Option - PERFORMANCE (As on April 30, 2024)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	6.6711%	7.6702%	6.2766%	10,667	10,767	10,628
3 years	40.0538%	6.5459%	3.6959%	27,497	12,097	11,151
5 years	-2.7229%	7.9393%	6.0376%	8,709	14,658	13,410
Since inception*	1.4893%	8.1625%	6.1972%	11,454	20,552	17,368

^ Past performance may or may not be sustained in the future. \*Date of Allotment - February 27, 2015.

Above returns are in Compounded Annual Growth Rate (CAGR).

@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

1. Mr. Alok Singh has been managing the Scheme since February 27, 2015. In addition to this scheme, he manages 6 open ended schemes of Bank of India Mutual Fund. Further he co-managed 1 open ended scheme till April 22, 2024.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

### Notes

1. The details & returns for close ended schemes have not been disclosed as these are not comparable with other schemes.
2. Returns of only those schemes that have completed six months been given.

# Fund - Manager wise Scheme Performance

## Bank of India Overnight Fund - Regular Plan - Growth Option - PERFORMANCE (As on April 30, 2024)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	6.6550%	6.6911%	6.8094%	10,012	10,012	10,013
15 Days	6.5333%	6.5585%	6.5965%	10,026	10,026	10,026
30 Days	6.5616%	6.5487%	7.5676%	10,052	10,052	10,060
1 year	6.8586%	6.8543%	7.0995%	10,686	10,685	10,710
3 years	5.3090%	5.3295%	5.2392%	11,680	11,687	11,657
5 years	NA	NA	NA	NA	NA	NA
Since inception*	4.7275%	4.7148%	5.2614%	12,175	12,169	12,441

^ Past performance may or may not be sustained in the future. \*Date of Allotment - January 28, 2020.

Above returns are in Compounded Annual Growth Rate (CAGR).

@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

1. Mr. Mithraem Bharucha has been managing this scheme w.e.f. August 17, 2021. In addition to this scheme, he manages 3 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual.
2. Period for which scheme's performance has been provided is computed basis on last day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

### Notes

1. The details & returns for close ended schemes have not been disclosed as these are not comparable with other schemes.
2. Returns of only those schemes that have completed six months been given.



# Fund Managers



**Mr. Alok Singh:** Alok is a Post Graduate in Business Administration from ICFAI Business School and a CFA with close to 20 years of work experience. He has an impressive track record in fund management both for resident as well as for overseas investors. As part of his previous employment with BNP Paribas Mutual Fund, Alok has won numerous awards for stellar fund performance during his career span. He heads the overall Equity & Fixed Income Investment Operations as Chief Investment Officer.

**Funds Managed:**

Bank of India Conservative Hybrid 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 Balanced Advantage Fund  
Bank of India Arbitrage Fund  
Bank of India ELSS Tax Saver

**Funds Co-managed:**

Bank of India Multi Asset Allocation Fund (till April 22, 2024)



**Mr. Nitin Gosar:** Nitin joins us with over 16 years of professional expertise in Equity Research and Fund management. His most recent career stint was with Invesco Asset Management (India) Private Ltd. as a Fund Manager. He has also been associated with IFCI Financial Services, B&K Securities, SKP Securities Ltd. and NDA Securities Ltd. in his career span. He graduated as Bachelors of Management studies from Ramniranjan Jhunjhunwala College and further pursued his MS Finance from The Institute of Chartered Financial Analysts of India (ICFAI).

**Funds Managed:**

Bank of India Large & Mid Cap Equity Fund  
Bank of India Manufacturing & Infrastructure Fund  
Bank of India Multi Cap Fund



**Mr. Mithraem Bharucha:** Mithraem joined Bank of India Investment Managers in August 2021 and has more than 15 years of experience in the fixed income markets- trading and portfolio management. Prior to Bank of India Investment Managers, he was associated with organizations such as YES Mutual Fund and BNP Paribas Mutual fund. His qualifications include Bachelor's degree in Management Studies from Mumbai University and Master's in Business Administration with specialization in Finance.

**Funds Managed:**

Bank of India Overnight Fund  
Bank of India Liquid Fund  
Bank of India Ultra Short Duration Fund  
Bank of India Short Term Income Fund

**Funds Co-managed:**

Bank of India Multi Asset Allocation Fund (Debt Portion) (w.e.f April 23, 2024)



**Mr. Dhruv Bhatia:** Dhruv has over 11 years of experience in equity research and portfolio management and currently serves as an Equity Fund Manager at Bank of India Investment Managers. In his last assignment, Dhruv was working with Sixteenth Street Capital Pte. as an Investment Consultant. His prior work experience are with firms such as AUM Fund Advisors LLP and Sahara Mutual Fund as an equity research analyst. Dhruv holds a Bachelor's degree in Management Studies from University of Mumbai and MBA from SIES College of Management Studies, Mumbai.

**Funds Managed:**

Bank of India Bluechip Fund  
Bank of India Midcap Tax Fund - Series 1  
Bank of India Midcap Tax Fund - Series 2  
Bank of India Small Cap Fund



**Mr. Nilesh Jethani:** Nilesh Jethani joined Bank of India Investment Managers in November 2021 and has more than 9 years of experience in equity research across the BFSI, IT, and capital goods sectors. In his last assignment, Nilesh was working with Envision Capital Services Pvt. Ltd. as an Investment Analyst. He was also associated with HDFC Securities, HDFC Bank, and ASK Investment Managers as an equity research analyst. He graduated with a Bachelor of Financial Markets from HR College (2012) and further pursued his Postgraduate Program in Global Financial Markets from BSE Institute Ltd. (2015).

**Funds Co-managed:**

Bank of India Multi Asset Allocation Fund (Equity Portion) (w.e.f April 23, 2024)

# SIP Returns of selected Schemes

All data as on April 30, 2024 (Unless indicated otherwise)

## SIP Performance for Bank of India Large & Mid Cap Equity Fund - Regular Plan - Growth Option (assuming SIP of ₹ 10,000 per month)

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	18,60,000
Market Value of amount Invested	1,47,514	5,13,959	10,82,041	61,13,026
Scheme Returns (CAGR)	45.24%	24.58%	23.83%	14.03%
Benchmark returns# (CAGR)	35.66%	20.95%	21.80%	15.46%
Additional Benchmark### (CAGR)	25.12%	16.82%	18.59%	14.02%

Date of First Installment: November 03, 2008 & Scheme Inception Date: October 21, 2008. Past Performance may or may not be sustained in future.

# Scheme Benchmark: S&P BSE 250 LargeMidCap TRI

## Additional Benchmark: Nifty 50 TRI

## SIP Performance for Bank of India ELSS Tax Saver - Regular Plan - Growth Option (assuming SIP of ₹ 10,000 per month)

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	18,20,000
Market Value of amount Invested	1,56,033	5,53,249	12,31,626	82,60,184
Scheme Returns (CAGR)	60.20%	30.04%	29.26%	18.00%
Benchmark returns# (CAGR)	37.10%	21.86%	22.64%	15.37%
Additional Benchmark### (CAGR)	25.12%	16.82%	18.59%	13.87%

Date of First Installment: March 02, 2009 & Scheme Inception Date: February 25, 2009. Past Performance may or may not be sustained in future.

# Scheme Benchmark: S&P BSE 500 TRI

## Additional Benchmark: Nifty 50 TRI

## SIP Performance for Bank of India Manufacturing & Infrastructure Fund - Regular Plan - Growth Option (assuming SIP of ₹ 10,000 per month)

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	16,90,000
Market Value of amount Invested	1,58,092	5,98,707	13,83,330	66,85,813
Scheme Returns (CAGR)	63.88%	36.05%	34.20%	17.82%
Benchmark returns# (CAGR)	77.80%	41.33%	35.35%	15.61%
Additional Benchmark### (CAGR)	25.12%	16.82%	18.59%	14.00%

Date of First Installment: April 01, 2010 & Scheme Inception Date: March 5, 2010. Past Performance may or may not be sustained in future.

# Scheme Benchmark: Since inception to Jan 18, 2016: Nifty Infrastructure Index TRI; Jan 19, 2016 to current: S&P BSE Infrastructure TRI (50%) & S&P BSE Manufacturing TRI (50%)

## Additional Benchmark: Nifty 50 TRI

## SIP Performance for Bank of India Mid & Small Cap Equity & Debt Fund - Regular Plan - Growth Option (assuming SIP of ₹ 10,000 per month)

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	9,40,000
Market Value of amount Invested	1,48,221	5,24,134	11,79,599	21,41,475
Scheme Returns (CAGR)	46.46%	26.02%	27.44%	20.46%
Benchmark returns# (CAGR)	38.79%	24.58%	24.66%	18.79%
Additional Benchmark### (CAGR)	25.12%	16.82%	18.59%	16.08%

Date of First Installment: July 20, 2016 & Scheme Inception Date: July 20, 2016. Past Performance may or may not be sustained in future.

# Scheme Benchmark: Nifty Midsmall cap 400 (70%) TRI & CRISIL Short Term Bond fund Index (30%)

## Additional Benchmark: Nifty 50 TRI

## SIP Performance for Bank of India Small Cap Fund - Regular Plan - Growth Option (assuming SIP of ₹ 10,000 per month)

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	6,40,000
Market Value of amount Invested	1,48,177	5,46,709	14,11,471	15,74,874
Scheme Returns (CAGR)	46.39%	29.15%	35.07%	34.36%
Benchmark returns# (CAGR)	60.03%	34.03%	34.79%	33.22%
Additional Benchmark### (CAGR)	25.12%	16.82%	18.59%	18.20%

Date of First Installment: January 01, 2019 & Scheme Inception Date: December 19, 2018. Past Performance may or may not be sustained in future.

# Scheme Benchmark: Nifty Smallcap 250 TRI

## Additional Benchmark: Nifty 50 TRI

## SIP Performance for Bank of India Flexi Cap Fund - Regular Plan - Growth Option (assuming SIP of ₹ 10,000 per month)

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	-	4,70,000
Market Value of amount Invested	1,59,830	5,72,841	-	8,68,523
Scheme Returns (CAGR)	67.00%	32.67%	NA	32.66%
Benchmark returns# (CAGR)	37.10%	21.86%	NA	23.16%
Additional Benchmark### (CAGR)	25.12%	16.82%	NA	18.57%

Date of First Installment: June 29, 2020 & Scheme Inception Date: June 29, 2020. Past Performance may or may not be sustained in future.

# Scheme Benchmark: S&P BSE 500 TRI

## Additional Benchmark: Nifty 50 TRI

For SIP calculations above, the data assumes the investment of ₹ 10,000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

Note: For Fund Manager details please refer respective Scheme pages.

## Month End Total Expense Ratio

All data as on April 30, 2024 (Unless indicated otherwise)

Name of Scheme	Regular						Direct						Unclaimed						Eco						
	Base TER (%) <sup>1</sup>	Additional expense as per Regulation 52(6A)(b) (%) <sup>1</sup>	Additional expense as 52(6A)(c) (%) <sup>1</sup>	Gross (%) <sup>1</sup>	Total TER (%)	GST (%) <sup>1</sup>	Base TER (%) <sup>1</sup>	Additional expense as per Regulation 52(6A)(b) (%) <sup>1</sup>	Additional expense as 52(6A)(c) (%) <sup>1</sup>	Gross (%) <sup>1</sup>	Total TER (%)	GST (%) <sup>1</sup>	Base TER (%) <sup>1</sup>	Additional expense as per Regulation 52(6A)(b) (%) <sup>1</sup>	Additional expense as 52(6A)(c) (%) <sup>1</sup>	Gross (%) <sup>1</sup>	Total TER (%)	GST (%) <sup>1</sup>	Base TER (%) <sup>1</sup>	Additional expense as per Regulation 52(6A)(b) (%) <sup>1</sup>	Additional expense as 52(6A)(c) (%) <sup>1</sup>	Gross (%) <sup>1</sup>	Total TER (%)	GST (%) <sup>1</sup>	
	Bank of India Arbitrage Fund	0.93%	0.00%	0.00%	0.93%	0.95%	0.02%	0.22%	0.00%	0.00%	0.22%	0.24%	0.02%												
Bank of India Balanced Advantage Fund	2.19%	0.00%	0.05%	2.24%	2.43%	0.19%	1.17%	0.05%	1.22%	1.41%	0.19%														
Bank of India Bluechip Fund	2.23%	0.00%	0.05%	2.28%	2.46%	0.18%	1.08%	0.05%	1.13%	1.30%	0.17%														
Bank of India Conservative Hybrid Fund	2.00%	0.00%	0.05%	2.05%	2.26%	0.21%	1.18%	0.05%	1.23%	1.43%	0.20%									1.63%	0.00%	0.05%	1.68%	0.18%	1.86%
Bank of India Credit Risk Fund	1.33%	0.00%	0.05%	1.38%	1.52%	0.14%	0.99%	0.05%	1.04%	1.18%	0.14%														
Bank of India ELSS Tax Saver	1.99%	0.00%	0.00%	1.99%	2.11%	0.12%	0.87%	0.00%	0.87%	0.99%	0.12%									1.74%	0.00%	0.00%	1.74%	0.12%	1.86%
Bank of India Flexi Cap Fund	2.11%	0.00%	0.05%	2.16%	2.25%	0.09%	0.63%	0.05%	0.68%	0.77%	0.09%														
Bank of India Large & Mid Cap Equity Fund	2.21%	0.00%	0.05%	2.26%	2.45%	0.19%	1.15%	0.05%	1.20%	1.38%	0.18%									1.53%	0.00%	0.05%	1.58%	0.19%	1.77%
Bank of India Liquid Fund	0.13%	0.00%	0.00%	0.13%	0.13%	0.00%	0.10%	0.00%	0.10%	0.10%	0.00%														
Bank of India Manufacturing & Infrastructure Fund	2.25%	0.00%	0.05%	2.30%	2.42%	0.12%	0.77%	0.05%	0.82%	0.94%	0.12%														
Bank of India Mid & Small Cap Equity & Debt Fund	2.17%	0.00%	0.05%	2.22%	2.39%	0.17%	1.01%	0.05%	1.06%	1.22%	0.16%														
Bank of India Multi Asset Allocation Fund	1.93%	0.00%	0.00%	1.93%	2.10%	0.17%	1.07%	0.00%	1.07%	1.24%	0.17%														
Bank of India Multi Cap Fund	2.25%	0.00%	0.05%	2.30%	2.49%	0.19%	1.17%	0.05%	1.22%	1.41%	0.19%														
Bank of India Overnight Fund	0.10%	0.00%	0.00%	0.10%	0.10%	0.00%	0.08%	0.00%	0.08%	0.08%	0.00%									0.08%	0.00%	0.00%	0.08%	0.00%	0.08%
Bank of India Short Term Income Fund	1.00%	0.00%	0.00%	1.00%	1.05%	0.05%	0.45%	0.00%	0.45%	0.50%	0.05%														
Bank of India Small Cap Fund	2.05%	0.00%	0.05%	2.10%	2.16%	0.06%	0.52%	0.05%	0.57%	0.63%	0.06%														
Bank of India Ultra Short Duration Fund	1.10%	0.00%	0.00%	1.10%	1.19%	0.09%	0.59%	0.00%	0.59%	0.68%	0.09%														

**TER Disclaimers:**

1. Base TER excludes additional expenses provided in Regulation 52(6A)(b) and 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Services Tax (GST) on investment and advisory fees as per applicable rate.
2. Additional Expenses not exceeding 0.30% in terms of Regulation 52(6A)(b) of SEBI (Mutual Funds) Regulations, 1996.
3. Additional Expenses not exceeding 0.05% in terms of Regulation 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996.
4. Present GST rate is 18%.
5. Percentages mentioned above are annualized.
6. Base TER of direct plan shall have a lower expense ratio excluding distribution expenses, commission, etc., and no commission shall be paid from such plans.

# How to read Factsheet

**Application Amount for Fresh Subscription:** This is the minimum investment amount for a new investor in a mutual fund scheme.

**AUM:** AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

**Average Maturity:** Weighted Average Maturity of the securities in scheme.

**Beta:** Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

**Benchmark:** A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

**Entry Load:** A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent. Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is ₹ 100 and the entry load is 1%, the investor will enter the fund at ₹ 101.

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

**Exit Load:** Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is deducted from the prevailing NAV at the time of redemption. For instance, if the NAV is ₹ 100 and the exit load is 1%, the redemption price would be ₹ 99 per unit.

**Fund Manager:** An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

**Holdings:** The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

**IDCW:** Income Distribution cum Capital Withdrawal

**Macaulay Duration:** The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price.

**Minimum Additional Amount:** This is the minimum investment amount for an existing investor in a mutual fund scheme.

**Modified Duration:** Modified duration is the price sensitivity and the percentage change in price for a unit change in yield.

**NAV:** The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

**Nature of Scheme:** The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

**Rating Profile:** Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

**Sharpe Ratio:** The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

**SIP:** SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests ₹ 500 every 15th of the month in an equity fund for a period of three years.

**Standard Deviation:** Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

**Yield to Maturity:** The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

## Knowledge Hub

### What Is Portfolio Turnover Ratio?

In mutual funds, the portfolio turnover ratio shows how frequently assets held in the fund are bought and sold over a given time frame, usually a year. It is used to gauge the fund's trading activity. A higher turnover ratio implies more frequent buying and selling of assets within the portfolio.

The turnover ratio is calculated by dividing the total purchase or sale value (whichever is lower) by the fund's average net asset value (NAV) throughout the specified time period.

For example, if a mutual fund with an average NAV of ₹ 100 crore bought and sold assets worth ₹ 50 crores over a year, the turnover ratio would be 50%.

Investors should be aware of this ratio because a larger turnover ratio usually indicates higher transaction costs and may also be a sign of higher capital gains distributions, which may have tax implications. Conversely, a smaller turnover percentage can suggest that the fund manager is using a longer-term investment approach.



# Disclaimer/Statutory Details

The data in the Factsheet is updated up to April 30, 2024 unless indicated otherwise. Statements relating to outlook and forecast are the opinions of the Author. The views expressed by the author are personal and are not necessarily that of Bank of India Investment Managers Private Limited (formerly BOI Star Investment Managers Private Limited) (formerly BOI AXA Investment Managers Private Limited) (AMC). This report is for information purpose only and is not intended to be an investment advice. Please make independent research/ obtain professional help before taking any decision of investment/ sale. AMC makes no representation as to the quality, liquidity or market perception of any securities/ issuer/ borrower, if described in the report above, nor does it provide any guarantee whatsoever. Information and material used in this report are believed to be from reliable sources. However, AMC does not warrant the accuracy, reasonableness and/or completeness of any information. AMC does not undertake to update any information or material in this report. Decisions taken by you based on the information provided in this report are to your own account and risk. AMC and any of its officers, directors and employees shall not be liable for any loss or damage of any nature, as also any loss or profit in any way arising from the use of this material in any manner. AMC or its directors, officers and employees, including author of this report/ persons involved in the preparation or issuance of this report may, from time to time, have long or short positions in, and buy or sell the securities, if any, mentioned herein or have other potential conflict of interest with respect to any recommendation and related information and opinions given in the report/ report. This report, or any part of it, should not be duplicated, or contents altered/ modified, in whole or in part in any form and or re-distributed without AMC's prior written consent. © Bank of India Investment Managers Private Limited 2024.

**Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**

## Bank of India Mutual Fund Branches - Investor Service Centers (ISC's)

• **Ahmedabad** - Office No. 604 6th Floor, Building Name - Sun Square, C. G. Road, Navrangpura, Ahmedabad - 380006. • **Bangalore** - 14/2 Rajesh Chambers, Brunton Road, Ashok Nagar, MG road, Craig park layout, Bangalore - 560025. • **Chandigarh** - 205, Megabyte Business Centre, SCO-333-334, 1st Floor, Sec-35B Chandigarh - 160 022. • **Chennai** - Cabin No. 308, Apeejay Business Center No: 39/12, Haddows Road, Nungambakkam, Chennai - 600 034. • **Jaipur** - Office No.154, 1st Floor, Ganapati Plaza, M I Road, Jaipur - 302 001. • **Kolkata** - OM Tower, Room No.- 1008, 32, Jawahar Lal Nehru Road, Kolkata - 700071. • **Lucknow** - Office No. 311, 3rd Floor, Saran Chamber II, 5 Park Road, Lucknow-226001. • **Mumbai** - B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013. • **New Delhi** - B-104, Statesman House, Barakhamba Road, Connaught Place, New Delhi - 110 001. • **Patna** - Office No. 406, 4th Floor, Ashiana Hariniwas Complex, Dark Bungalow Road, Bandar Bagicha, Frazer Road Area, Patna - 800001. • **Pune** - Cornerstone Projects, CTS No 33/28, Office no 47-501 T.P. Scheme No 1, Erandawane Pune City, 6th Floor, Lane no 4, Prabhkar Road, Deccan Gymkhana Pune - 411 004. • **Vadodara** - C -173, 1st Floor Emerald One Building, Jetalpur road, Jetalpur, Vadodara - 390007.

## KFin Technologies Ltd Branches - Investor Service Centers (ISC's)

• **Agra**: 1st Floor, Deepak Wasan Plaza, Behind Holiday Inn, Sanjay Place, Agra - 282 002. • **Ahmedabad**: Office No. 401, 4th Floor, ABC-I, Off. C.G. Road, Ahmedabad - 380009. • **Ahmednagar**: Shop no. 2, Plot No. 17, S.no 322, Near Ganesh Colony, Savdi, Ahmednagar - 414001. • **Akola**: Shop No 25, Ground Floor Yamuna tarang complex, Murtizapur Road N.H.No-6, Opp Radhakrishna Talkies Akola - 444 001. • **Allahabad**: Meena Bazar, 2nd Floor, 10, S. P. Marg, Civil Lines, Subhash Chauraha, In The City of Allahabad - 211 001. • **Ambala**: 6349, 2nd Floor, Nicholson Road, Adjacent KOS Hospital Ambala Cant, Ambala -133 001, Haryana. • **Amritsar**: SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, City- Amritsar, Punjab - 143001. • **Anand**: B-42, Vaibhav Commercial Centre, Nr Tvs Down Town Show Room, Grid Char Rasta, Anand - 380001. • **Asansol**: 112/N, G. T. Road, Bhanga Pachil, G. T Road, Asansol - 713 303, Paschim Bardhaman, West Bengal. • **Aurangabad**: Shop No B 38, Motiwala Trade Centre, Nirala Bazar, Aurangabad - 431001. • **Bangalore**: Old No 35, New No:59, Kamala Nivas, 1st Floor, Puttanna Road, Basavangudi, Bangalore - 560004. • **Bareilly**: 54, Civil Lines, Ayub Khan Chauraha Above Mitali Women, Bareilly - 243001. • **Bankura**: Plot Nos-80/1/Anatunchati Mahalla 3rd Floor, Ward No-24, Opposite P.C Chandra, Bankura Town, Bankura - 722101. • **Baroda**: 1st Floor 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri Vadodara - 390007. • **Begusarai**: C/O Dr Hazari Prasad Sahu, Ward No 13, Behind Alka Cinema, Begusarai (Bihar), Begusarai - 851117. • **Belgaum**: Premises No 101, CTS No 1893, Shree Guru Darshani Tower, Anandwadi, Hindwadi, Belgaum - 590011. • **Bellary**: Ground Floor, 3rd Office, Near Womens College Road, Beside Amruth Diagnostic Shanthi Archade, Bellary - 583103. • **Bhagalpur**: 2nd Floor, Chandrakol Complex, Near Ghatghar, Bhagalpur - 812 001. • **Bhatinda**: Mcb-Z-3-01043, Goniana Road, Opposite Nippon India Mf Gt Road, Near Hanuman Chowk, Bhatinda - 151001. • **Bhavnagar**: 303, Sterling Building, Above HDFC Bank, Waghawadi Road, Bhavnagar - 364 001. • **Bhopal**: Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2, M P Nagar, Bhopal, Madhya Pradesh - 462011. • **Bhubaneswar**: A/181, Saheed Nagar, Janardan House, Room #: 07, 3rd Floor, DT: Bhubaneswar - 751 007. • **Bilaspur**: Anandam Plaza, Shop. No. 306; 3rd Floor, Vyapar Vihar Main Road, Chhattingarh, Bilaspur-495001. • **Bokaro**: City Centre, Plot No. HE-07, Sector-IV, Bokaro Steel City - 827004. • **Borivali**: Gomati Smuti, Ground Floor, Jambli Gully, Near Railway Station, Borivali, Mumbai - 400 092. • **Burdwan**: Saluja Complex; 846, Laxmipur, G T Road, Burdwan; PS: BURDWAN & DIST: BURDWANEAST, PIN: 713101. • **Calicut**: Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut, Pincode - 673001. • **Chandigarh**: Sco- 2423-2424, Above Mirchi Restaurant, New Aroma Hotel, First Floor, Sector 22-C, Chandigarh - 160 022. • **Chennai**: 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai - 600 034. • **Chinsurah**: No: 96, Po: Chinsurah Doctors Lane, Chinsurah - 712101. • **Cochin**: Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam - 682 036. • **Coimbatore**: 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641 018. • **Cuttack**: Shop No. 45, 2nd Floor, Netaji Subas Bose Arcade, (Big Bazar Building), Adjacent to Reliance Trends, Dargha Bazar, Cuttack, Odisha - 753001. • **Darbhanga**: 2nd Floor, Raj Complex, Near Poor Home, Darbhanga - 846004. • **Dehradun**: Shop No-809/799, Street No-2 A Rajendra Nagar, Near Sheeha Lounge Kaulgarh Road, Dehradun - 248001. • **Dhanbad**: 208 New Market, 2nd Floor, Bank More, Dhanbad - 826 001. • **Durgapur**: MWAV-16, Bengal Ambuja, 2nd Floor, City Centre, Distt. Burdwan, Durgapur - 713 216. • **Eluru**: Dno-23A-7-72/73K S Plaza, Munukutla Vari Street, Opp Andhra Hospitals, R R Peta Eluru - 534002. • **Erode**: No: 4, Veerappan Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand, Erode - 638003. • **Faridabad**: A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, NIT, Faridabad - 121001. • **Gandhidham**: Office no -12 Plot No -300 Ground Floor, Shree Ambica Arcade Building, Near HDFC Bank, Gandhidham - 370201. • **Gandhinagar**: 138 -Suyesh solitaire, Nr. Podar International School, Kudasana, Ganghinagar-382421. • **Gaya**: Property No. 711045129, Ground Floor hotel Skylark, Swarajipuri Road, Gaya - 823001. • **Ghatkopar**: 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai - 400077. • **Ghaziabad**: FF - 31, Konark Building, Rajnagar, Ghaziabad, Uttar Pradesh Pin code - 201003. • **Gorakhpur**: Cross Road The Mall, Shop No 8-9, 4th Floor, Bank Road, Gorakhpur - 273001. • **Guntur**: 2nd Shatter, 1st Floor, Hno. 6-14-48, 14/2 Lane, Arundal Pet, Guntur - 522002. • **Gurgaon**: No: 212A 2nd Floor Vipul Agora, M. G. Road, Gurgaon - 122001. • **Guwahati**: Ganapati Enclave, 4th Floor, Opposite Bora Service, Ullubari, Guwahati - 781 007. • **Gwalior**: 2nd Floor, Rajeev Plaza, Jayendra Ganj, Lashkar, Gwalior - 474 009. • **Hoshiarpur**: Unit # Sf-6, The Mall Complex, 2nd Floor, Opposite Kapila Hospital, Sutherland Road, Hoshiarpur - 146001. • **Hubli**: R R Mahalaxmi Mansion, Above Indusind Bank, 2nd Floor, Desai Cross, Pinto Road, Hubli - 580029. • **Hyderabad**: KARVY HOUSE, No:46, 8-2-609/K, Avenue 4, Street No. 1, Banjara Hills, Hyderabad - 500 034. • **Hyderabad (Gachibowli)**: KARVY Selenium, Plot No: 31 & 32, Tower B, Survey No.115/22, 115/24, 115/25, Financial District, Gachibowli, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032. • **Indore**: 2nd Floor, 203-205 Balaji Corporate House, Above ICICI Bank, 19/1 New Palasia, Near Curewell Hospital, Janjeerwala Square, Indore - 452 001. • **Jabalpur**: 2nd Floor, 7290/1 (165-New), Near Bhavartal Garden, Jabalpur - 482 001. • **Jaipur**: S16/A, 11/rd Floor, Land Mark Building, Opp Jai Club, Mahaver Marg, C Scheme, Jaipur - 302 001. • **Jalandhar**: Office No 7, 3rd Floor, City Square Building, E-H197 Civil Lines, Jalandhar - 144001. • **Jammu**: 1D/D Extension 2, Valmiki Chowk, Gandhi Nagar, Jammu - 180 004. • **Jamshedpur**: Madhukunj, 3rd Floor, Q Road, Sakshi, Bistupur, East Singhbhum, Jamshedpur - 831001. • **Jodhpur**: 203, Modi Arcade, Chopansi Road, Jodhpur - 342 001. • **Jalgaon**: 3rd Floor, 269 Jee Plaza, Baliram Peth, Near Kishore Agencies, Jalgaon - 425001. • **Kalyan**: Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivli Mahanagar Corporation) Kalyan - 421301. • **Kanpur**: 15/46, B, Ground Floor, Opp: Muir Mills, Civil Lines, Kanpur - 208 001. • **Kharagpur**: Holding No 254/220, SBI Building, Malancha Road, Ward No.16, Po: Kharagpur, Ps: Kharagpur, Dist: Paschim Medinipur Kharagpur - 721304. • **Kolhapur**: 605/1/4 E Ward, Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur - 416 001. • **Kolkata**: 2/1 Russel Street, 4th Floor, Kankaria Centre, Kolkata - 700071. • **Kottayam**: 1st Floor, Csiascension Square, Railway Station Road, Collectorate P O Kottayam - 686002. • **Lucknow**: 1st Floor, A. A. Complex, 5 Park Road, Hazratganj, Thaper House, Lucknow - 226 001. • **Ludhiana**: SCO 122, Second Floor, Above HDFC Mutual Fund, Feroze Gandhi Market, Ludhiana - 141001. • **Madurai**: No. G-16/17, AR Plaza, 1st Floor, North Veli Street, Madurai - 625010. • **Mangalore**: Shop No - 305, Marian Paradise Plaza, 3rd Floor, Bunts Hostel Road, Mangalore - 575003. • **Margao**: Shop No 21, Osia Mall, 1st Floor, Near KTC Bus Stand, SGPDA Market Complex, Margao - 403 601. • **Meerut**: Shop No:- 111, First Floor, Shivam Plaza, Near Canara Bank, Opposite Eves Petrol Pump, Meerut - 250001. • **Moradabad**: Chadha Complex, G. M. D. Road, Near Tadi Khana, Chowk, Moradabad - 244 001. • **Mumbai**: 6/8 Ground Floor, Crossley House Near BSE (Bombay Stock Exchange), Next Union Bank, Fort Mumbai - 400 001. • **Muzaffarpur**: Floor Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur - 842 001. • **Mysore**: No 2924, 2nd Floor, 1st Main, 5th Cross, Saraswathi Puram, Mysore - 570009. • **Nagpur**: Block No. B/1 & 2, Shree Apartment, Plot No. 2, Khare Town, Mata Mandir Road, Dharampeth, Nagpur - 440010. • **Nanded**: Shop No. 4, Santakripa Market, G G Road, Opp.Bank of India, Nanded - 431 601. • **Nasik**: S-9, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422 002. • **New Delhi**: 305, New Delhi House, 27 Barakhamba Road, New Delhi - 110 001. • **Noida**: F-21, 2nd Floor, Sector-18, Noida, Uttar Pradesh - 201301. • **Panipat**: Shop No. 20, 1st Floor BMK Market, Behind HIVE Hotel, G.T. Road, Panipat - 132103. • **Panjim**: H. No: T-9, T-10, Affran Plaza, 3rd Floor, Near Don Bosco High School, Panjim Goa - 403001. • **Pathankot**: 2nd Floor, Sahni Arcade Complex, Adj. Indra Colony Gate, Railway Road, Pathankot - 145001. • **Patiala**: B- 17/423 Opposite Modi College, Lower Mall, Patiala - 147001. • **Patna**: 3A, 3rd Floor, Anand Tower, Exhibition Road, Opp ICICI Bank, Patna - 800001. • **Pune**: Office No 207-210, 2nd Floor, Kamla Arcade, Jangli Maharaj Road, Opposite Balgandharva, Shivaji Nagar, Pune - 411005. • **Raipur**: Office No S-13, Second Floor, Reheja Tower, Fafadhi Chowk, Jail Road, Raipur - 492 001. • **Rajahmundry**: No. 46-23-10/A, Tirumala Arcade, 2nd Floor, Ganuga Veedhi Danavaipeeta Rajahmundry East, Godavari Dist, AP - 533103. • **Rajkot**: 302, Metro Plaza, Near Moti Tanki Chowk, Rajkot, Gujarat - 360 001. • **Ranchi**: Room no 103, 1st Floor, Commerce Tower, Beside Mahabir Tower, Main Road, Ranchi - 834001. • **Rohtak**: Office No:- 61, First Floor, Ashoka Plaza, Delhi Road, Rohtak - 124 001. • **Rourkela**: 2nd Floor, Main Road, Udit Nagar, Rourkela, Sundargarh - 769 012. • **Salem**: No. 6, Ns Complex, Omalpur Main Road, Salem - 636009. • **Sambalpur**: First Floor, Shop No. 219, Sahej Plaza, Golebazar, Sambalpur - 768 001. • **Shillong**: Annex Mani Bhalwar, Lower Thana Road, Near R K M Lp School, Shillong - 793 001. • **Siliguri**: Nanak Complex, Sevoke Road, Siliguri - 734 001. • **Shimla**: 1st Floor, Hills View Complex, Near Tara Hall, Shimla - 171001. • **Shimoga**: Jayarama Nilaya, 2nd Corsus Mission Compound, Shimoga - 577201. • **Solapur**: Shop No. 106, Krishna Complex 477, Dakshin Kasaba, Datta Chowk, Solapur - 413 007. • **Surat**: Office No. 516, 5th Floor, Empire State Building, Near Udhna Darwaja, Ring Road, Surat - 395002. • **Thane**: Room No. 302, 3rd Floor, Ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road, Naupada, Thane West, Mumbai - 400 602. • **Tirupathi**: Shop No:18-1-421/F1 City Center, K.T.Road, Airtel Backside Office, Tirupathi - 517501. • **Trichy**: No 23C/1 E V R Road, Near Vekkiyamman Kalyana Mandapam Putthur - Trichy - 620017. • **Trivandrum**: 1st Floor, Marvel Building, Opp SI Electricals, Uppalam Road, Statue Po Trivandrum - 695001. • **Udaipur**: 201-202, Madhav Chambers, Opp G P O, Chetak Circle, Udaipur - 313 001. • **Ujjain**: Heritage, Shop No. 227, 87 Vishvaavidhyalaya Marg, Station Road, Near ICICI Bank Above Vishal Mega Mart, Ujjain - 456001. • **Varanasi**: D-64/132, 2nd Floor, KA, Mauza, Shivpurwa, Settlement Plot No 478, Pargana : Dehat Amanat, Mohalla Sagra, Varanasi - 221 010. • **Vashi**: C Wing, Flat No. 324, 1st Floor, Vashi Plaza, Sector 17 Vashi, Navi Mumbai Pincode - 400703. • **Vellore**: No 2/19, 1st Floor, Vellore City Centre, Anna Salai, Vellore - 632001. • **Vijayawada**: 39-10-7, Opp : Municipal Water Tank, Labbipet, Vijayawada - 520 010. • **Vile Parle**: Shop No.1, Ground Floor, Dipti Jyothi Co-operative Housing Society, Near MTNL Office P M Road, Vile Parle East, Pincode - 400057. • **Visakhapatnam**: D. NO. 48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp. Road to Lalitha Jeweller Showroom, Beside Taj Hotel Ladge, Visakhapatnam - 530016. • **Yamuna Nagar**: B-V 185/A, 2nd Floor, Jagadri Road, Near Dav Girls College (Uco Bank Building), Pyara Chowk, Yamuna Nagar - 135001.

**AMC Website: [www.boimf.in](http://www.boimf.in) is also an Investor Service Centre (for online transactions)**



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**Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**

# JAB BALANCE KI HO MAJBOOT PAKAD TO MARKET KE UTAR CHADHAV KA KYU HO DARR



## Invest today in **Bank of India Balanced Advantage Fund**

### Features



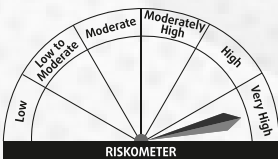
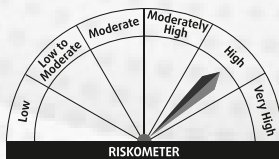
**Dynamic  
Asset  
Allocation**



**Investment across  
top 100 stocks  
by market  
capitalisation**



**Deals with  
market  
volatility**

PRODUCT LABEL	Risk-o-meter is based on the scheme portfolio as on April 30, 2024	Benchmark* Risk-o-meter as on April 30, 2024	Bank of India Balanced Advantage Fund (An Open Ended Dynamic Asset Allocation Fund)
			<p>This product is suitable for investors who are seeking*</p> <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>	<p>Benchmark riskometer is at high risk</p>	<p>*Investor should consult their financial advisor if they are not clear about the suitability of the product.</p>

#NIFTY 50 Hybrid Composite Debt 50:50 Index (TRI)



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# Build A Resilient Future With Mix Of 3 Assets



## BANK OF INDIA MULTI ASSET ALLOCATION FUND

(An open ended scheme investing in Equity, Debt and Gold ETF)

### Key Features



Facilitates diversified asset classes



Blend of top down & bottom up approach



Potential for capital appreciation



Sustainable business model

PRODUCT LABEL	Risk-o-meter is based on the scheme portfolio as on April 30, 2024	Benchmark* Risk-o-meter as on April 30, 2024	Bank of India Multi Asset Allocation Fund (An open ended scheme investing in Equity, Debt and Gold ETF)
			<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> <li>• Wealth creation over medium to long term</li> <li>• Investment in equity and equity related securities, debt and money market instruments and Gold ETF</li> </ul>
	<p>Investors understand that their principal will be at high risk</p>	<p>Benchmark riskometer is at high risk</p>	<p>*Investor should consult their financial advisor if they are not clear about the suitability of the product.</p>

#37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold



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Three is better than one

# Get the benefits of a diversified portfolio with **Bank of India Flexi Cap Fund**

## Features



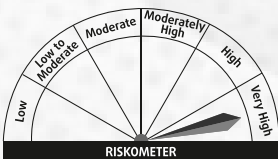
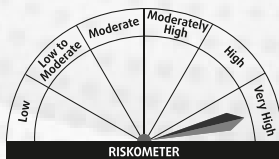
**Offer Flexibility**



**Better Investment Possibilities**



**Investment opportunity across various market capitalisation**

PRODUCT LABEL	Risk-o-meter is based on the scheme portfolio as on April 30, 2024	Benchmark* Risk-o-meter as on April 30, 2024	Bank of India Flexi Cap Fund (An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)
			<p>This product is suitable for investors who are seeking*:</p> <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>Investors understand that their principal will be at very high risk</p>	<p>Benchmark riskometer is at very high risk</p>	<p>*Investor should consult their financial advisor if they are not clear about the suitability of the product.</p>

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