

Facts in Figures

**April
2025**

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Dear Readers,

As we connect again through this monthly commentary, here's a valuable insight from a legendary investor, often referred to as *the father of value investing*-

"The individual investor should act consistently as an investor and not as a speculator."- Benjamin Graham

Global markets became more volatile during April 2025 because of rising trade deliberations and monetary policy dynamics. The decision of U.S. administration to start imposing high and varying tariffs on long term trading partners continues to concern investors due to likely impact on corporate profits & inflation driven by possible supply chain disruptions. The Indian rupee experienced downward pressure because of temporary capital flight and rising U.S. dollar value.

Sectors and companies with strong fundamentals continue to demonstrate resilience, offering selective growth potential. At Bank of India Mutual Fund, we believe in staying anchored to long-term goals while being agile in the face of change. Market cycles will come and go—but a disciplined, research-backed approach remains timeless.

For the month of April 25, the benchmark BSE Sensex recovered by 2827 points, or 3.67%, while the Nifty 50 increased by 814 points, or 3.48%. The BSE Small Cap index also saw a positive movement of 2.08% for the month, and the BSE Mid Cap index posted a positive performance of 3.40%. In the Indian debt markets, the 10-year GSEC bond yield closed at 6.35% for April 2025 down almost 23 bps or 0.23% compared to March end closing yield of 6.58% on the benchmark.

Indian Mutual Fund Industry aggregate numbers stood at 70.00 Lac Cr closing AUM, 23.62 Cr folios and positive Net Sales of 2,76,827 Cr for the month ended 30th April 2025 versus aggregate AUM of 65.74 Lac Cr, 23.45 Cr folios and overall negative Net Sales of 1,64,435 Cr for the month ended 31st March 2025; Industry Aggregate SIP contribution was 26,632 for the month of April 2025 versus 25,926 Cr in March 2025

Our AUM and folio count as of 30th April 2025 stood at 12,025 Cr and 747,886, respectively. As we move forward, we encourage our investors to remain focused on their long term financial objectives, stay and make informed choices aligned with their chosen strategic asset allocation. We are honoured to have the unwavering support of our investors and distribution partners.

Mohit Bhatia

Chief Executive Officer

Bank of India Investment Managers Private Limited

The above Assets Under Management as of 30th April 2025 include **Equity:** ₹ 642,471.45 | **Debt:** ₹ 58,265.67 | **Hybrid:** ₹ 167873.61 | **Liquid:** ₹192,763.66 | **ELSS:** ₹141,159.83

Geographical Spread: Top 5 Cities: 52.14% | Next 10 Cities: 13.00% | Next 20 Cities: 7.22% | Next 75 Cities: 8.19% | **Others:** 19.45%

*Investors should consult their financial Consultant/Mutual Fund Distributor for the suitability of the product.

Source of MF Industry Data: AMFI, Internal Research

MARKET UPDATE

Alok Singh
Chief Investment Officer



The new financial year started with stability returning to the Indian stock market. After a volatile last quarter, the Nifty50 Index during the month moved up by 3.46%. The Midcap 150 index outperformed the large-cap index Nifty 50 and small-cap 250 index by 0.47% and 2.25%, respectively. This stability in the market mainly stemmed from the 90-day pause on the rollout of reciprocal tariffs announced by President Donald Trump, as postponement gave breathing space to the market before the trade agreement came into place.

The market correction in the last few months has moderated the valuations across the market segments. The good macro setup with the fact that India is more of a domestic-oriented economy and has a lower reliance on exports, generates its ability to withstand current challenges. The relatively better macro fundamentals continued to attract debt flows even while the equity market was volatile. In the last month, even the FPI equity flows have turned positive after continuous selling for many months.

RBI also lowered the policy rate by 25bps to 6%. In addition, the MPC changed its stance to accommodative, as the adverse global macroeconomic environment warrants support for domestic growth while inflation remains benign. In the post-policy conference, the Governor assured sufficient surplus liquidity to maintain benign financial conditions and facilitate the transmission of policy easing to real economic variables. This liquidity assurance and possible future rate cut make bonds attractive in the near term, though yields have already moved down. Considerably, the 10-year Govt of India bond is trading at around 6.35%, factoring in one more rate cut in June 2025. We believe that in the macroeconomic considerations, the neutral policy rate for India could be around 5.5%, along with the liquidity commitment by the RBI. The yield curve may become steeper, making the shorter end of the curve more attractive than the long end.

The strength of the INR in the last few weeks was triggered by weakness in the USD and the relative strength of the Indian economy, especially in the tariff world. It allows RBI to build FX reserves and enhance liquidity in the banking system, resulting in lowering bond yields and lowering the gap between the bond and earnings yields, making equities relatively attractive. This view is supported by the fact that the earnings may have bottomed out in most of the major sectors other than IT and Oil & gas sector. Since they are larger sectors, their earnings will influence the index level. However, considering the diverse impact of the current global macroeconomic situation on various sectors, the market is increasingly becoming a bottom-up strategy focused. Overall, we expect the Q4 FY 2025 corporate earnings to be better than Q3 FY 2025, supporting our argument that the worst economic slowdown is behind us and the Indian economy may stabilize gradually.

We continue to expect improvement in growth data despite recent tariff issues. The strong macro stability with improving terms of trade, declining primary deficit, and falling inflation volatility, along with support from the RBI may help in sustaining the corporate earnings. We believe that markets could witness earnings beat in the forthcoming earning season. In mid-to high-teens, earnings growth annually over the next 3-5 years, led by an emerging private capex cycle, re-leveraging corporate balance sheets, and a structural rise in discretionary consumption. However, the risk of a global recession or a near recession will cloud our view and keep the Indian equities markets in a range despite outperforming their global peers.

Lastly, tension at the borders with Pakistan is one risk that is very difficult to price in, especially when India is not in the mood for immediate escalation. Therefore, it is very difficult to build a portfolio strategy factoring in the risk of a full-blown war with Pakistan.

Considering the above-mentioned scenario, we continue to run higher duration in our fixed-income funds, especially in the money market fund since it should be most influenced by the curve steepening. As we expect incremental economic data to be positive in the equity portfolio, we continue to run a more balanced portfolio with adequate exposure to large, mid, and small-cap.

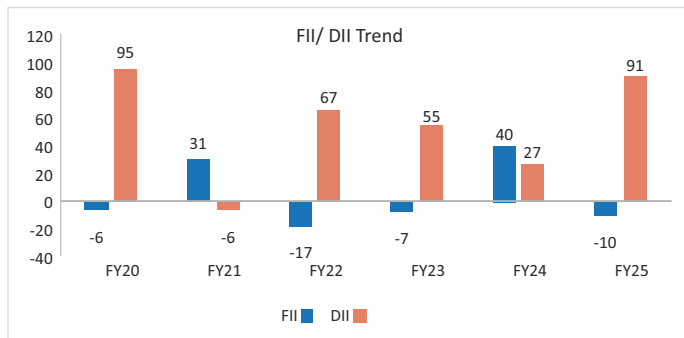
Source- Bloomberg & Internal Research

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.

Market Chronicles: Decoding Trends

US Trade tariffs restructuring – Potential Opportunity for India

The ongoing trade war between the US and China has been a significant concern for global markets. However, India has been relatively insulated from the direct impact of these tariffs. In fact, India is likely to benefit from the trade tensions, as companies look to diversify their supply chains and explore alternative markets.



After Donald Trump undertook the U.S. presidency, expectations of robust economic growth and favourable business conditions initially led to a shift in investment flows. However, this optimism was tempered by the administration's protectionist trade policies and aggressive tariff stance, which introduced significant uncertainty into the global markets. As a result, many emerging markets, including India, experienced capital outflows as investors sought the relative safety of U.S. assets. The Nifty Index corrected significantly during this period, with FII outflows totalling to USD 10bn for FY2025.

Source: Bloomberg, MOFSL

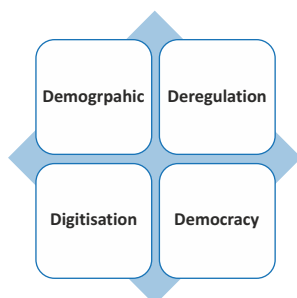
Despite the initial optimism, US equities corrected significantly in the last three months while Hong Kong outperformed most of the economies. This has led US investors to reassess their investment strategies and look for opportunities in other markets. On a three months basis, Nifty performed better than US, UK and Japan markets. This shift is driven by the potential for price returns to pan out in these markets. However, in the near term the bilateral trade agreements could be a key area to focus upon.

Index Name	3 Months	6 Months	1 Year	3 Years	5 Years
FTSE	-1.76	4.11	4.31	4.03	7.55
HangSeng	9.16	8.53	24.52	1.6	-2.14
Nasdaq	-11.36	-6.24	11.42	12.23	14.43
Nifty 50	4.67	-0.03	7.65	12.45	19.79
Nikkei	-8.78	-8.23	-4.93	10.29	12.28

Source: MFI Explorer. Data as on 30th April 2025. * Less than 1-year Absolute returns, Greater than or Equal to 1 year Compound Annualized returns.

KEY GROWTH DRIVERS

India is seen as an attractive destination based on the 4D dynamics which are the key growth drivers. Let's understand each one below-



1. **Demographics:** India's demographic dividend, with a large and young population, is expected to drive economic growth. With a median age of

around 29 years, India has a significant advantage in terms of workforce and consumer spending. Demographic dividend is a key enabler with benefits such as increased workforce, higher consumer spending driving demand for goods and services as well as innovation and entrepreneurship, leading to new business opportunities.

2. **Deregulation:** Reforms like the Production Linked Incentive (PLI) scheme and "Make in India" initiative are aimed at promoting investment and growth. With an impressive outlay of ₹1.97 lakh crore (over US\$26 billion), the PLI Schemes focus on 14 critical sectors, each strategically chosen to enhance the country's manufacturing prowess, foster technological advancements, and elevate India's position in global markets.

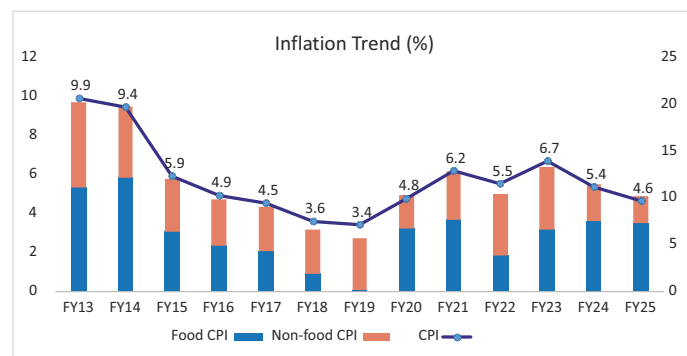
Source <https://pib.gov.in/PressNote>

3. **Digitization:** India's rapid digitalization is expected to drive innovation and entrepreneurship. Digital transformation is being driven by a range of emerging technologies, creating a dynamic environment for businesses and public institutions to innovate, enhance efficiency, and create new economic opportunities such as Cloud native technologies, Artificial Intelligence and Machine Learning, Internet of Things (IoT), 5G and EDGE computing. Even the Government of India has initiated Digital India Campaigns such as Aadhar, DigiLocker, MyGov.in, CSC (Common Service Centre), Jeevan Pramaan (biometric service for pensioners, UMANG (Unified Mobile Application for New-age Governance) etc.
4. **Democracy:** India's democratic system provides a stable and predictable environment for businesses. India's more decentralized and democratic development model is becoming an advantage. It brings stability and predictability as well as accountability and innovation which attracts investment and promote economic growth. Power is divided between the central government and state governments, allowing for more localized decision-making. India's democracy represents diverse interests and regions, ensuring that various voices are heard. Decentralized democratic culture is leading to more responsive governance, as local governments are better equipped to address local needs. It also benefits by encouraging citizen participation in decision-making processes as well as efficient service delivery since the local governments are closer to the people they serve.

GROWTH EXPECTATIONS

Given these factors, The Indian GDP expanded 6.2% from the previous year in the Dec'24 quarter, picking up from the upwardly revised 5.6% expansion in the earlier period but slightly below market expectations of a 6.3% growth rate. Key factors leading to the growth in the economy are:

1. **Inflation Under Control:** India's inflation rate is expected to remain stable, allowing the RBI to maintain an accommodative stance.

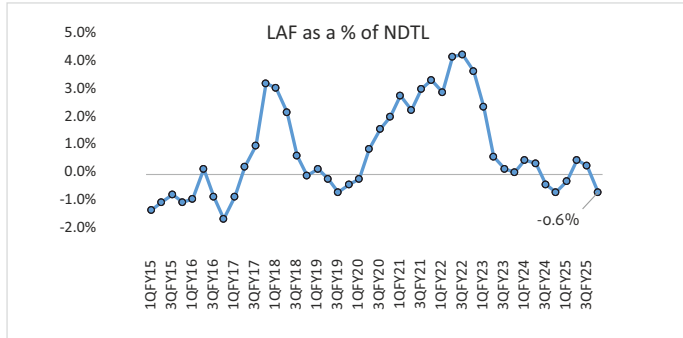


Source: MOFSL, Bloomberg.

Contd....

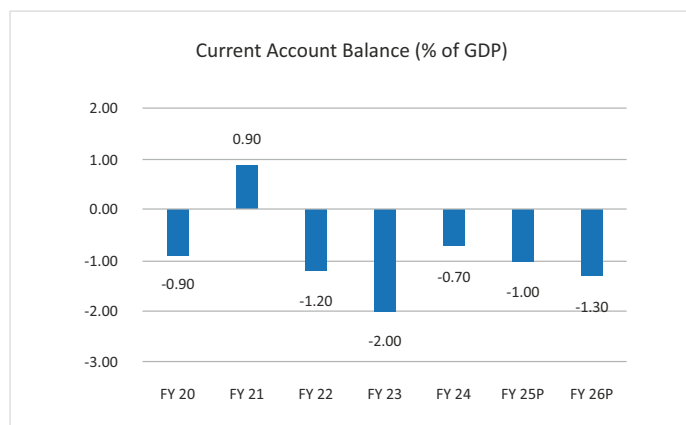
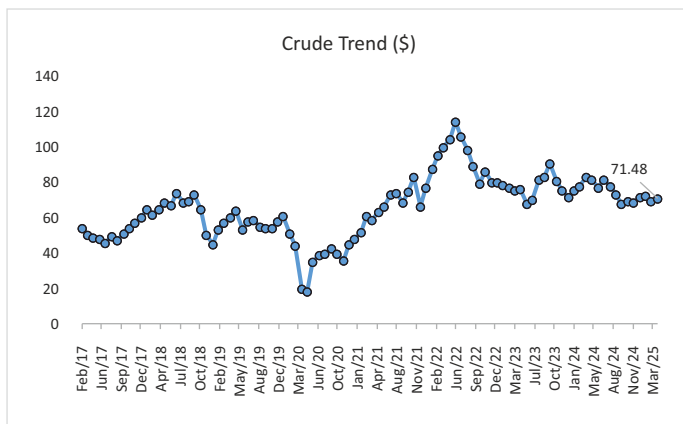
Market Chronicles: Decoding Trends

2. **RBI's Accommodative Stance:** The RBI's monetary policy is expected to support economic growth including the liquidity comfort.



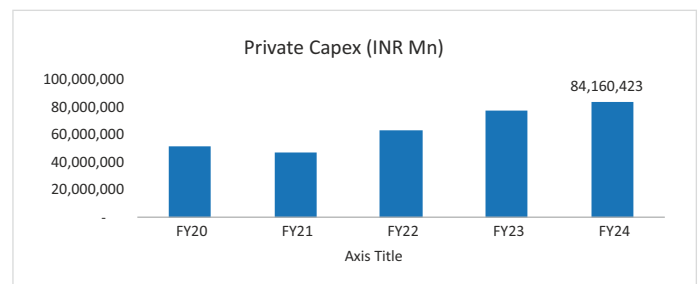
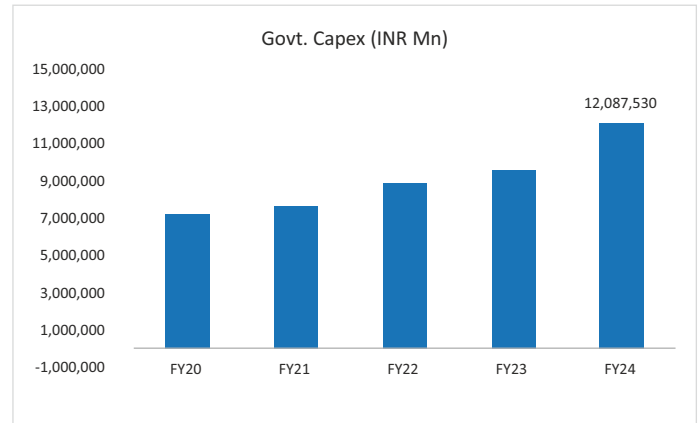
Source: MOFSL, Bloomberg

3. **Crude Prices:** Crude prices are expected to remain below \$85, reducing the pressure on India's current account deficit.



Source: CRISIL, Bloomberg

4. **Govt Capex:** Government capital expenditure is expected to remain strong, driving growth and investment.



Source: MOFSL, Bloomberg

These factors combined are expected to drive India's growth story, making it an attractive destination for investors.

The Wrap - India's Multi-Decadal Investment Opportunity

The economic development of India reaches a point where it can benefit from both domestic advantages and worldwide changing dynamics. The current U.S.-China trade tensions have made it essential for manufacturers to diversify their supply chains which positions India as an attractive alternative for companies seeking stability and scalability. The combination of strategic initiatives with demographic advantages and economic resilience makes India an attractive destination for long-term investment. Moreover, bilateral trade pacts could be a key area of focus for India in the coming months. The evolving global economic landscape positions India to become a key player while offering investors multiple decades of growth potential.

Disclaimer: Above note is prepared with inputs from our Investment Research team and is meant only for private circulation. The note is meant for only general reading purposes and should not be construed as any kind of investment advice. Investors/readers are advised to consult their financial advisors for their specific portfolio requirements. Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

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)

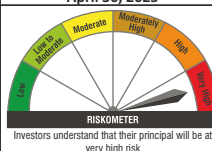
Invest Now

All data as on April 30, 2025 (Unless indicated otherwise)

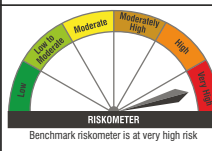
This product is suitable for investors who are seeking*:

- 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, 2025

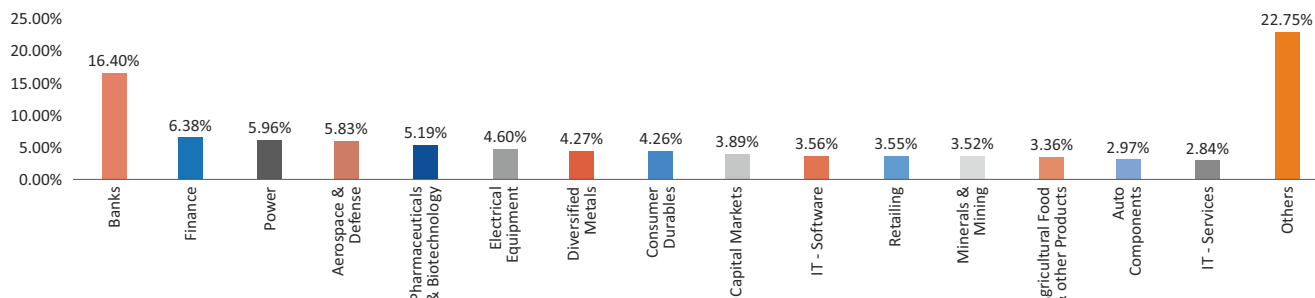


Benchmark Risk-o-meter as on April 30, 2025^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		DIVERSIFIED METALS		Netweb Technologies India Limited		Adani Ports and Special Economic Zone Limited	
✓ BANKS	16.40	✓ Vedanta Limited	4.27	OTHERS		22.75	Sterling And Wilson Renewable Energy Limited
✓ State Bank of India	5.21	CONSUMER DURABLES	4.26	✓ Bharti Airtel Limited	2.63	Castrol India Limited	0.38
✓ HDFC Bank Limited	5.10	Sky Gold And Diamonds Limited	2.17	Coromandel International Limited	1.84	Total	
✓ ICICI Bank Limited	3.42	PG Electroplast Limited	1.17	Swan Energy Limited	1.84	99.33	
Bank of Baroda	1.56	Senco Gold Limited	0.92	Ambuja Cements Limited	1.77	GOVERNMENT BOND AND TREASURY BILL	
Indian Bank	1.11	CAPITAL MARKETS	3.89	Radico Khaitan Limited	1.70	Treasury Bill	
FINANCE	6.38	Nuvama Wealth Management Limited	2.19	General Insurance Corporation of India	1.68	364 Days Tbill (MD 15/01/2026) (SOV)	
✓ REC Limited	2.88	Prudent Corporate Advisory Services Limited	1.70	HEG Limited	1.67	Total	
CreditAccess Grameen Limited	2.13	IT - SOFTWARE	3.56	Reliance Industries Limited	1.31	0.15	
Power Finance Corporation Limited	0.81	✓ Coforge Limited	3.56	Tata Steel Limited	1.06	0.15	
Rane Holdings Limited	0.56	RETAILING	3.55	Brigade Enterprises Limited	0.99	CASH & CASH EQUIVALENT	
POWER	5.96	Cartrade Tech Limited	1.49	Oberoai Realty Limited	0.99	Net Receivables/Payables	
✓ NTPC Green Energy Limited	2.64	Avenue Supermarts Limited	1.29	Sumitomo Chemical India Limited	0.92	TREPS / Reverse Repo Investments	
NTPC Limited	1.98	Aditya Vision Ltd	0.77	Hi-Tech Pipes Limited	0.90	Total	
Torrent Power Limited	1.34	MINERALS & MINING	3.52	Maruti Suzuki India Limited	0.90	0.44	
AEROSPACE & DEFENSE	5.83	✓ Lloyds Metals And Energy Limited	3.52	Jupiter Wagons Limited	0.73	0.08	
✓ Hindustan Aeronautics Limited	4.01	AGRICULTURAL FOOD & OTHER PRODUCTS	3.36	Titagarh Rail Systems Limited	0.63	0.52	
Bharat Electronics Limited	1.82	Balrampur Chini Mills Limited	1.61	GRAND TOTAL			
PHARMACEUTICALS & BIOTECHNOLOGY	5.19	Triveni Engineering & Industries Limited	1.06	100.00			
Ami Organics Limited	1.88	Sanstar Ltd	0.69	✓ Indicates Top 10 Equity Holdings.			
Dr. Reddy's Laboratories Limited	1.85	AUTO COMPONENTS	2.97				
Sun Pharmaceutical Industries Limited	1.06	Bharat Forge Limited	1.62				
Advanced Enzyme Technologies Limited	0.40	UNO Minda Limited	1.35				
ELECTRICAL EQUIPMENT	4.60	IT - SERVICES	2.84				
ABB India Limited	1.42	Zaggle Prepaid Ocean Services Limited	1.49				
Quality Power Electrical Eqp Ltd	1.33	Limited					
Siemens Limited	1.00						
Siemens Energv India Limited	0.85						

MCAP Categorization (As on April 30, 2025)	
Mcap Category	Percentage
Large Cap	49.43%
Small Cap	32.89%
Mid Cap	17.01%
GB/TB/Repo/Others	0.67%
Grand Total	100.00%

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^A

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

₹ 1,948.16 Crs.

LATEST AUM

₹ 1,981.91 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

PORTFOLIO TURNOVER RATIO (As on April 30, 2025)

0.70 Times^A (Basis last rolling 12 months)

OTHER PARAMETERS (As on April 30, 2025)

Standard Deviation (Annualized): 18.30% (Bank of India Flexi Cap Fund)
14.83% (BSE 500 TRI)

Beta: 1.13

Sharpe Ratio^A: 0.65

Tracking Error (Annualized): 7.67%

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

*Risk-free rate assumed to be 6.00% (MIBOR as on April 30, 2025)

NAV (As on April 30, 2025)

	NAV (₹)
Regular Plan	
Growth	34.02
IDCW	29.07

EXPENSE RATIO

Regular Plan: 1.95%

Direct Plan: 0.47%

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Small Cap Fund

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

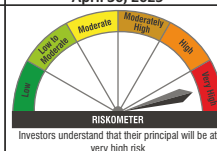
Invest Now

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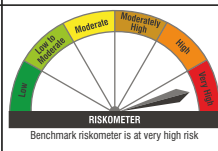
This product is suitable for investors who are seeking*:

- 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, 2025

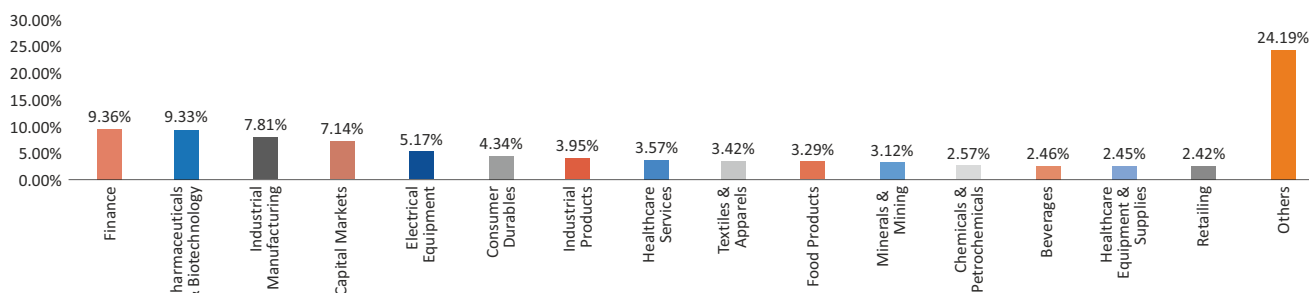


Benchmark Risk-o-meter as on April 30, 2025^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS				RETAILING		GOVERNMENT BOND AND TREASURY BILL	
FINANCE	9.36	Schneider Electric Infrastructure Limited	0.83	✓ Cartrade Tech Limited	2.42	Godavari Biorefineries Limited	0.67
✓ Housing & Urban Development Corporation Limited	2.73	CONSUMER DURABLES	4.34	OTHERS	24.19	Sterling And Wilson Renewable Energy Limited	0.54
✓ CreditAccess Grameen Limited	2.34	PG Electroplast Limited	2.27	✓ NTPC Green Energy Limited	2.28	Total	94.59
Cholamandalam Financial Holdings Limited	1.93	Senco Gold Limited	0.94	Ambuja Cements Limited	2.08	GOVERNMENT BOND AND TREASURY BILL	
PNB Housing Finance Limited	1.91	ETHOS LTD.	0.71	Castrol India Limited	1.63	Treasury Bill	
Rane Holdings Limited	0.45	Stylam Industries Limited	0.42	Tips Music Limited	1.40	364 Days Tbill (MD 15/01/2026) (SOV)	
PHARMACEUTICALS & BIOTECHNOLOGY	9.33	INDUSTRIAL PRODUCTS	3.95	Carraro India Limited	1.39	Total	0.18
✓ Ami Organics Limited	2.59	HEG Limited	1.52	Zaggle Prepaid Ocean Services Limited	1.38	CASH & CASH EQUIVALENT	
✓ Eris Lifesciences Limited	2.36	Hi-Tech Pipes Limited	0.91	Aditya Birla Real Estate Limited	1.35	Net Receivables/Payables	
Wockhardt Limited	1.58	KSB Limited	0.76	Indian Bank	1.34	TREPS / Reverse Repo Investments	
Suven Pharmaceuticals Limited	1.40	Tinna Rubber and Infrastructure Limited	0.76	CMS Info System Limited	1.26	Total	5.23
Gufic Biosciences Limited	0.77	HEALTHCARE SERVICES	3.57	Balrampur Chini Mills Limited	1.21	GRAND TOTAL	
Advanced Enzyme Technologies Limited	0.63	✓ Vijaya Diagnostic Centre Limited	2.52	Steel Authority of India Limited	1.11	100.00	
INDUSTRIAL MANUFACTURING	7.81	Krishna Institute Of Medical Sciences Limited	1.05	Latent View Analytics Limited	1.06	✓ Indicates Top 10 Equity Holdings.	
✓ Keynes Technology India Limited	2.63	TEXTILES & APPARELS	3.42	Unicommerce Esolutions Limited	1.04		
Jyoti CNC Automation Ltd	2.02	Arvind Limited	2.08	General Insurance Corporation of India	1.02		
Praj Industries Limited	0.89	Ganesha Ecosphere Limited	1.34	Amara Raja Energy & Mobility Ltd	0.95		
Shanthi Gears Limited	0.83	FOOD PRODUCTS	3.29	TeamLease Services Limited	0.92		
Titagarh Rail Systems Limited	0.74	Mrs. Bectors Food Specialities Limited	1.23	Kernex Microsystems (India) Limited	0.81		
Jupiter Wagons Limited	0.70	Manorama Industries Limited	1.06	Limited			
CAPITAL MARKETS	7.14	EID Parry India Limited	1.00	Sanstar Ltd	0.75		
Nuama Wealth Management Limited	2.17	MINERALS & MINING	3.12				
Computer Age Management Services Limited	1.88	✓ Lloyds Metals And Energy Limited	3.12				
Prudent Corporate Advisory Services Limited	1.65	CHEMICALS & PETROCHEMICALS	2.57				
Central Depository Services (India) Limited	1.44	PCBL Chemical Limited	0.88				
ELECTRICAL EQUIPMENT	5.17	Galaxy Surfactants Limited	0.87				
TD Power Systems Limited	1.58	Vinati Organics Limited	0.82				
Hitachi Energy India Limited	1.42	BEVERAGES	2.46				
Quality Power Electrical Eqp Ltd	1.34	✓ Radico Khaitan Limited	2.46				
		HEALTHCARE EQUIPMENT & SUPPLIES	2.45				
		Poly Medcure Limited	1.52				
		Laxmi Dental Limited	0.93				

MCAP Categorization (As on April 30, 2025)

Mcap Category	Percentage
Small Cap	76.86%
Mid Cap	13.37%
GB/TB/Repo/Others	5.41%
Large Cap	4.36%
Grand Total	100.00%

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^A

NIFTY Smallcap 250 Total Return Index (TRI) (Tier 1)

DATE OF ALLOTMENT

December 19, 2018

FUND MANAGER

Mr. Alok Singh (w.e.f. October 1, 2024): Around 20 years of experience, including 16 years in Mutual Fund Industry.

AVERAGE AUM

₹ 1,614.26 Crs.

LATEST AUM

₹ 1,638.51 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, 2025)

0.48 Times^B (*Basis last rolling 12 months)

OTHER PARAMETERS (As on April 30, 2025)

Standard Deviation (Annualized): 18.43% (Bank of India Small Cap Fund)
20.40% (NIFTY Smallcap 250 TRI)

Beta: 0.86

Sharpe Ratio^B: 0.65

Tracking Error (Annualized): 6.33%

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

*Risk-free rate assumed to be 6.00% (MIBOR as on April 30, 2025)

NAV (As on April 30, 2025)	NAV (₹)
Regular Plan	
Growth	42.24
IDCW	30.79
Direct Plan	
Growth	46.97
IDCW	35.17

EXPENSE RATIO

Regular Plan: 1.98% Direct Plan: 0.48%

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"

Equity Fund

Hybrid Fund

Debt Fund

Bank of India ELSS
Tax Saver[^]

(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, 2025 (Unless indicated otherwise)

80C

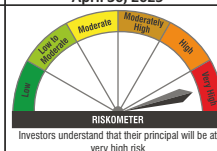
Benefit[#]

Invest Now

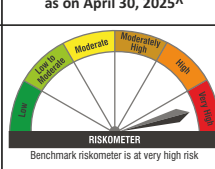
This product is suitable for investors
who are seeking*:

- 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, 2025

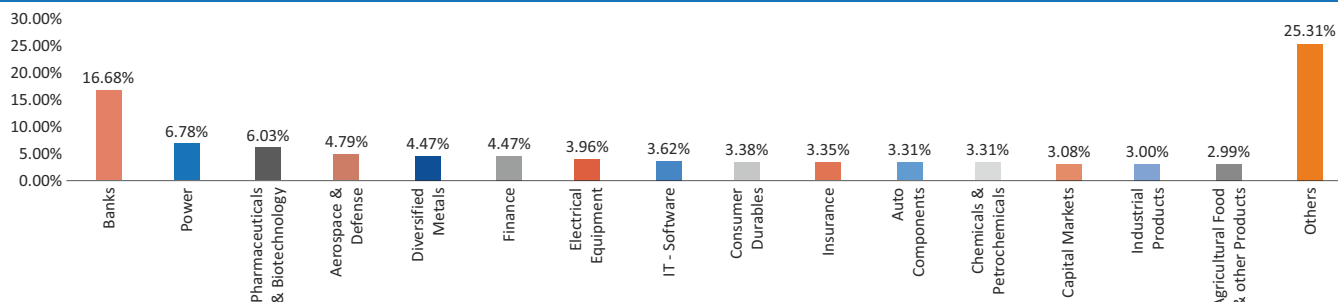


Benchmark Risk-o-meter
as on April 30, 2025[^]



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		GOVERNMENT BOND AND TREASURY BILL		GOVERNMENT BOND AND TREASURY BILL		GOVERNMENT BOND AND TREASURY BILL	
BANKS	16.68	IT - SOFTWARE	3.62	Ambuja Cements Limited	2.39	TREASURY BILL	
✓ HDFC Bank Limited	5.16	✓ Coforge Limited	3.62	Tata Steel Limited	1.81	Treasury Bill	
✓ State Bank of India	5.00	CONSUMER DURABLES	3.38	Reliance Industries Limited	1.44	364 Days Tbill (MD 15/01/2026) (SOV)	0.01
✓ ICICI Bank Limited	3.55	✓ Dixon Technologies (India) Limited	2.98	Oberoi Realty Limited	1.36	Total	0.01
Bank of Baroda	1.60	Blue Star Limited	0.40	Zaggle Prepaid Ocean Services Limited	1.36		
Indian Bank	1.37	INSURANCE	3.35	InterGlobe Aviation Limited	1.27	CASH & CASH EQUIVALENT	
POWER	6.78	General Insurance Corporation of India	2.16	Avenue Supermarts Limited	1.24	Net Receivables/Payables	(0.03)
NTPC Limited	2.56	SBI Life Insurance Company Limited	1.19	DLF Limited	1.24	TREPS / Reverse Repo Investments	1.49
NTPC Green Energy Limited	2.27	AUTO COMPONENTS	3.31	CMS Info System Limited	1.20	Total	1.46
Tata Power Company Limited	1.95	UNO Minda Limited	1.82	K.P.R. Mill Limited	1.16	GRAND TOTAL	100.00
PHARMACEUTICALS & BIOTECHNOLOGY	6.03	Bharat Forge Limited	1.49	Poly Medicare Limited	1.15		
✓ Ami Organics Limited	2.71	CHEMICALS & PETROCHEMICALS	3.31	Varun Beverages Limited	1.07	✓ Indicates Top 10 Equity Holdings.	
Dr. Reddy's Laboratories Limited	1.70	Swan Energy Limited	1.97	Jupiter Wagons Limited	0.81		
Sun Pharmaceutical Industries Limited	1.05	Deepak Nitrite Limited	1.34	Maruti Suzuki India Limited	0.69		
Advanced Enzyme Technologies Limited	0.57	CAPITAL MARKETS	3.08	Sterling And Wilson Renewable Energy Limited	0.68		
AEROSPACE & DEFENSE	4.79	Prudent Corporate Advisory Services Limited	2.22	Titagarh Rail Systems Limited	0.68		
✓ Hindustan Aeronautics Limited	3.56	Central Depository Services (India) Limited	0.86	Adani Ports and Special Economic Zone Limited	0.51		
Bharat Electronics Limited	1.23	INDUSTRIAL PRODUCTS	3.00	Total	98.53		
DIVERSIFIED METALS	4.47	HEG Limited	2.04				
✓ Vedanta Limited	4.47	Inox India Limited	0.96				
FINANCE	4.47	AGRICULTURAL FOOD & OTHER PRODUCTS	2.99				
REC Limited	2.35	Balrampur Chini Mills Limited	1.61				
PNB Housing Finance Limited	1.21	Triveni Engineering & Industries Limited	1.38				
Power Finance Corporation Limited	0.91	OTHERS	25.31				
ELECTRICAL EQUIPMENT	3.96	✓ Coromandel International Limited	2.63				
ABB India Limited	1.46	✓ Bharti Airtel Limited	2.62				
Siemens Limited	1.10						
Siemens Energy India Limited	0.94						

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[^]

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

₹ 1,300.47 Crs.

LATEST AUM

₹ 1,323.87 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, 2025)

0.69 Times[^] (Basis last rolling 12 months)

OTHER PARAMETERS (As on April 30, 2025)

Standard Deviation (Annualized): 17.49% (Bank of India ELSS Tax Saver)

14.83% (BSE 500 TRI)

Beta: 1.09

Sharpe Ratio*: 0.58

Tracking Error (Annualized): 6.76%

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

*Risk-free rate assumed to be 6.00% (MIBOR as on April 30, 2025)

NAV (As on April 30, 2025)

NAV (₹)

Regular Plan

Growth

IDCW

150.26

28.95

Eco Plan

Growth

IDCW

162.44

26.96

Direct Plan

Growth

IDCW

174.52

69.70

EXPENSE RATIO

Regular Plan: 1.98%

Direct Plan: 0.83%

Eco Plan: 1.73%

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.

[^]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.

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)

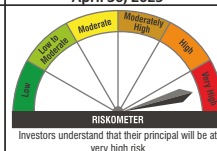
Invest Now

All data as on April 30, 2025 (Unless indicated otherwise)

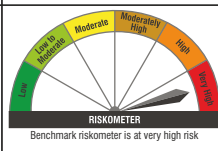
This product is suitable for investors who are seeking*:

- 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, 2025

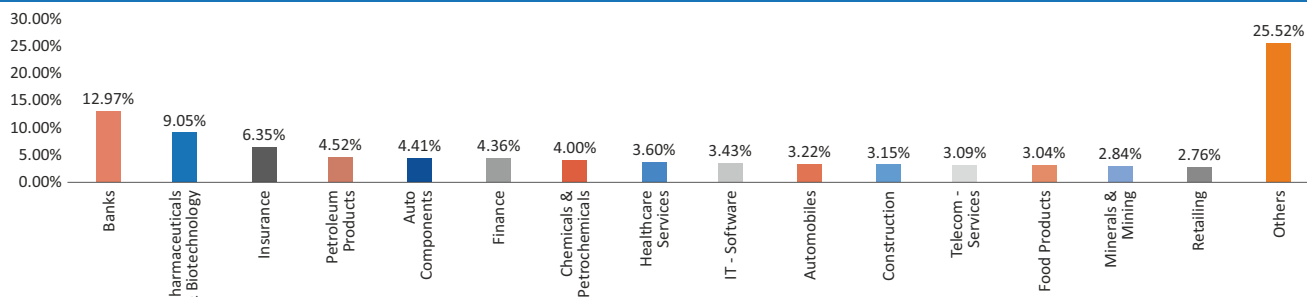


Benchmark Risk-o-meter as on April 30, 2025[^]



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		FINANCE		RETAILING		HEG Limited	
BANKS	12.97		4.36		2.76	Aditya Birla Real Estate Limited	0.77
✓ HDFC Bank Limited	5.91	Shriram Finance Limited	1.80	FSN E-Commerce Ventures Limited	1.92	Sobha Limited	0.51
✓ Kotak Mahindra Bank Limited	3.03	REC Limited	1.51	Aditya Vision Ltd	0.84	Siemens Limited	0.17
State Bank of India	2.17	Housing & Urban Development Corporation Limited	1.05	OTHERS	25.52	Siemens Energy India Limited	0.14
Indian Bank	1.86			✓ Tips Music Limited	2.69	Total	96.31
PHARMACEUTICALS & BIOTECHNOLOGY	9.05	CHEMICALS & PETROCHEMICALS	4.00	Vedanta Limited	2.60	GOVERNMENT BOND AND TREASURY BILL	
✓ Eris Lifesciences Limited	2.78	Swan Energy Limited	1.12	NTPC Limited	2.28	Treasury Bill	
Ami Organics Limited	1.98	Deepak Nitrite Limited	1.08	Oil India Limited	1.91	364 Days Tbill (MD 15/01/2026) (SOV)	0.01
Sun Pharmaceutical Industries Limited	1.19	PCBL Chemical Limited	1.03	Oberoi Realty Limited	1.83	Total	0.01
Ajanta Pharma Limited	1.01	Vinati Organics Limited	0.55	Supreme Industries Limited	1.52	CASH & CASH EQUIVALENT	
Dr. Reddy's Laboratories Limited	1.01	Galaxy Surfactants Limited	0.22	PB Fintech Limited	1.29	Net Receivables/Payables	0.73
Senores Pharmaceuticals Limited	0.83	HEALTHCARE SERVICES	3.60	Emami Limited	1.22	TREPS / Reverse Repo Investments	2.95
IPCA Laboratories Limited	0.25	Apollo Hospitals Enterprise Limited	2.20	Zaggle Prepaid Ocean Services Limited	1.22	Total	3.68
INSURANCE	6.35	Vijaya Diagnostic Centre Limited	1.40	JSW Steel Limited	1.13	GRAND TOTAL	
✓ ICICI Lombard General Insurance Company Limited	2.91	IT - SOFTWARE	3.43	Bayer Cropscience Limited	0.97		
General Insurance Corporation of India	1.77	Tata Consultancy Services Limited	1.74	Jindal Stainless Limited	0.93		
SBI Life Insurance Company Limited	1.67	Coforge Limited	1.69	Ashok Leyland Limited	0.92		
PETROLEUM PRODUCTS	4.52	AUTOMOBILES	3.22	JK Cement Limited	0.92		
✓ Reliance Industries Limited	4.52	✓ Hero MotoCorp Limited	2.77				
AUTO COMPONENTS	4.41	Maruti Suzuki India Limited	0.45				
Samvardhana Motherson International Limited	1.52	CONSTRUCTION	3.15				
Gabriel India Limited	1.43	Larsen & Toubro Limited	2.25				
Endurance Technologies Limited	0.89	Sterling And Wilson Renewable Energy Limited	0.90				
UNO Minda Limited	0.57	TELECOM - SERVICES	3.09				
		✓ Indus Towers Limited	3.09				
		FOOD PRODUCTS	3.04				
		✓ Manorama Industries Limited	3.04				
		MINERALS & MINING	2.84				
		✓ Lloyds Metals And Energy Limited	2.84				

✓ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on April 30, 2025)

Mcap Category	Percentage
Large Cap	40.95%
Mid Cap	29.36%
Small Cap	26.00%
GB/TB/Repo/Others	3.69%
Grand Total	100.00%

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. otherwise, or the Investment Objective 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[^]

NIFTY 500 Multicap 50:25:25 Total Return Index (TRI)

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

₹ 778.20 Crs.

LATEST AUM

₹ 796.13 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, 2025)

0.70 Times* ("Basis last rolling 12 months)

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on April 30, 2025)

NAV (₹)

Regular Plan	Direct Plan
Growth	Growth
IDCW	IDCW
16.41	16.78
16.40	16.76

EXPENSE RATIO

Regular Plan: 2.19% Direct Plan: 1.00%

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"

Bank of India Business Cycle Fund

(An open ended equity scheme investing in sector based on its business cycle)

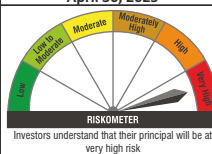
Invest Now

All data as on April 30, 2025 (Unless indicated otherwise)

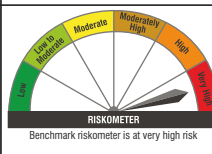
This product is suitable for investors who are seeking*:

- Long term capital appreciation.
- Investment in equity and equity related instruments with a focus on navigating business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy.

Risk-o-meter is based on the scheme portfolio as on April 30, 2025

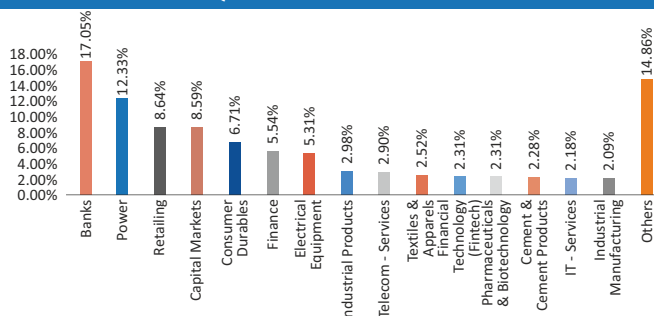


Benchmark Risk-o-meter as on April 30, 2025^A

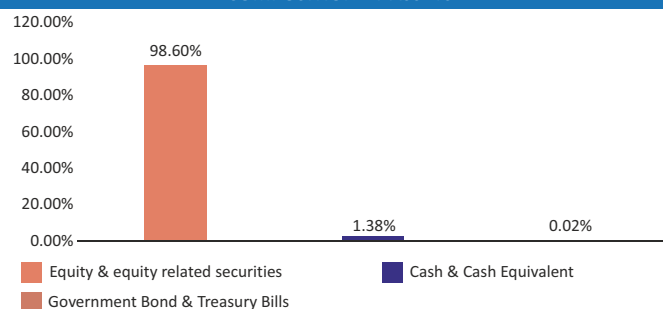


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		CONSUMER DURABLES		CEMENT & CEMENT PRODUCTS		Sterling And Wilson Renewable Energy Limited	
BANKS	17.05	✓ Dixon Technologies (India) Limited	2.77	Ambuja Cements Limited	2.28	Energy Limited	0.72
✓ HDFC Bank Limited	6.85	✓ Sky Gold And Diamonds Limited	2.42	IT - SERVICES	2.18	Galaxy Surfactants Limited	0.56
✓ State Bank of India	6.00	ETHOS LTD.	0.84	Zaggle Prepaid Ocean Services Limited	1.47	Amara Raja Energy & Mobility Ltd	0.47
✓ ICICI Bank Limited	4.20	Safari Industries (India) Limited	0.68	Netweb Technologies India Limited	0.71	Total	98.60
POWER	12.33	FINANCE	5.54	INDUSTRIAL MANUFACTURING	2.09	GOVERNMENT BOND AND TREASURY BILL	
✓ NTPC Limited	3.75	✓ REC Limited	4.03	Kaynes Technology India Limited	1.29	Treasury Bill	
✓ NTPC Green Energy Limited	3.11	PNB Housing Finance Limited	1.51	Praj Industries Limited	0.80	364 Days Tbill (MD 15/01/2026) (SOV)	0.02
✓ Power Grid Corporation of India Limited	2.72	ELECTRICAL EQUIPMENT	5.31	OTHERS	14.86	Total	0.02
Tata Power Company Limited	1.54	Siemens Limited	1.25	Tips Music Limited	1.52	CASH & CASH EQUIVALENT	
Torrent Power Limited	1.21	TD Power Systems Limited	1.21	InterGlobe Aviation Limited	1.38	Net Receivables/(Payables)	(0.05)
RETAILING	8.64	Siemens Energy India Limited	1.07	Oberoji Realty Limited	1.38	TREPS / Reverse Repo	1.43
Eternal Limited	1.87	Schneider Electric Infrastructure Limited	0.99	Apollo Hospitals Enterprise Limited	1.31	Investments	
Cartrade Tech Limited	1.53	Triveni Turbine Limited	0.79	Reliance Industries Limited	1.29	Total	1.38
V-Mart Retail Limited	1.22	INDUSTRIAL PRODUCTS	2.98	The Indian Hotels Company Limited	1.14	GRAND TOTAL	100.00
Avenue Supermarts Limited	1.18	Polycab India Limited	1.14	Unicommerce Esolutions Limited	1.12	✓ Indicates Top 10 Equity Holdings.	
Aditya Vision Ltd	1.00	Hi-Tech Pipes Limited	0.97	Mahindra & Mahindra Limited	1.10		
Arvind Fashions Limited	0.70	Tinna Rubber and Infrastructure Limited	0.87	Mrs. Bectors Food Specialities Limited	1.03		
Baazar Style Retail Ltd	0.60	TELECOM - SERVICES	2.90	Aditya Birla Real Estate Limited	0.97		
V2 Retail Limited	0.54	✓ Bharti Airtel Limited	2.90	S.J.S. Enterprises Limited	0.87		
CAPITAL MARKETS	8.59	TEXTILES & APPARELS	2.52				
Nuama Wealth Management Limited	1.67	Ganesha Ecosphere Limited	1.38				
HDFC Asset Management Company Limited	1.64	K.P.R. Mill Limited	1.14				
Prudent Corporate Advisory Services Limited	1.51	FINANCIAL TECHNOLOGY (FINTECH)	2.31				
Computer Age Management Services Limited	1.49	PB Fintech Limited	2.31				
BSE Limited	1.31	PHARMACEUTICALS & BIOTECHNOLOGY	2.31				
Nippon Life India Asset Management Limited	0.97	Dr. Reddy's Laboratories Limited	1.33				
		Gufic Biosciences Limited	0.98				

INVESTMENT OBJECTIVE

The Investment objective of the Scheme is to generate long-term capital appreciation by investing predominantly in equity and equity related securities through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy. However, there is no assurance that the investment objective of the Scheme will be achieved.

BENCHMARK^A

NIFTY 500 Total Return Index (TRI)

DATE OF ALLOTMENT

August 30, 2024

FUND MANAGER

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

AVERAGE AUM

₹ 526.25 Crs.

LATEST AUM

₹ 533.91 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

PORTFOLIO TURNOVER RATIO (As on April 30, 2025)

1.65 Times^B ("Basis last rolling 12 months)

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on April 30, 2025)

NAV (₹)

Regular Plan	Direct Plan
Growth 8.63	Growth 8.69
IDCW 8.63	IDCW 8.69

EXPENSE RATIO

Regular Plan: 2.28% Direct Plan: 1.11%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

- NIL - There will be no exit load within 3 months from the date of allotment for redemption/switch out upto 10% of the units allotted.
- 1% - 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 3 months from the date of allotment of units.
- NIL - There will be no exit load on any redemption/switch out after 3 months from the date of allotment of units.

Bank of India Manufacturing & Infrastructure Fund

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

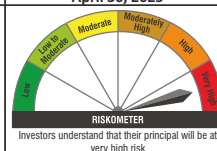
Invest Now

All data as on April 30, 2025 (Unless indicated otherwise)

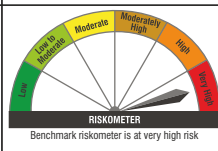
This product is suitable for investors who are seeking*:

- 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, 2025

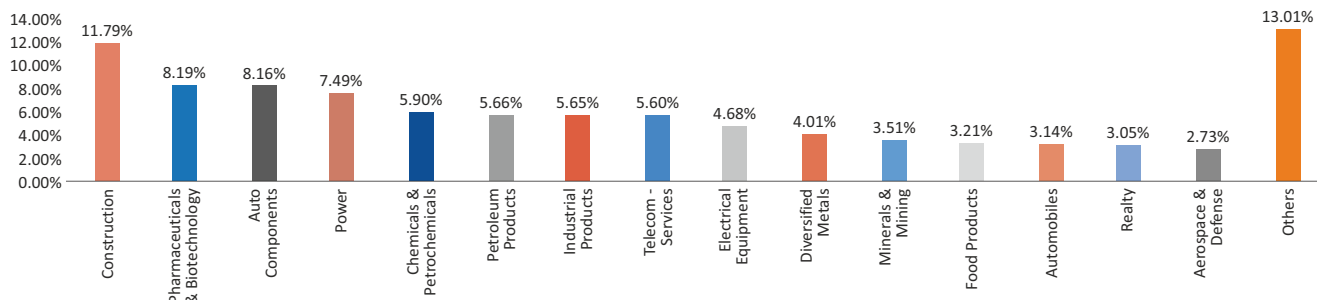


Benchmark Risk-o-meter as on April 30, 2025^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		EQUITY HOLDINGS		EQUITY HOLDINGS		GOVERNMENT BOND AND TREASURY BILL	
CONSTRUCTION	11.79	PCBL Chemical Limited	1.37	REALTY	3.05	Treasury Bill	
✓ Larsen & Toubro Limited	6.17	Swan Energy Limited	1.37	Oberoi Realty Limited	1.83	364 Days Tbill (MD 15/01/2026) (SOV)	0.03
PSP Projects Limited	1.50	Vinati Organics Limited	0.88	Brigade Enterprises Limited	0.80	Total	0.03
Sterling And Wilson Renewable Energy Limited	1.40	Galaxy Surfactants Limited	0.48	Sobha Limited	0.42	CASH & CASH EQUIVALENT	
Ceigall India Ltd	1.14	Linde India Limited	0.41	AEROSPACE & DEFENSE	2.73	Net Receivables/Payables	1.48
Kalpataru Projects International Limited	0.86	PETROLEUM PRODUCTS	5.66	Bharat Dynamics Limited	1.57	TREPS / Reverse Repo Investments	2.71
KNR Constructions Limited	0.71	✓ Reliance Industries Limited	5.66	Bharat Electronics Limited	1.16	Total	4.19
ITD Cementation India Limited	0.01	INDUSTRIAL PRODUCTS	5.65	OTHERS	13.01	GRAND TOTAL	100.00
PHARMACEUTICALS & BIOTECHNOLOGY	8.19	Quadrant Future Tek Limited	2.25	Oil India Limited	2.46	✓ Indicates Top 10 Equity Holdings.	
✓ Eris Lifesciences Limited	2.75	Bansal Wire Industries Limited	1.07	Senco Gold Limited	1.52		
Ami Organics Limited	2.42	HEG Limited	0.96	Bayer Cropscience Limited	1.09		
Wockhardt Limited	1.13	Supreme Industries Limited	0.76	Ashok Leyland Limited	1.03		
Dr. Reddy's Laboratories Limited	1.11	Ratnamani Metals & Tubes Limited	0.56	JSW Steel Limited	1.00		
Ajanta Pharma Limited	0.78	Steelcast Ltd	0.05	Jindal Stainless Limited	0.99		
AUTO COMPONENTS	8.16	TELECOM - SERVICES	5.60	JK Cement Limited	0.97		
Gabriel India Limited	2.00	✓ Indus Towers Limited	3.11	Aditya Birla Real Estate Limited	0.80		
Samvardhana Motherson International Limited	1.68	✓ Bharti Airtel Limited	2.49	Tega Industries Limited	0.73		
Carraro India Limited	1.44	ELECTRICAL EQUIPMENT	4.68	Emami Limited	0.67		
Endurance Technologies Limited	1.06	TD Power Systems Limited	1.77	Shanthi Gears Limited	0.65		
Kross Limited	0.69	Quality Power Electrical Eqp Ltd	1.02	Stylam Industries Limited	0.65		
S.J.S. Enterprises Limited	0.66	Triveni Turbine Limited	0.89	Dixon Technologies (India) Limited	0.45		
UNO Minda Limited	0.63	Siemens Limited	0.54	Total	95.78		
POWER	7.49	Siemens Energy India Limited	0.46				
✓ NTPC Limited	6.60	DIVERSIFIED METALS	4.01				
NTPC Green Energy Limited	0.89	✓ Vedanta Limited	4.01				
CHEMICALS & PETROCHEMICALS	5.90	MINERALS & MINING	3.51				
Deepak Nitrite Limited	1.39	✓ Lloyds Metals And Energy Limited	3.51				
		FOOD PRODUCTS	3.21				
		✓ Manorama Industries Limited	3.21				
		AUTOMOBILES	3.14				
		✓ Hero MotoCorp Limited	3.14				

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^A

BSE India Manufacturing Index Total Return Index (TRI): 50% and BSE India Infrastructure Index 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

₹ 512.62 Crs.

LATEST AUM

₹ 525.96 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, 2025)

0.52 Times^B (Basis last rolling 12 months)

OTHER PARAMETERS (As on April 30, 2025)

Standard Deviation (Annualized): 17.56% (Bank of India Manufacturing & Infrastructure Fund)
19.79% (50% BSE India Manufacturing Index TRI & 50% BSE India Infrastructure Index TRI)

Beta: 0.80

Sharpe Ratio^B: 0.87

Tracking Error (Annualized): 8.80%

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

*Risk-free rate assumed to be 6.00% (MIBOR as on April 30, 2025)

NAV (As on April 30, 2025)

NAV (₹)

Regular Plan

Growth 50.86

IDCW 32.41

Quarterly IDCW 33.01

Direct Plan

Growth 59.31

IDCW 55.96

Quarterly IDCW 58.30

EXPENSE RATIO

Regular Plan: 2.28%

Direct Plan: 0.75%

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"

Bank of India Consumption Fund

(An open ended equity scheme following consumption theme)

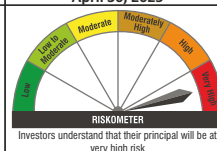
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All data as on April 30, 2025 (Unless indicated otherwise)

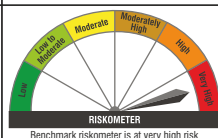
This product is suitable for investors who are seeking*:

- Long term capital appreciation.
- An equity scheme investing in equity & equity related securities of companies engaged in consumption and consumption related sector or allied sectors.

Risk-o-meter is based on the scheme portfolio as on April 30, 2025

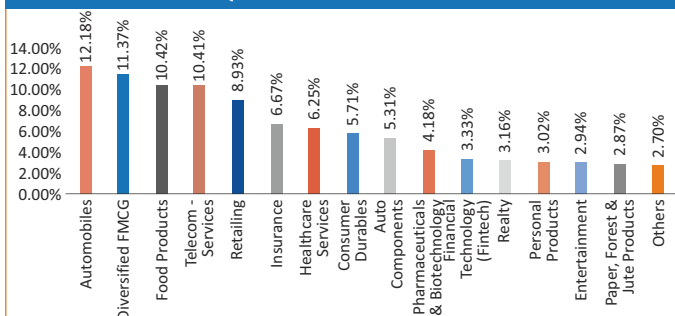


Benchmark Risk-o-meter as on April 30, 2025[^]

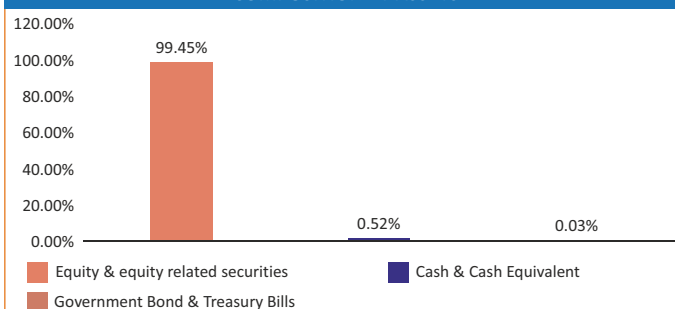


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS			
AUTOMOBILES	12.18	SBI Life Insurance Company Limited	3.16
✓ Mahindra & Mahindra Limited	4.28	HEALTHCARE SERVICES	6.25
✓ Hero MotoCorp Limited	4.19	✓ Apollo Hospitals Enterprise Limited	4.34
Maruti Suzuki India Limited	2.60	Max Healthcare Institute Limited	1.91
Landmark Cars Limited	1.11	CONSUMER DURABLES	5.71
DIVERSIFIED FMCG	11.37	Senco Gold Limited	2.87
✓ ITC Limited	9.29	Blue Star Limited	1.90
Hindustan Unilever Limited	2.08	Dixon Technologies (India) Limited	0.94
FOOD PRODUCTS	10.42	AUTO COMPONENTS	5.31
✓ Britannia Industries Limited	7.11	Gabriel India Limited	2.50
✓ Manorama Industries Limited	3.31	S.J.S. Enterprises Limited	1.49
TELECOM - SERVICES	10.41	UNO Minda Limited	1.32
✓ Bharti Airtel Limited	10.41	PHARMACEUTICALS & BIOTECHNOLOGY	4.18
RETAILING	8.93	Eris Lifesciences Limited	2.88
✓ FSN E-Commerce Ventures Limited	3.92	Sun Pharmaceutical Industries Limited	1.30
Aditya Vision Ltd	2.57	FINANCIAL TECHNOLOGY (FINTECH)	3.33
Avenue Supermarts Limited	1.27	✓ PB Fintech Limited	3.33
Trent Limited	0.79	REALTY	3.16
Go Fashion (India) Limited	0.38	Oberoi Realty Limited	3.16
INSURANCE	6.67		
✓ ICICI Lombard General Insurance Company Limited	3.51		

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
PERSONAL PRODUCTS	3.02	GOVERNMENT BOND AND TREASURY BILL	
Emami Limited	3.02	Treasury Bill	
ENTERTAINMENT	2.94	364 Days Tbill (MD 15/01/2026) (SOV)	0.03
Tips Music Limited	2.94	Total	0.03
PAPER, FOREST & JUTE PRODUCTS	2.87	CASH & CASH EQUIVALENT	
Aditya Birla Real Estate Limited	2.87	Net Receivables/Payables	(0.64)
OTHERS	2.70	TREPS / Reverse Repo Investments	1.16
Balrampur Chini Mills Limited	1.52	Total	0.52
Bayer Cropscience Limited	1.18		
Total	99.45		

GRAND TOTAL 100.00

✓ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on April 30, 2025)

Mcap Category	Percentage
Large Cap	46.48%
Mid Cap	24.33%
Small Cap	28.64%
GB/TB/Repo/Others	0.55%
Grand Total	100.00%

INVESTMENT OBJECTIVE

The Investment objective of the Scheme is to provide long-term capital appreciation from an actively managed portfolio of equity and equity related securities of companies engaged in consumption and consumption related sector or allied sectors. However, there is no assurance that the investment objective of the Scheme will be achieved.

BENCHMARK[^]

Nifty India Consumption Total Return Index (TRI)

DATE OF ALLOTMENT

December 20, 2024

FUND MANAGER

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

AVERAGE AUM

₹ 385.09 Crs.

LATEST AUM

₹ 383.22 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, 2025)

0.17 Times[^] ("Basis last rolling 12 months)

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on April 30, 2025)

NAV (₹)

Regular Plan	Direct Plan
Growth 9.98	Growth 10.02
IDCW 9.98	IDCW 10.02

EXPENSE RATIO

Regular Plan: 2.30% Direct Plan: 1.04%

LOAD STRUCTURE (FOR ALL PLANS)

- Entry Load** NIL
- If redeemed /switched-out within 3 months from the date of allotment: For 10% of investments:-Nil For remaining investments: 1%
 - If redeemed/switched-out after 3 months from the date of allotment: Nil
- Exit Load**

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)

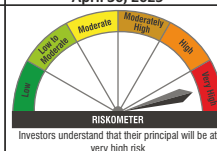
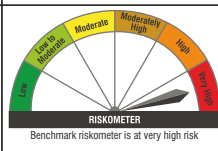
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All data as on April 30, 2025 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:

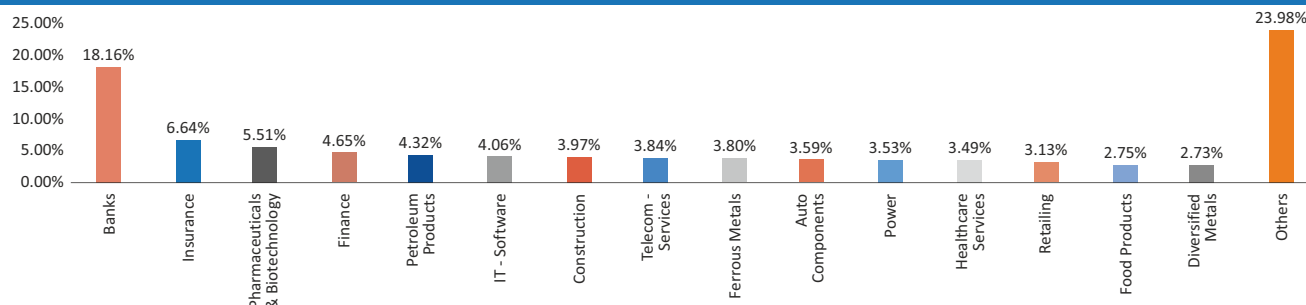
- Long-term capital growth.
- Investment in equity and equity-related securities including equity derivatives of companies across market capitalisations.

Risk-o-meter is based on the scheme portfolio as on April 30, 2025

Benchmark Risk-o-meter as on April 30, 2025[^]

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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		OTHERS		GOVERNMENT BOND AND TREASURY BILL		TREASURY BILL	
BANKS	18.16	CONSTRUCTION	3.97	364 Days Tbill (MD 15/01/2026)	0.11	364 Days Tbill (MD 15/01/2026)	0.11
✓ HDFC Bank Limited	8.31	✓ Larsen & Toubro Limited	3.30	TREPS / Reverse Repo Investments	1.01	TREPS / Reverse Repo Investments	1.01
✓ Kotak Mahindra Bank Limited	2.99	Sterling And Wilson Renewable Energy Limited	0.67	Total	1.74	Total	1.74
✓ Indian Bank	2.92	TELECOM - SERVICES	3.84	CASH & CASH EQUIVALENT	0.73	CASH & CASH EQUIVALENT	0.73
✓ State Bank of India	2.75	✓ Indus Towers Limited	3.84	Net Receivables/Payables	0.73	Net Receivables/Payables	0.73
ICICI Bank Limited	1.19	FERROUS METALS	3.80	TREPS / Reverse Repo Investments	1.01	TREPS / Reverse Repo Investments	1.01
INSURANCE	6.64	JSW Steel Limited	1.59	Total	1.74	Total	1.74
✓ ICICI Lombard General Insurance Company Limited	3.41	Jindal Stainless Limited	1.53	GRAND TOTAL	100.00	GRAND TOTAL	100.00
General Insurance Corporation of India	2.10	STEEL AUTHORITY OF INDIA LIMITED	0.68	✓ Indicates Top 10 Equity Holdings.			
SBI Life Insurance Company Limited	1.13	AUTO COMPONENTS	3.59				
PHARMACEUTICALS & BIOTECHNOLOGY	5.51	Endurance Technologies Limited	1.68				
Eris Lifesciences Limited	2.30	Samvardhana Motherson International Limited	1.26				
Ajanta Pharma Limited	1.20	UNO Minda Limited	0.65				
Ami Organics Limited	0.90	POWER	3.53				
Dr. Reddy's Laboratories Limited	0.82	✓ NTPC Limited	2.79				
IPCA Laboratories Limited	0.29	NTPC Green Energy Limited	0.74				
FINANCE	4.65	HEALTHCARE SERVICES	3.49				
Shriram Finance Limited	1.77	Apollo Hospitals Enterprise Limited	2.44				
REC Limited	1.68	Vijaya Diagnostic Centre Limited	1.05				
Housing & Urban Development Corporation Limited	1.20	RETAILING	3.13				
PETROLEUM PRODUCTS	4.32	FSN E-Commerce Ventures Limited	2.48				
✓ Reliance Industries Limited	4.32	Aditya Vision Ltd	0.65				
IT - SOFTWARE	4.06	FOOD PRODUCTS	2.75				
Tata Consultancy Services Limited	2.30	✓ Manorama Industries Limited	2.75				
		DIVERSIFIED METALS	2.73				
		Vedanta Limited	2.73				

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[^]

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

₹ 363.31 Crs.

LATEST AUM

₹ 376.40 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, 2025)

0.77 Times[^] (Basis last rolling 12 months)

OTHER PARAMETERS (As on April 30, 2025)

Standard Deviation (Annualized): 15.75% (Bank of India Large & Mid Cap Equity Fund)
14.58% (BSE 250 LargeMidCap (TRI))

Beta: 1.03

Sharpe Ratio*: 0.61

Tracking Error (Annualized): 4.59%

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

*Risk-free rate assumed to be 6.00% (MIBOR as on April 30, 2025)

NAV (As on April 30, 2025)

NAV (₹)

Regular Plan

Growth

Eco Plan

Growth

Bonus

Bonus

IDCW

IDCW

Quarterly IDCW

Quarterly IDCW

Direct Plan

Growth

Growth

Bonus

Bonus

IDCW

IDCW

Quarterly IDCW

Quarterly IDCW

EXPENSE RATIO

Regular Plan: 2.30%

Direct Plan: 1.10%

Eco Plan: 1.58%

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"

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Bluechip Fund

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

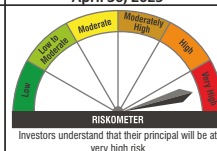
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All data as on April 30, 2025 (Unless indicated otherwise)

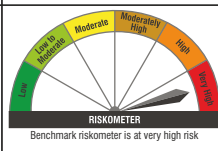
This product is suitable for investors who are seeking*:

- 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, 2025

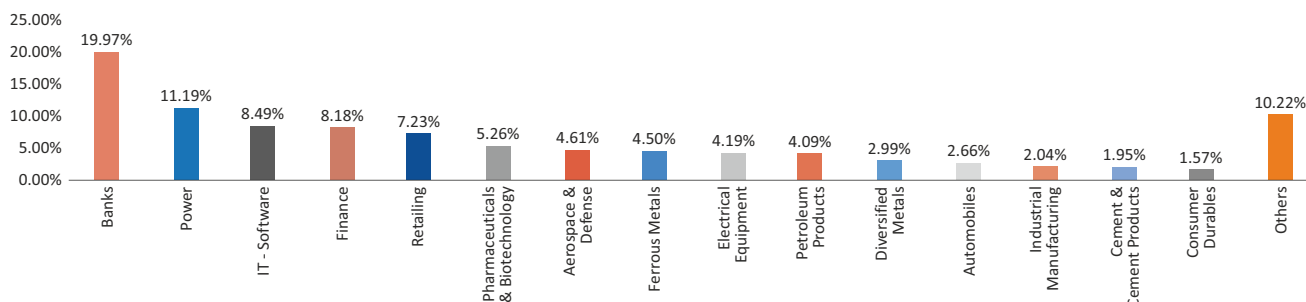


Benchmark Risk-o-meter as on April 30, 2025^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		PHARMACEUTICALS & BIOTECHNOLOGY		CEMENT & CEMENT PRODUCTS		DLF Limited	
BANKS		5.26		1.95		0.43	
✓ HDFC Bank Limited		Dr. Reddy's Laboratories Limited		Ambuja Cements Limited		Total	
✓ State Bank of India		2.82		1.95		99.14	
✓ ICICI Bank Limited		1.40		CONSUMER DURABLES		GOVERNMENT BOND AND TREASURY BILL	
Bank of Baroda		1.04		1.57		Treasury Bill	
0.99		AEROSPACE & DEFENSE		OTHERS		364 Days Tbill (MD 15/01/2026)	
POWER		4.61		10.22		(SOV)	
✓ NTPC Limited		✓ Hindustan Aeronautics Limited		Larsen & Toubro Limited		Total	
3.45		3.09		1.56		0.03	
✓ NTPC Green Energy Limited		Bharat Electronics Limited		InterGlobe Aviation Limited		CASH & CASH EQUIVALENT	
3.38		1.52		1.42		Net Receivables/Payables	
Tata Power Company Limited		FERROUS METALS		ITC Limited		TREPS / Reverse Repo Investments	
2.24		4.50		SBI Life Insurance Company Limited		Total	
Power Grid Corporation of India Limited		JSW Steel Limited		1.22		0.83	
2.12		Tata Steel Limited		Polycab India Limited		GRAND TOTAL	
IT - SOFTWARE		2.50		0.82		100.00	
✓ Coforge Limited		ELECTRICAL EQUIPMENT		Deepak Nitrite Limited		✓ Indicates Top 10 Equity Holdings.	
3.05		4.19		Pidilite Industries Limited			
Tech Mahindra Limited		TD Power Systems Limited		0.72			
2.08		1.38		BSE Limited			
Infosys Limited		Bharat Heavy Electricals Limited		0.59			
1.75		1.10		Bharti Airtel Limited			
Tata Consultancy Services Limited		Siemens Limited		0.54			
1.61		0.92		Zaggle Prepaid Ocean Services Limited			
FINANCE		Siemens Energy India Limited		0.51			
✓ Shriram Finance Limited		PETROLEUM PRODUCTS					
3.36		4.09					
REC Limited		✓ Reliance Industries Limited					
2.85		4.09					
CreditAccess Grameen Limited		DIVERSIFIED METALS					
1.90		2.99					
Jio Financial Services Limited		AUTOMOBILES					
0.07		2.66					
RETAILING		Hyundai Motor India Ltd					
7.23		1.85					
Baazar Style Retail Ltd		INDUSTRIAL MANUFACTURING					
2.16		2.04					
Cartrade Tech Limited		Hero MotoCorp Limited					
1.80		0.81					
Eternal Limited		Kaynes Technology India Limited					
1.45		1.32					
Avenue Supermarts Limited		Titagarh Rail Systems Limited					
1.33		0.72					
Trent Limited							
0.49							

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^A

NIFTY 100 TRI (Tier 1)

DATE OF ALLOTMENT

June 29, 2021

FUND MANAGER

Mr. Alok Singh (w.e.f. October 1, 2024): Around 20 years of experience, including 16 years in Mutual Fund Industry.

Mr. Nilesh Jethani (w.e.f. October 1, 2024): With over 9 years of experience in equity research across BFSI, IT, and capital goods sectors.

AVERAGE AUM

₹ 183.93 Crs.

LATEST AUM

₹ 189.11 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, 2025)

0.56 Times* (*Basis last rolling 12 months)

OTHER PARAMETERS (As on April 30, 2025)

Standard Deviation (Annualized): 15.61% (Bank of India Bluechip Fund)
14.26% (NIFTY 100 TRI)

Beta: 1.05

Sharpe Ratio*: 0.49

Tracking Error (Annualized): 4.51%

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

*Risk-free rate assumed to be 6.00% (MIBOR as on April 30, 2025)

NAV (As on April 30, 2025)

	NAV (₹)
Regular Plan	
Growth	15.78
IDCW	15.75

EXPENSE RATIO

Regular Plan: 2.30%

Direct Plan: 0.90%

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

Bank of India Mid & Small Cap Equity & Debt Fund

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

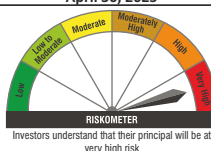
Invest Now

All data as on April 30, 2025 (Unless indicated otherwise)

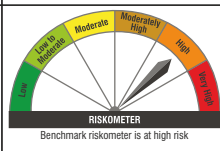
This product is suitable for investors who are seeking*:

- 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, 2025

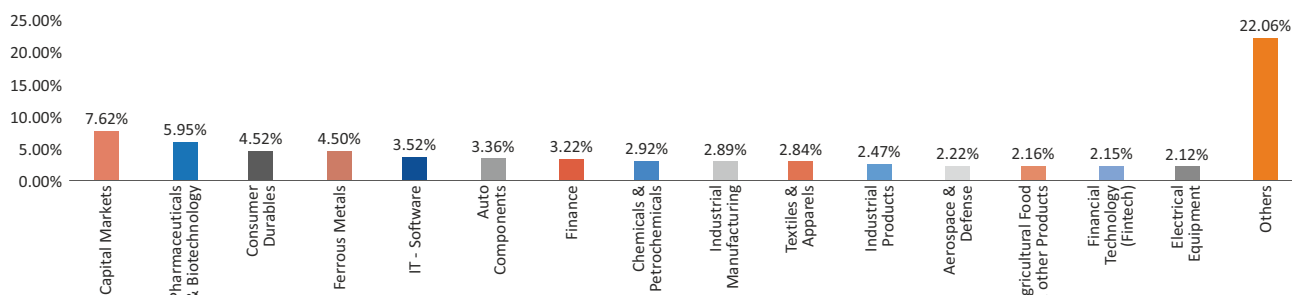


Benchmark Risk-o-meter as on April 30, 2025^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		EQUITY HOLDINGS		EQUITY HOLDINGS		EQUITY HOLDINGS	
✓ CAPITAL MARKETS	7.62	APL Apollo Tubes Limited	0.75	Power Finance Corporation Limited (CRISIL AAA)	1.37	Commercial Paper	
✓ Nippon Life India Asset Management Limited	1.84	✓ AEROSPACE & DEFENSE	2.22	✓ Kotak Mahindra Investments Limited (CRISIL A1+)	0.95		
Prudent Corporate Advisory Services Limited	1.42	✓ AGRICULTURAL FOOD & OTHER PRODUCTS	2.16	✓ National Bank For Agriculture and Rural Development (CRISIL AAA)	1.19	✓ Bharti Telecom Limited (CRISIL A1+)	0.44
HDFC Asset Management Company Limited	1.36	Balrampur Chini Mills Limited	1.17	✓ Indian Railway Finance Corporation Limited (CRISIL AAA)	1.03	Total	1.39
BSE Limited	1.34	Triveni Engineering & Industries Limited	0.99	Power Finance Corporation Limited (CRISIL AAA)	0.65	✓ RFV_N-AMRT	
Angel One Limited	1.06	✓ FINANCIAL TECHNOLOGY (FINTech)	2.15	✓ National Bank For Agriculture and Rural Development (CRISIL AAA)	0.61	Non-Convertible Debentures	
Central Depository Services (India) Limited	0.60	✓ PB Fintech Limited	2.15	✓ Tata Capital Housing Finance Limited (CRISIL AAA)	0.56	✓ Power Grid Corporation of India Limited (CRISIL AAA)	1.26
✓ PHARMACEUTICALS & BIOTECHNOLOGY	5.95	✓ ELECTRICAL EQUIPMENT	2.12	✓ Godrej Industries Limited (CRISIL AA+)	0.46	Total	1.26
✓ Eris Lifesciences Limited	1.80	TD Power Systems Limited	1.35	✓ Small Industries Dev Bank of India (CRISIL AAA)	0.19	✓ GOVERNMENT BOND AND TREASURY BILL	
Ajanta Pharma Limited	1.14	✓ OTHERS	22.06	✓ Export Import Bank of India (CRISIL AAA)	0.09	✓ Government Bond	
Abbott India Limited	1.10	✓ Lloyds Metals And Energy Limited	1.96	Total	11.55	7.1% GOI (MD 18/04/2029) (SOV)	1.65
IPCA Laboratories Limited	0.96	✓ Castrol India Limited	1.81	✓ MONEY MARKET INSTRUMENTS		7.18% GOI (MD 14/08/2033) (SOV)	1.31
Senores Pharmaceuticals Limited	0.95	✓ Coromandel International Limited	1.74	✓ Certificate of Deposit		6.79% GOI (MD 07/10/2034) (SOV)	0.19
✓ CONSUMER DURABLES	4.52	✓ Radico Khaitan Limited	1.70	Canara Bank (CRISIL A1+)	2.19	7.26% GOI (MD 06/02/2033) (SOV)	0.16
✓ Dixon Technologies (India) Limited	3.15	✓ Hindustan Copper Limited	1.56	Canara Bank (CRISIL A1+)	0.87	Total	3.31
ETHOS LTD.	0.73	✓ Indian Bank	1.54	Indian Bank (CRISIL A1+)	0.87	✓ Treasury Bill	
Senco Gold Limited	0.64	✓ Cartrade Tech Limited	1.52	Axis Bank Limited (CRISIL A1+)	0.69	364 Days Tbill (MD 15/01/2026) (SOV)	0.26
✓ FERROUS METALS	4.50	✓ Zaggie Prepaid Ocean Services Limited	1.45	Small Industries Dev Bank of India (CRISIL A1+)	0.65	364 Days Tbill (MD 02/05/2025) (SOV)	0.05
✓ Jindal Stainless Limited	2.89	✓ Torrent Power Limited	1.26	ICICI Bank Limited (ICRA A1+)	0.45	Total	0.31
✓ Steel Authority of India Limited	1.61	✓ The Indian Hotels Company Limited	1.08	✓ AU Small Finance Bank Limited (FITCH A1+)	0.44	✓ CASH & CASH EQUIVALENT	
✓ IT - SOFTWARE	3.52	✓ CMS Info System Limited	1.05	Export Import Bank of India (CRISIL A1+)	0.43	Net Receivables/(Payables)	0.50
✓ Coforge Limited	3.52	✓ Max Healthcare Institute Limited	1.04	Total	6.59	✓ TREPS / Reverse Repo	0.57
✓ AUTO COMPONENTS	3.36	✓ Aditya Birla Real Estate Limited	1.02	✓ GRAND TOTAL	100.00	Investments	1.07
✓ Bharat Forge Limited	1.73	✓ Poly Medicure Limited	0.75	✓ Indicates Top 10 Equity Holdings.			
✓ UNO Minda Limited	1.63	✓ Bank of Maharashtra	0.56				
✓ FINANCE	3.22	✓ Sterling And Wilson Renewable Energy Limited	0.53				
✓ Housing & Urban Development Corporation Limited	3.22	Total	74.52				
✓ CHEMICALS & PETROCHEMICALS	2.92	✓ CORPORATE DEBT					
✓ Swan Energy Limited	1.74	✓ Non-Convertible Debentures					
✓ Deepak Nitrite Limited	1.18	✓ Indian Railway Finance Corporation Limited (CRISIL AAA)	1.87				
✓ INDUSTRIAL MANUFACTURING	2.89	✓ National Bank For Agriculture and Rural Development (CRISIL AAA)	1.86				
✓ Jyoti CNC Automation Ltd	1.54	✓ Small Industries Dev Bank of India (CRISIL AAA)	1.67				
✓ Jupiter Wagons Limited	0.77						
✓ Titagarh Rail Systems Limited	0.58						
✓ TEXTILES & APPARELS	2.84						
✓ Arvind Limited	1.49						
✓ Ganesha Ecosphere Limited	1.35						
✓ INDUSTRIAL PRODUCTS	2.47						
✓ HEG Limited	1.72						

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^A

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

₹ 1,073.09 Crs.

LATEST AUM

₹ 1,095.18 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, 2025)

0.99 Times^A (Basis last rolling 12 months)

EQUITY PARAMETER (As on April 30, 2025)

Standard Deviation (Annualized): 15.20% (Bank of India Mid & Small Cap Equity & Debt Fund)
12.83% (Nifty Midsmallcap 400 TRI - 70% & CRISIL Short Term Bond Fund Index - 30%)

Beta: 1.13

Sharpe Ratio*: 0.63

Tracking Error (Annualized): 4.85%

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

*Risk-free rate assumed to be 6.00% (MIBOR as on April 30, 2025)

DEBT PARAMETER (As on April 30, 2025)

Average / Residual Maturity: 2.76 Years

Macaulay Duration: 2.18 Years

Modified Duration: 2.08 Years

Annualised Yield: 6.72%

NAV (As on April 30, 2025)

Regular Plan Direct Plan NAV (₹)

Growth 35.22 Growth 38.27

IDCW 29.85 IDCW 31.23

EXPENSE RATIO

Regular Plan: 2.08% Direct Plan: 0.77%

LOAD STRUCTURE (FOR ALL PLANS)

- Entry Load NIL
- 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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Multi Asset Allocation Fund

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

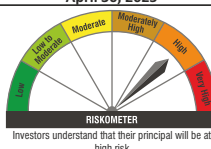
Invest Now

All data as on April 30, 2025 (Unless indicated otherwise)

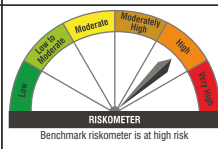
This product is suitable for investors who are seeking*:

- 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, 2025

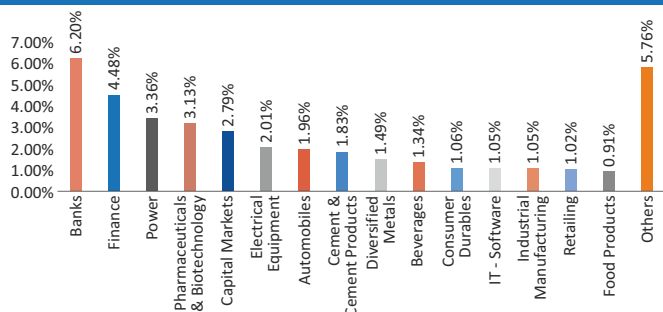


Benchmark Risk-o-meter as on April 30, 2025^

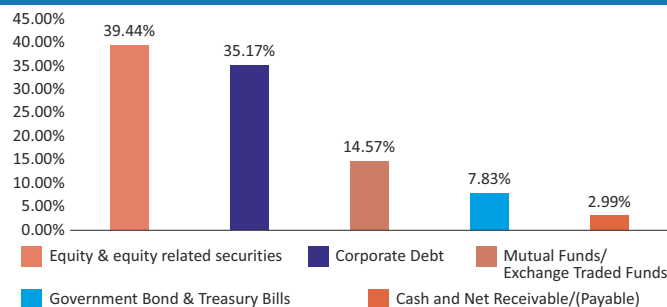


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		BEVERAGES 1.34		CORPORATE DEBT		GOVERNMENT BOND AND TREASURY BILL	
BANKS 6.20		✓ Varun Beverages Limited 1.34		Non-Convertible Debentures		Government Bond	
✓ State Bank of India 2.57		CONSUMER DURABLES 1.06		Indian Railway Finance Corporation 7.68		7.1% GOI (MD 18/04/2029) (SOV) 3.07	
✓ Bank of Baroda 1.34		PG Electrolplast Limited 0.64		Limited (CRISIL AAA)		6.79% GOI (MD 07/10/2034) (SOV) 3.06	
ICICI Bank Limited 1.27		Senco Gold Limited 0.42		Power Finance Corporation Limited 7.60		7.18% GOI (MD 14/08/2033) (SOV) 1.56	
Kotak Mahindra Bank Limited 1.02		IT - SOFTWARE 1.05		LIC Housing Finance Limited 7.51		Total 7.69	
FINANCE 4.48		Coforge Limited 1.05		TRADED FUNDS		Treasury Bill	
✓ REC Limited 1.67		INDUSTRIAL MANUFACTURING 1.05		Exchange Traded Funds		364 Days Tbill (MD 15/01/2026) (SOV) 0.14	
Shriram Finance Limited 1.13		Titagarh Rail Systems Limited 0.58		ICICI Prudential Mutual Fund 9.31		Total 0.14	
Housing & Urban Development Corporation Limited 0.87		RETAILING 1.02		Nippon India Mutual Fund 2.78		CASH & CASH EQUIVALENT	
CreditAccess Grameen Limited 0.81		Cartrade Tech Limited 0.56		DSP Mutual Fund 2.48		Net Receivables/(Payables) 1.44	
POWER 3.36		Trent Limited 0.46		Total 14.57		TREPS / Reverse Repo 1.55	
✓ NTPC Green Energy Limited 1.84		FOOD PRODUCTS 0.91		MUTUAL FUNDS/EXCHANGE TRADED FUNDS		Investments	
✓ Tata Power Company Limited 1.52		Manorama Industries Limited 0.91		ICICI Prudential Mutual Fund 9.31		Total 2.99	
PHARMACEUTICALS & BIOTECHNOLOGY 3.13		OTHERS 5.76		TRADED FUNDS		GRAND TOTAL 100.00	
Dr. Reddy's Laboratories Limited 1.28		Hindustan Aeronautics Limited 0.80		Nippon India Mutual Fund 2.78		✓ Indicates Top 10 Equity Holdings.	
Ami Organics Limited 0.96		Zaggle Prepaid Ocean Services Limited 0.55		DSP Mutual Fund 2.48			
Wockhardt Limited 0.89		Balrampur Chini Mills Limited 0.53		Total 14.57			
CAPITAL MARKETS 2.79		Aditya Birla Real Estate Limited 0.51					
✓ BSE Limited 1.41		DLF Limited 0.50					
Prudent Corporate Advisory Services Limited 0.79		PB Fintech Limited 0.48					
Multi Commodity Exchange of India Limited 0.59		FIEM Industries Limited 0.45					
ELECTRICAL EQUIPMENT 2.01		KRN Heat Exchanger And Refrigeration Limited 0.43					
Siemens Limited 0.82		Reliance Industries Limited 0.42					
Siemens Energy India Limited 0.70		Hi-Tech Pipes Limited 0.40					
ABB India Limited 0.49		InterGlobe Aviation Limited 0.37					
AUTOMOBILES 1.96		Arvind Limited 0.32					
✓ Mahindra & Mahindra Limited 1.96		Total 39.44					
CEMENT & CEMENT PRODUCTS 1.83							
✓ UltraTech Cement Limited 1.83							
DIVERSIFIED METALS 1.49							
✓ Vedanta Limited 1.49							

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^

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

Mr. Nilesh Jethani: With over 9 years of experience in equity research across BFSI, IT, and capital goods sectors.

AVERAGE AUM

₹ 334.96 Crs.

LATEST AUM

₹ 336.96 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, 2025)

0.85 Times* (*Basis last rolling 12 months)

OTHER PARAMETERS (As on April 30, 2025)

Average / Residual Maturity: 4.69 Years

Macaulay Duration: 3.79 Years

Modified Duration: 3.57 Years

Annualised Yield: 6.87%

NAV (As on April 30, 2025)

	NAV (₹)
Regular Plan	
Growth	10.9437
IDCW	10.9447
Direct Plan	
Growth	11.0684
Monthly IDCW	11.0693

EXPENSE RATIO

Regular Plan: 1.93% Direct Plan: 0.81%

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"

Bank of India Balanced Advantage Fund

(An Open Ended Dynamic Asset Allocation Fund)

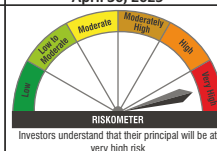
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All data as on April 30, 2025 (Unless indicated otherwise)

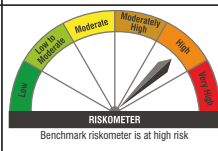
This product is suitable for investors who are seeking*:

- 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, 2025

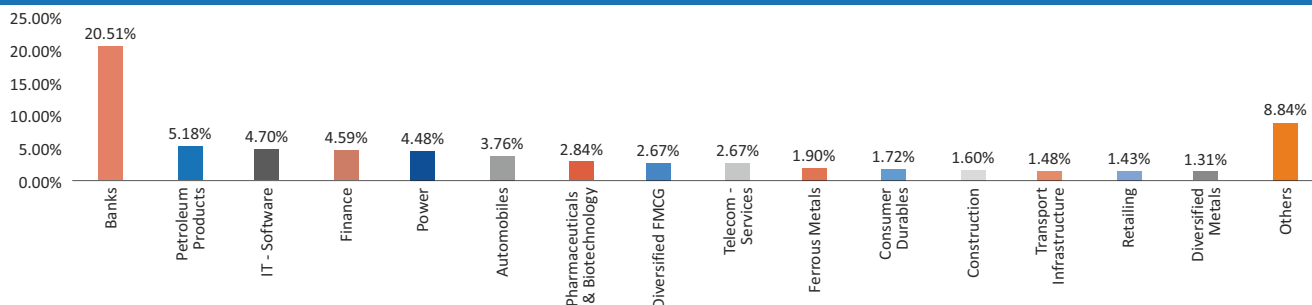


Benchmark Risk-o-meter as on April 30, 2025^



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		GOVERNMENT BOND AND TREASURY BILL		GOVERNMENT BOND		TREASURY BILL	
BANKS	20.51	Dr. Reddy's Laboratories Limited	0.95	Siemens Limited	0.43	364 Days Tbill (MD 15/01/2026) (SOV)	0.36
✓ HDFC Bank Limited	7.43	Cipla Limited	0.42	HDFC Life Insurance Company Limited	0.37	Total	0.36
✓ ICICI Bank Limited	5.22	Divi's Laboratories Limited	0.41	Siemens Energy India Limited	0.37	CASH & CASH EQUIVALENT	
✓ State Bank of India	3.98	DIVERSIFIED FMCG	2.67	Tata Consumer Products Limited	0.29	Net Receivables/(Payables)	4.68
Axis Bank Limited	1.47	✓ ITC Limited	1.87	Total	69.68	TREPS / Reverse Repo	0.97
Kotak Mahindra Bank Limited	1.34	Hindustan Unilever Limited	0.80	CORPORATE DEBT		Investments	5.65
Bank of Baroda	0.80	TELECOM - SERVICES	2.67	Non-Convertible Debentures		Total	5.65
IndusInd Bank Limited	0.27	✓ Bharti Airtel Limited	2.67	National Bank For Agriculture and Rural Development (CRISIL AAA)	3.82	GRAND TOTAL	
PETROLEUM PRODUCTS	5.18	FERROUS METALS	1.90	Small Industries Dev Bank of India (CRISIL AAA)	3.80	100.00	
✓ Reliance Industries Limited	5.18	Tata Steel Limited	1.10	Indian Railway Finance Corporation Limited (CRISIL AAA)	3.04	✓ Indicates Top 10 Equity Holdings.	
IT - SOFTWARE	4.70	✓ Titan Company Limited	1.18	Export Import Bank of India	1.51		
Tata Consultancy Services Limited	1.38	CONSUMER DURABLES	1.72	Total	12.17		
Infosys Limited	1.27	Asian Paints Limited	0.54	MONEY MARKET INSTRUMENTS			
HCL Technologies Limited	0.87	CONSTRUCTION	1.60	Certificate of Deposit			
Tech Mahindra Limited	0.81	✓ Larsen & Toubro Limited	1.60	AU Small Finance Bank Limited (FITCH A1+)	3.62		
Wipro Limited	0.37	TRANSPORT INFRASTRUCTURE	1.48	Total	3.62		
FINANCE	4.59	✓ Adani Ports and Special Economic Zone Limited	1.48	INVIT			
✓ Shriram Finance Limited	1.49	RETAILING	1.43	IRB InvIT Fund	2.04		
REC Limited	1.41	Eternal Limited	0.74	IndiGRID Infrastructure Trust	1.66		
Bajaj Finance Limited	1.36	Trent Limited	0.69	Total	3.70		
Jio Financial Services Limited	0.30	DIVERSIFIED METALS	1.31				
Bajaj Finserv Limited	0.03	Vedanta Limited	1.31				
POWER	4.48	OTHERS	8.84				
✓ NTPC Limited	2.04	Bharat Electronics Limited	1.04				
Power Grid Corporation of India Limited	1.25	DLF Limited	1.03				
Tata Power Company Limited	1.19	Hindalco Industries Limited	0.85				
AUTOMOBILES	3.76	UltraTech Cement Limited	0.75				
Mahindra & Mahindra Limited	0.96	SBI Life Insurance Company Limited	0.68				
Hero MotoCorp Limited	0.70	Adani Enterprises Limited	0.63				
Maruti Suzuki India Limited	0.69	Grasim Industries Limited	0.55				
Bajaj Auto Limited	0.52	Coal India Limited	0.47				
Tata Motors Limited	0.52	Oil & Natural Gas Corporation Limited	0.47				
Eicher Motors Limited	0.37	Nestle India Limited	0.46				
PHARMACEUTICALS & BIOTECHNOLOGY	2.84	Apollo Hospitals Enterprise Limited	0.45				
Sun Pharmaceutical Industries Limited	1.06						

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^

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

DATE OF ALLOTMENT

March 14, 2014

FUND MANAGER

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

AVERAGE AUM

₹ 131.14 Crs.

LATEST AUM

₹ 134.23 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, 2025)

Average / Residual Maturity: 3.79 Years
Macaulay Duration: 3.23 Years
Modified Duration: 3.07 Years
Annualised Yield: 6.72%

NAV (As on April 30, 2025)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	25.9015
IDCW	IDCW	15.6378

EXPENSE RATIO

Regular Plan: 2.30% Direct Plan: 1.20%

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

Bank of India Conservative Hybrid Fund

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

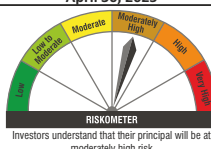
Invest Now

All data as on April 30, 2025 (Unless indicated otherwise)

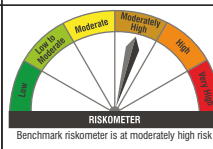
This product is suitable for investors who are seeking*:

- 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, 2025

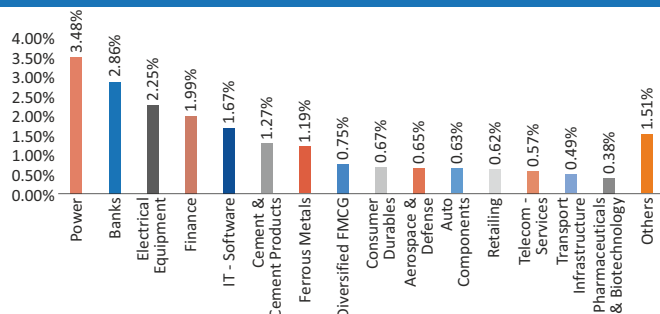


Benchmark Risk-o-meter as on April 30, 2025^

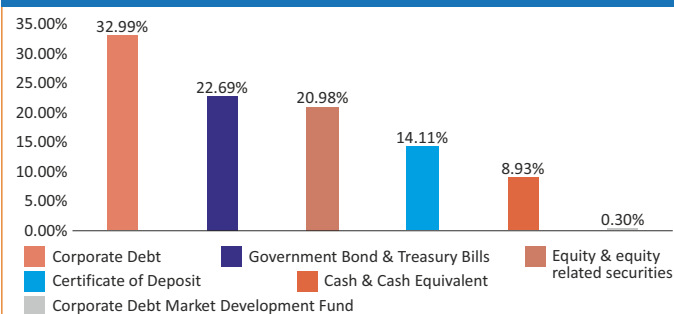


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		RETAILING		Small Industries Dev Bank of India (CRISIL AAA)		6.79% GOI (MD 07/10/2034) (SOV)	
✓ POWER	3.48	Avenue Supermarts Limited	0.62	Export Import Bank of India (CRISIL AAA)	2.98	7.18% GOI (MD 14/08/2033) (SOV)	4.11
✓ NTPC Green Energy Limited	1.40	TELECOM - SERVICES	0.57	Total	1.49	7.26% GOI (MD 06/02/2033) (SOV)	2.13
✓ NTPC Limited	1.04	Bharti Airtel Limited	0.57	MONEY MARKET INSTRUMENTS		Total	20.77
✓ Power Grid Corporation of India Limited	1.04	TRANSPORT INFRASTRUCTURE	0.49	Certificate of Deposit		Treasury Bill	
BANKS		Adani Ports and Special Economic Zone Limited	0.49	AU Small Finance Bank Limited (FITCH A1+)	7.13	364 Days Tbill (MD 15/01/2026) (SOV)	1.41
✓ State Bank of India	1.39	PHARMACEUTICALS & BIOTECHNOLOGY	0.38	Axis Bank Limited (CRISIL A1+)	6.98	364 Days Tbill (MD 07/08/2025) (SOV)	0.51
✓ ICICI Bank Limited	1.05	Wockhardt Limited	0.38	Total	14.11	Total	1.92
HDFC Bank Limited	0.42	OTHERS	1.51	CDMDF		CASH & CASH EQUIVALENT	
ELECTRICAL EQUIPMENT	2.25	Reliance Industries Limited	0.31	Corporate Debt Market Development Fund	0.30	Net Receivables/(Payables)	1.15
✓ TD Power Systems Limited	0.89	Triveni Engineering & Industries Limited	0.27	Corporate Debt Market Development Fund (Others)	0.30	TREPS / Reverse Repo Investments	7.78
✓ ABB India Limited	0.53	Laxmi Dental Limited	0.23	Total	0.30	Total	8.93
✓ Siemens Limited	0.45	Maruti Suzuki India Limited	0.22	GOVERNMENT BOND AND TREASURY BILL		GRAND TOTAL	
✓ Siemens Energy India Limited	0.38	Zaggle Prepaid Ocean Services Limited	0.22	Government Bond		100.00	
✓ REC Limited	0.79	Jupiter Wagons Limited	0.13	7.1% GOI (MD 18/04/2029) (SOV)		✓ Indicates Top 10 Equity Holdings.	
✓ PNB Housing Finance Limited	0.61	Quadrant Future Tek Limited	0.13				
✓ CreditAccess Grameen Limited	0.59	Total	20.98				
IT - SOFTWARE	1.67	CORPORATE DEBT		MCAP Categorization (As on April 30, 2025)			
✓ Coforge Limited	1.67	Non-Convertible Debentures					
CEMENT & CEMENT PRODUCTS	1.27	Indian Railway Finance Corporation Limited (CRISIL AAA)	7.53	Mcap Category		Percentage	
✓ Ambuja Cements Limited	1.27	National Bank For Agriculture and Rural Development (CRISIL AAA)	7.52	Debt		47.10%	
FERROUS METALS	1.19	Tata Capital Housing Finance Limited (CRISIL AAA)	4.49	GB/TB/Repo/Others		31.62%	
✓ Tata Steel Limited	0.72	Power Finance Corporation Limited (CRISIL AAA)	3.01	Large Cap		14.09%	
✓ Steel Authority of India Limited	0.47	Small Industries Dev Bank of India (CRISIL AAA)	2.99	Small Cap		4.75%	
DIVERSIFIED FMCG	0.75	Bajaj Finance Limited (CRISIL AAA)	2.98	Mid Cap		2.14%	
✓ ITC Limited	0.75			Units of CDMDF		0.30%	
CONSUMER DURABLES	0.67			Grand Total		100.00%	
✓ Sky Gold And Diamonds Limited	0.50						
✓ Senco Gold Limited	0.17						
AEROSPACE & DEFENSE	0.65						
✓ Bharat Electronics Limited	0.65						
AUTO COMPONENTS	0.63						
✓ S.J.S. Enterprises Limited	0.63						

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

AVERAGE AUM

₹ 67.46 Crs.

LATEST AUM

₹ 68.13 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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, 2025)

Average / Residual Maturity: 3.60 Years

Macaulay Duration: 3.01 Years

Modified Duration: 2.87 Years

Annualised Yield: 6.63%

NAV (As on April 30, 2025)

Regular Plan	Eco Plan
Growth	34.5293
Monthly IDCW	26.1519
Quarterly IDCW	-
Annual IDCW	-

Direct Plan

Growth	35.6528
Monthly IDCW	15.8841
Quarterly IDCW	17.5199
Annual IDCW	16.2482

EXPENSE RATIO

Regular Plan: 2.05% Direct Plan: 1.10% Eco Plan: 1.69%

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".

Bank of India Arbitrage Fund

(An open ended scheme investing in arbitrage opportunities)

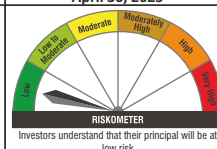
Invest Now

All data as on April 30, 2025 (Unless indicated otherwise)

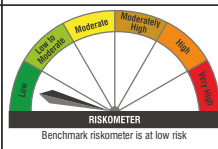
This product is suitable for investors who are seeking*:

- 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, 2025



Benchmark Risk-o-meter as on April 30, 2025[^]



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

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS						GOVERNMENT BOND AND TREASURY BILL	
BANKS	15.61	Tata Power Company Limited	0.95	Adani Ports and Special Economic Zone Limited	-1.23	Treasury Bill	
✓ Kotak Mahindra Bank Limited	4.45	✓ CONSUMER DURABLES	2.50	IDFC First Bank Limited	-1.34	91 Days Tbill (MD 11/07/2025) (SOV)	1.58
✓ Canara Bank	3.16	Crompton Greaves Consumer Electricals Limited	2.50	Info Edge (India) Limited	-1.46	364 Days Tbill (MD 15/01/2026) (SOV)	1.43
✓ Axis Bank Limited	3.05	METALS & MINERALS TRADING	2.37	HFCL Limited	-1.51	364 Days Tbill (MD 10/07/2025) (SOV)	1.24
✓ Bank of Baroda	2.51	Adani Enterprises Limited	2.37	Bajaj Auto Limited	-1.52	91 Days Tbill (MD 17/07/2025) (SOV)	1.02
IDFC First Bank Limited	1.34	AEROSPACE & DEFENSE	2.16	Aurobindo Pharma Limited	-1.71	364 Days Tbill (MD 02/05/2025) (SOV)	0.99
Punjab National Bank	1.10	Hindustan Aeronautics Limited	2.16	Grasim Industries Limited	-1.73	364 Days Tbill (MD 08/01/2026) (SOV)	0.77
PHARMACEUTICALS & BIOTECHNOLOGY	5.81	LEISURE SERVICES	2.05	SBI Cards and Payment Services Limited	-1.77	364 Days Tbill (MD 24/07/2025) (SOV)	0.68
✓ Sun Pharmaceutical Industries Limited	4.11	OTHERS	7.15	Godrej Properties Limited	-1.90	364 Days Tbill (MD 28/08/2025) (SOV)	0.51
Aurobindo Pharma Limited	1.70	Reliance Industries Limited	1.93	Reliance Industries Limited	-1.94	364 Days Tbill (MD 07/08/2025) (SOV)	0.34
AUTOMOBILES	5.65	Godrej Properties Limited	1.89	Jubilant Foodworks Limited	-2.05	364 Days Tbill (MD 12/06/2025) (SOV)	0.10
✓ Mahindra & Mahindra Limited	3.64	Adani Ports and Special Economic Zone Limited	1.23	Hindustan Aeronautics Limited	-2.17	364 Days Tbill (MD 05/06/2025) (SOV)	0.09
Bajaj Auto Limited	1.52	Economic Zone Limited	1.07	JSW Steel Limited	-2.24	Total	8.75
Tata Motors Limited	0.49	ICICI Lombard General Insurance Company Limited	1.07	Adani Enterprises Limited	-2.38	CASH & CASH EQUIVALENT	
TELECOM - SERVICES	4.75	Insurance Company Limited	0.42	Crompton Greaves Consumer Electricals Limited	-2.51	Net Receivables/(Payables) after adjusting for futures	71.10
✓ Bharti Airtel Limited	3.24	Varun Beverages Limited	0.42	Bank of Baroda	-2.52	TREPS / Reverse Repo Investments	3.78
HFCL Limited	1.51	Infosys Limited	0.27	Axis Bank Limited	-3.07	Total	74.88
FINANCE	3.60	Oil India Limited	0.20	Canara Bank	-3.17	GRAND TOTAL	100.00
SBI Cards and Payment Services Limited	1.76	Godrej Consumer Products Limited	0.14	Max Healthcare Institute Limited	-3.18		
Shriram Finance Limited	1.05	FUTURES AND OPTIONS		Bharti Airtel Limited	-3.25	✓ Indicates Top 10 Equity Holdings.	
Jio Financial Services Limited	0.79	Equity Futures		Hindalco Industries Limited	-3.41		
RETAILING	3.51	Godrej Consumer Products Limited	-0.14	Mahindra & Mahindra Limited	-3.65		
Info Edge (India) Limited	1.46	Oil India Limited	-0.20	Sun Pharmaceutical Industries Limited	-4.12		
Aditya Birla Fashion and Retail Limited	1.10	Infosys Limited	-0.28	Equity Futures Total	-71.51		
Trent Limited	0.95	Varun Beverages Limited	-0.42				
NON - FERROUS METALS	3.40	Ambuja Cements Limited	-0.45	MUTUAL FUND INVESTMENT			
✓ Hindalco Industries Limited	3.40	Tata Motors Limited	-0.49	Bank of India Liquid Fund - Direct Plan - Growth	16.61		
CEMENT & CEMENT PRODUCTS	3.36	Jio Financial Services Limited	-0.79	Total	16.61		
Grasim Industries Limited	1.72	Tata Steel Limited	-0.88				
UltraTech Cement Limited	1.20	Tata Power Company Limited	-0.95				
Ambuja Cements Limited	0.44	Trent Limited	-0.95				
HEALTHCARE SERVICES	3.17	NTPC Limited	-0.98				
✓ Max Healthcare Institute Limited	3.17	Shriram Finance Limited	-1.05				
FERROUS METALS	3.11	ICICI Lombard General Insurance Company Limited	-1.08				
JSW Steel Limited	2.23	Aditya Birla Fashion and Retail Limited	-1.10				
Tata Steel Limited	0.88	Punjab National Bank	-1.10				
POWER	3.07	JSW Energy Limited	-1.16				
JSW Energy Limited	1.15	UltraTech Cement Limited	-1.20				
NTPC Limited	0.97						

MCAP Categorization (As on April 30, 2025)

Mcap Category	Percentage
Arbitrage Positions	71.51%
Mutual Fund Units	16.61%
GB/TB/Repo/Others	11.88%
Grand Total	100.00%

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[^]

NIFTY 50 Arbitrage Index

DATE OF ALLOTMENT

June 18, 2018

FUND MANAGER

Mr. Firdaus Ragina (w.e.f. October 1, 2024): Around 20 years of experience in Equity Market.

AVERAGE AUM

₹ 44.73 Crs.

LATEST AUM

₹ 43.69 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, 2025)

Average / Residual Maturity: 0.17 Years

Macaulay Duration: 0.17 Years

Modified Duration: 0.17 Years

Annualised Yield: 6.18%

NAV (As on April 30, 2025)

		NAV (₹)
Regular Plan	Direct Plan	
Growth	Growth	14.2678
Monthly IDCW	Monthly IDCW	12.8636
Quarterly IDCW	Quarterly IDCW	13.5608
Annual IDCW	Annual IDCW	12.9033

EXPENSE RATIO

Regular Plan: 0.86% Direct Plan: 0.52%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

- For Redemption/switch out - of up to 10% of the initial units allotted - within 30 days 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 0.50%, if the units are switched out within 30 days from the date of allotment of units
- If the units are redeemed/switched out after 30 days from the date of allotment of units - "NIL"

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Liquid Fund

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

ICRA
A1+mfsIND -
A1+mfs

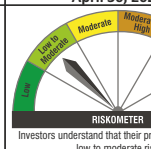
Invest Now

All data as on April 30, 2025 (Unless indicated otherwise)

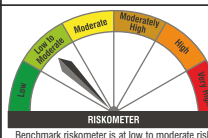
This product is suitable for investors
who are seeking*:

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

Risk-o-meter is based on the
scheme portfolio as on
April 30, 2025

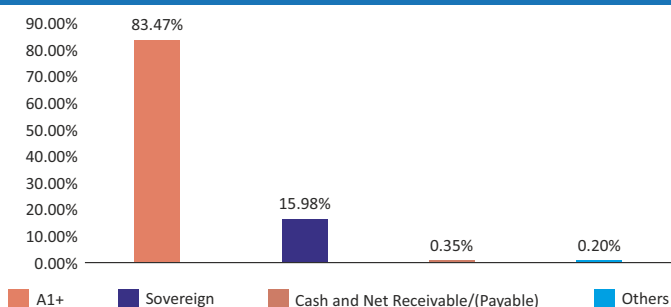


Benchmark Risk-o-meter
as on April 30, 2025^A

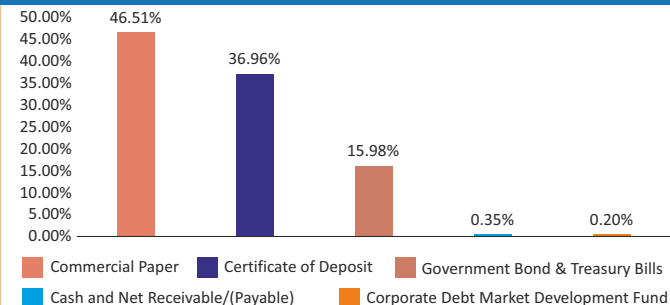


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Canara Bank	CRISIL A1+	6.59
National Bank For Agriculture and Rural Development	CRISIL A1+	3.95
Bank of Baroda	FITCH A1+	2.64
HDFC Bank Limited	CRISIL A1+	2.64
HDFC Bank Limited	CRISIL A1+	2.64
Kotak Mahindra Bank Limited	CRISIL A1+	2.64
Axis Bank Limited	CRISIL A1+	2.63
Bank of Baroda	FITCH A1+	2.63
ICICI Bank Limited	ICRA A1+	2.63
Punjab National Bank	CRISIL A1+	2.62
ICICI Bank Limited	ICRA A1+	2.36
Axis Bank Limited	CRISIL A1+	1.68
HDFC Bank Limited	CARE A1+	1.31
Total		36.96
Commercial Paper		
HDFC Securities Limited	CRISIL A1+	3.98
Bajaj Finance Limited	CRISIL A1+	2.65
Export Import Bank of India	CRISIL A1+	2.65
Hindustan Petroleum Corporation Limited	CRISIL A1+	2.64
ICICI Sec Primary Dealership Limited	CRISIL A1+	2.64
ICICI Securities Limited	CRISIL A1+	2.64
Reliance Industries Limited	CARE A1+	2.64
Small Industries Dev Bank of India	CRISIL A1+	2.64
ICICI Securities Limited	CRISIL A1+	2.63
Kotak Securities Limited	ICRA A1+	2.63
National Bank For Agriculture and Rural Development	CRISIL A1+	2.63
Redington Limited	CRISIL A1+	2.63
Small Industries Dev Bank of India	CRISIL A1+	2.63
Reliance Jio Infocomm Limited	CRISIL A1+	2.62
Reliance Jio Infocomm Limited	CRISIL A1+	2.62
Reliance Retail Ventures Limited	CRISIL A1+	1.68
Aditya Birla Capital Limited	ICRA A1+	1.32
Bajaj Finance Limited	CRISIL A1+	1.32
PNB Housing Finance Limited	CRISIL A1+	1.32
Total		46.51
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.20
Total		0.20

Portfolio Holdings	Industry/ Rating	% to Net Assets
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
91 Days Tbill (MD 12/06/2025)	SOV	3.96
91 Days Tbill (MD 17/07/2025)	SOV	3.91
91 Days Tbill (MD 30/05/2025)	SOV	2.65
91 Days Tbill (MD 01/05/2025)	SOV	1.33
91 Days Tbill (MD 11/07/2025)	SOV	1.28
91 Days Tbill (MD 05/06/2025)	SOV	0.99
Total		14.12
Government Bond		
7.72% GOI (MD 25/05/2025)	SOV	1.86
Total		1.86
CASH & CASH EQUIVALENT		
Net Receivables/Payables		(1.25)
TREPS / Reverse Repo Investments		1.60
Total		0.35
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)			

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^A

Tier 1: CRISIL Liquid Debt A-I Index

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[#]

₹ 1,863.55 Crs.

LATEST AUM[#]

₹ 1,881.53 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, 2025)

Average / Residual Maturity: 0.13 Years

Macaulay Duration: 0.14 Years

Modified Duration: 0.14 Years

Annualised Yield: 6.39%

NAV (As on April 30, 2025)

NAV (₹)

Regular Plan

Growth 2,975.0466

Daily IDCW 1,002.1069

Weekly IDCW 1,001.5844

Direct Plan

Growth 3,004.5092

Daily IDCW 1,002.6483

Weekly IDCW 1,061.8424

EXPENSE RATIO

Regular Plan: 0.13%

Direct Plan: 0.10%

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

^AAggregate value of investments by other schemes of Bank of India Mutual Fund as on 30 April 2025 is ₹ 725.75 lacs.

Bank of India Money Market Fund

(An open ended debt scheme investing in money market instruments. A Relatively Low interest rate risk and Moderate Credit Risk)

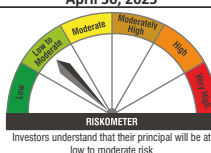
Invest Now

All data as on April 30, 2025 (Unless indicated otherwise)

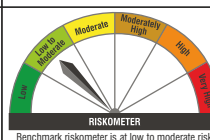
This product is suitable for investors who are seeking*:

- Regular income over short to medium term
- Investment in Money Market instruments with maturity upto one year

Risk-o-meter is based on the scheme portfolio as on April 30, 2025

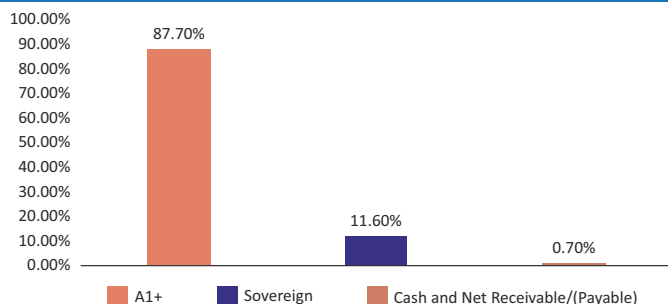


Benchmark Risk-o-meter as on April 30, 2025[^]

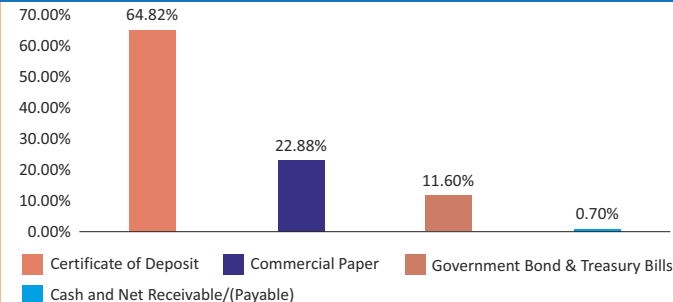


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Kotak Mahindra Bank Limited	CRISIL A1+	19.18
Export Import Bank of India	CRISIL A1+	11.41
Bank of Baroda	FITCH A1+	9.67
Axis Bank Limited	CRISIL A1+	9.19
Punjab National Bank	CRISIL A1+	3.87
Indian Bank	CRISIL A1+	3.84
HDFC Bank Limited	CARE A1+	3.83
Small Industries Dev Bank of India	CRISIL A1+	3.83
Total		64.82
Commercial Paper		
Aditya Birla Capital Limited	ICRA A1+	19.09
Kotak Mahindra Prime Limited	CRISIL A1+	3.79
Total		22.88
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
364 Days Tbill (MD 15/01/2026)	SOV	11.60
Total		11.60

Portfolio Holdings	Industry/Rating	% to Net Assets
CASH & CASH EQUIVALENT		
Net Receivables/Payables		0.02
TREPS / Reverse Repo Investments		0.68
Total		0.70
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)			

INVESTMENT OBJECTIVE

The investment objective is to generate returns with reasonable liquidity to the unitholders by investing in money market instruments. There is no assurance that the investment objective of the Scheme will be achieved.

BENCHMARK[^]

Tier 1: CRISIL Money Market A-1 Index

DATE OF ALLOTMENT

February 04, 2025

FUND MANAGER

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

AVERAGE AUM

₹ 132.48 Crs.

LATEST AUM

₹ 124.16 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, 2025)

Average / Residual Maturity: 0.75 Years

Macaulay Duration: 0.75 Years

Modified Duration: 0.75 Years

Annualised Yield: 6.67%

NAV (As on April 30, 2025)

	Regular Plan	Direct Plan	NAV (₹)
Growth	10.2119	Growth	10.2252
Daily IDCW	10.2120	Daily IDCW	-
Weekly IDCW	10.2122	Weekly IDCW	-
Monthly IDCW	10.2120	Monthly IDCW	10.2239

EXPENSE RATIO

Regular Plan: 0.62%

Direct Plan: 0.12%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

NIL

Bank of India Ultra Short Duration Fund

(An open ended ultra-short term debt scheme investing in instruments with Macaulay duration of the portfolio between 3 months and 6 months. A Relatively Low Interest Rate Risk and Moderate Credit Risk.)

ICRA -
A1+mfs

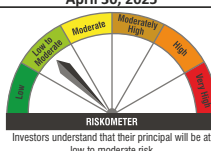
Invest Now

All data as on April 30, 2025 (Unless indicated otherwise)

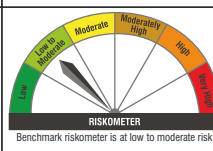
This product is suitable for investors who are seeking*:

- 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, 2025

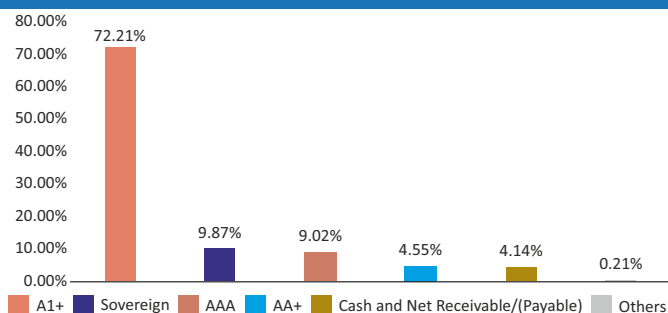


Benchmark Risk-o-meter as on April 30, 2025[^]

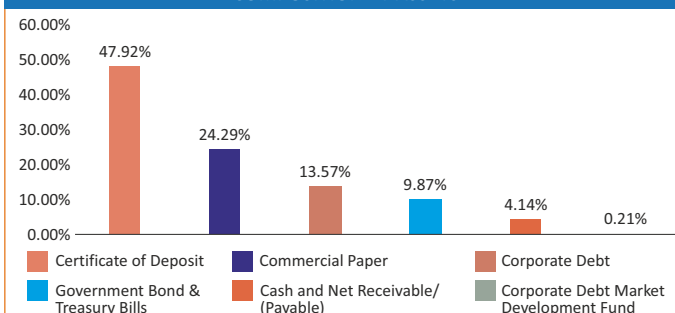


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
Godrej Industries Limited	CRISIL AA+	4.55
National Bank For Agriculture and Rural Development	CRISIL AAA	4.51
Power Finance Corporation Limited	CRISIL AAA	4.51
Total		13.57
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Punjab National Bank	CRISIL A1+	8.67
Axis Bank Limited	CRISIL A1+	8.00
Canara Bank	CRISIL A1+	6.45
Bank of Baroda	FITCH A1+	5.41
HDFC Bank Limited	CARE A1+	5.36
Small Industries Dev Bank of India	CRISIL A1+	5.36
AU Small Finance Bank Limited	FITCH A1+	4.38
Indian Bank	CRISIL A1+	4.29
Total		47.92
Commercial Paper		
Reliance Retail Ventures Limited	CRISIL A1+	8.01
Bharti Telecom Limited	CRISIL A1+	6.10
Kotak Mahindra Investments Limited	CRISIL A1+	5.94
Kotak Mahindra Prime Limited	CRISIL A1+	4.24
Total		24.29
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.21
Total		0.21

Portfolio Holdings	Industry/Rating	% to Net Assets
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
182 Days Tbill (MD 07/08/2025)	SOV	4.44
182 Days Tbill (MD 31/07/2025)	SOV	4.44
364 Days Tbill (MD 15/01/2026)	SOV	0.86
364 Days Tbill (MD 24/07/2025)	SOV	0.13
Total		9.87
CASH & CASH EQUIVALENT		
Net Receivables/Payables		
TREPS / Reverse Repo Investments		0.65
Total		3.49
GRAND TOTAL		100.00

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)			

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[^]

Tier 1: CRISIL Ultra Short Duration Debt A-I Index

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

₹ 187.37 Crs.

LATEST AUM

₹ 221.95 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, 2025)

Average / Residual Maturity: 0.48 Years

Macaulay Duration: 0.47 Years

Modified Duration: 0.47 Years

Annualised Yield: 6.62%

NAV (As on April 30, 2025)		NAV (₹)	
Regular Plan		Direct Plan	
Growth	3,128.9397	Growth	3,234.8751
Bonus	-	Bonus	3,219.4543
Daily IDCW	1,007.4498	Daily IDCW	1,011.9279
Weekly IDCW	1,007.6909	Weekly IDCW	1,007.1697

EXPENSE RATIO

Regular Plan: 0.85% Direct Plan: 0.34%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load NIL

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.)

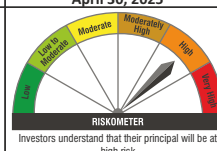
Invest Now

All data as on April 30, 2025 (Unless indicated otherwise)

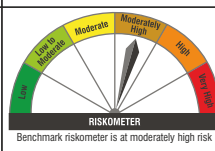
This product is suitable for investors who are seeking*:

- 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, 2025

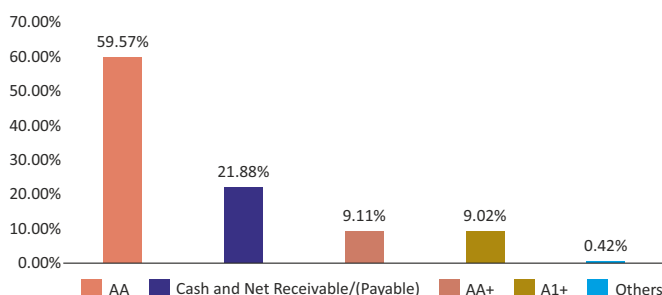


Benchmark Risk-o-meter as on April 30, 2025^



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

CREDIT PROFILE



PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
Rashtriya Chemicals and Fertilizers Limited	ICRA AA	9.27
Nirma Limited	CRISIL AA	9.17
Aditya Birla Real Estate Limited	CRISIL AA	9.16
JSW Steel Limited	CARE AA	9.15
360 One Prime Limited	CRISIL AA	9.13
Manappuram Finance Limited	CRISIL AA	9.13
Godrej Industries Limited	CRISIL AA+	9.11
Nuvoco Vistas Corporation Limited	CRISIL AA	4.56
Total		68.68
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
ICICI Bank Limited	ICRA A1+	9.02
Total		9.02
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.42
Total		0.42
PREFERENCE SHARES (PREFSHARE)		
Preference Shares		
Amanta Healthcare Limited		0.00
Total		0.00
CASH & CASH EQUIVALENT		
Net Receivables/Payables		10.96
TREPS / Reverse Repo Investments		10.92
Total		21.88
GRAND TOTAL		100.00

#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-cr_f_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)			

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^

Tier 1: CRISIL Credit Risk Debt B-II Index

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

₹ 109.73 Crs.

LATEST AUM

₹ 109.76 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, 2025)

Average / Residual Maturity: 0.57 Years

Macaulay Duration: 0.50 Years

Modified Duration: 0.47 Years

Annualised Yield: 6.35%

NAV (As on April 30, 2025)

NAV (₹)

Regular Plan: 12.0876

Direct Plan: 12.3752

EXPENSE RATIO

Regular Plan: 1.38%

Direct Plan: 0.98%

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

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.)

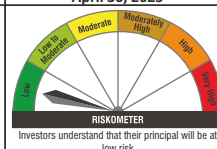
Invest Now

All data as on April 30, 2025 (Unless indicated otherwise)

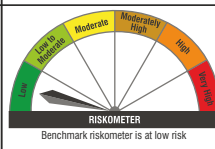
This product is suitable for investors who are seeking*:

- 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, 2025

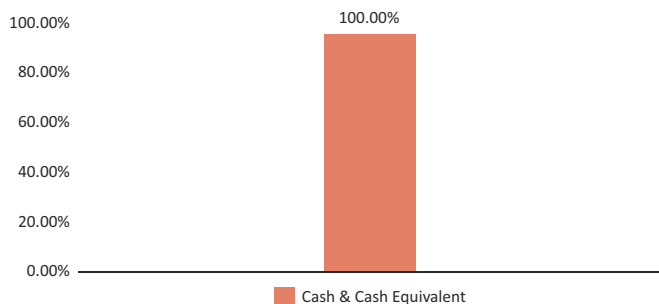


Benchmark Risk-o-meter as on April 30, 2025^

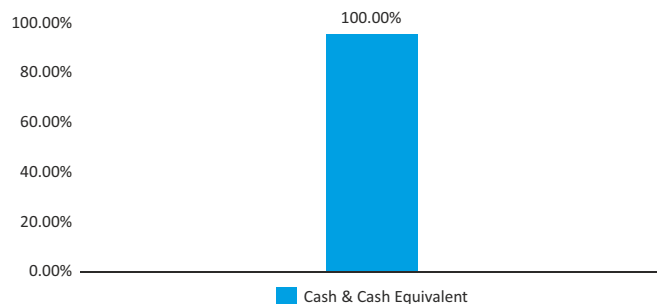


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
CASH & CASH EQUIVALENT		
Net Receivables/Payables		0.25
TREPS / Reverse Repo Investments		99.75
Total		100.00
GRAND TOTAL		100.00

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)			

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^

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

₹ 55.70 Crs.

LATEST AUM

₹ 46.10 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, 2025)

Average / Residual Maturity: 1 Day

Macaulay Duration: 1 Day

Modified Duration: 1 Day

Annualised Yield: 6.21%

NAV (As on April 30, 2025)

	Regular Plan	Direct Plan	NAV (₹)
Growth	1,298.4748	Growth	1,301.9840
Daily IDCW	1,000.0000	Daily IDCW	1,000.0000
Weekly IDCW	1,000.3170	Weekly IDCW	-
Monthly IDCW	1,000.3274	Monthly IDCW	1,000.3277

EXPENSE RATIO

Regular Plan: 0.10% Direct Plan: 0.08% Unclaimed Dividend Plan: 0.08%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load NIL

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.)

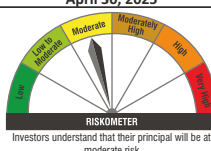
Invest Now

All data as on April 30, 2025 (Unless indicated otherwise)

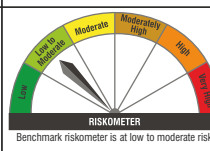
This product is suitable for investors who are seeking*:

- 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, 2025

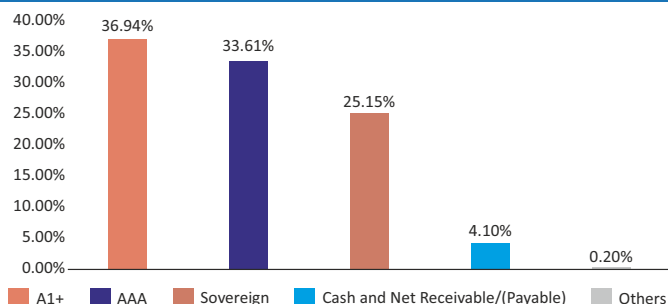


Benchmark Risk-o-meter as on April 30, 2025^A



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

CREDIT PROFILE



COMPOSITION BY HOLDING PERIOD

Duration	% of Assets
Upto 3 months	11.13%
3 months to 6 months	6.29%
6 months to 1 year	24.66%
> 1 year	57.92%

PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
Indian Railway Finance Corporation Limited	CRISIL AAA	8.12
Power Finance Corporation Limited	CRISIL AAA	4.88
Small Industries Dev Bank of India	CRISIL AAA	4.85
National Bank For Agriculture and Rural Development	CRISIL AAA	4.05
Bajaj Finance Limited	CRISIL AAA	4.04
Export Import Bank of India	CRISIL AAA	3.23
National Bank For Agriculture and Rural Development	CRISIL AAA	2.85
National Bank For Agriculture and Rural Development	CRISIL AAA	1.59
Total		33.61
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
ICICI Bank Limited	ICRA A1+	7.87
HDFC Bank Limited	CARE A1+	5.67
Indian Bank	CRISIL A1+	3.79
Indian Bank	CRISIL A1+	3.78
Export Import Bank of India	CRISIL A1+	3.75
Total		24.86
Commercial Paper		
Kotak Mahindra Prime Limited	CRISIL A1+	7.47
Bharti Telecom Limited	CRISIL A1+	4.61
Total		12.08
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.20
Total		0.20
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
6.79% GOI (MD 07/10/2034)	SOV	19.17
7.1% GOI (MD 18/04/2029)	SOV	4.11

Portfolio Holdings	Industry/ Rating	% to Net Assets
7.26% GOI (MD 06/02/2033)	SOV	1.68
Total		24.96
Treasury Bill		
364 Days Tbill (MD 15/01/2026)	SOV	0.19
Total		0.19
CASH & CASH EQUIVALENT		
Net Receivables/Payables		(3.15)
TREPS / Reverse Repo Investments		7.25
Total		4.10
GRAND TOTAL		100.00

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)			

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^A

Tier 1: CRISIL Short Duration Debt A-II Index

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

₹ 121.11 Crs.

LATEST AUM

₹ 125.80 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

OTHER PARAMETERS (As on April 30, 2025)

Average / Residual Maturity: 3.39 Years

Macaulay Duration: 2.90 Years

Modified Duration: 2.79 Years

Annualised Yield: 6.66%

NAV (As on April 30, 2025)	NAV (₹)
Regular Plan	
Growth	26.5137
Monthly IDCW	13.6054
Quarterly IDCW	13.4075
Direct Plan	
Growth	28.7972
Monthly IDCW	14.0016
Quarterly IDCW	13.2760

EXPENSE RATIO

Regular Plan: 1.00% Direct Plan: 0.45%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

IDCW History

EQUITY FUNDS⁵

Record Date	IDCW/ Unit Declared (in ₹)	NAV ^a as on Record Date
Bank of India Large & Mid Cap Equity Fund		
Regular Plan - Regular IDCW		
25-March-2021	0.90	12.88
29-July-2021	0.25	15.61
Regular Plan - Quarterly IDCW		
25-September-2018	0.09	13.00
25-March-2021	1.00	15.46
Eco Plan - Regular IDCW		
25-March-2021	1.00	13.16
29-July-2021	0.50	15.74
Eco Plan - Quarterly IDCW		
25-March-2019	0.04	10.36
25-March-2021	0.90	12.86
Eco Plan - Annual IDCW		
18-December-2014	5.00	18.59
Institutional Plan - Regular IDCW^a		
25-November-2009	1.00	-
29-April-2010	1.00	-
Institutional Plan - Quarterly IDCW^a		
29-March-2010	1.00	-
29-April-2010	1.00	-
Direct Plan - Regular IDCW		
30-June-2021	1.00	15.23
30-June-2021	1.00	15.23
Direct Plan - Quarterly IDCW		
25-March-2019	0.18	10.45
25-March-2021	1.00	12.98
Bank of India ELSS Tax Saver (Formerly Bank of India Tax Advantage Fund)		
Regular Plan		
30-June-2021	2.00	18.23
29-July-2021	0.90	18.19
Eco Plan		
30-June-2021	1.00	16.26
29-July-2021	0.25	16.78
Direct Plan		
30-June-2021	2.00	40.98
29-July-2021	0.90	42.04
Bank of India Manufacturing & Infrastructure Fund		
Regular Plan - Regular IDCW		
25-June-2019	0.44	10.05
29-July-2021	0.40	16.85
Regular Plan - Quarterly IDCW		
25-March-2019	0.88	10.33
25-June-2019	0.39	10.00
Direct Plan - Regular IDCW		
27-March-2017	0.50	13.57
Bank of India Mid & Small Cap Equity & Debt Fund		
Regular Plan - Regular IDCW		
26-March-2018	0.75	12.33
29-July-2021	0.80	18.62
Direct Plan - Regular IDCW		
30-June-2021	1.00	17.76
29-July-2021	0.25	18.76
Bank of India Small Cap Fund		
Regular Plan - Regular IDCW		
30-June-2021	1.25	17.37
29-July-2021	1.00	17.44
Direct Plan - Regular IDCW		
30-June-2021	1.25	18.06
29-July-2021	0.40	18.79
Bank of India Flexi Cap Fund		
Regular Plan - Regular IDCW		
7-December-2020	0.44601387	12.76
30-June-2021	1.00000000	15.85
Direct Plan - Regular IDCW		
30-June-2021	1.00000000	15.43
29-July-2021	0.25000000	15.96
HYBRID FUND⁵		
Record Date	IDCW/ Unit Declared (in ₹)	NAV ^a as on Record Date
Bank of India Arbitrage Fund		
Regular Monthly IDCW		
27-April-2020	0.05385541	10.0000 ^b
27-April-2020	0.05385543	10.0000 ^b
26-May-2020	0.04345086	10.0000 ^b
26-May-2020	0.04345088	10.0000 ^b
Regular Quarterly IDCW		
26-December-2019	0.05539822	10.5148 ^a
26-December-2019	0.05539822	10.5148 ^b
26-March-2020	0.12553389	10.4501 ^a
26-March-2020	0.12553389	10.4501 ^b
Regular Annual IDCW		
26-December-2019	0.05266000	10.0788 ^a
26-December-2019	0.05266000	10.0788 ^b
26-March-2020	0.10504000	10.0613 ^a
26-March-2020	0.10504000	10.0613 ^b
Direct Monthly IDCW		
27-April-2020	0.06160558	10.0855 ^a
27-April-2020	0.06160558	10.0855 ^b
26-May-2020	0.05007525	10.0859 ^a
26-May-2020	0.05007525	10.0859 ^b
Direct Quarterly IDCW		
26-December-2019	0.07443389	10.5612 ^a
26-December-2019	0.07443389	10.5612 ^b
26-March-2020	0.14323909	10.5101 ^a
26-March-2020	0.14323909	10.5101 ^b
Direct Annual IDCW		
26-December-2019	0.07038567	10.0544 ^a
26-December-2019	0.07038567	10.0544 ^b
26-March-2020	0.13992202	10.0000 ^a
26-March-2020	0.13992202	10.0000 ^b

⁵Face Value - ₹ 10/- ⁵⁵Face Value - ₹ 1000/- ^aPursuant 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. ^bSince 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
^aIndividual/ HUFs. ^bOthers. Past performance may or may not be sustained in the future. For complete IDCW History please visit www.boimf.in

HYBRID FUND⁵

Record Date	IDCW/ Unit Declared (in ₹)	NAV ^a as on Record Date
Bank of India Conservative Hybrid Fund		
Regular Monthly IDCW		
02-February-2021	0.23090000	11.2228 ^a
02-February-2021	0.23090000	11.2228 ^b
30-June-2021	0.30000000	11.3853 ^a
30-June-2021	0.30000000	11.3853 ^b
Regular Quarterly IDCW		
25-June-2018	0.0864385	11.1417 ^a
25-June-2018	0.08004287	11.1417 ^b
25-March-2019	0.03320971	11.1241 ^a
25-March-2019	0.03075255	11.1241 ^b
Regular Annual IDCW		
25-March-2019	0.07203243	10.3827 ^a
25-March-2019	0.06670224	10.3827 ^b
02-February-2021	0.26970000	10.3095 ^a
02-February-2021	0.26970000	10.3095 ^b
Regular Plan Regular IDCW		
25-June-2013	0.389636	12.0556 ^a
25-June-2013	0.373162	12.0556 ^b
25-March-2014	0.389636	10.9004 ^a
25-March-2014	0.373162	10.9004 ^b
Direct Monthly IDCW		
02-February-2021	0.22820000	10.1643 ^a
02-February-2021	0.22820000	10.1643 ^b
30-June-2021	0.03000000	10.3018 ^a
30-June-2021	0.03000000	10.3018 ^b
Direct Quarterly IDCW		
26-December-2018	0.21610173	10.6590 ^a
26-December-2018	0.20010672	10.6590 ^b
25-March-2019	0.21610173	10.5824 ^a
25-March-2019	0.20010672	10.5824 ^b
Direct Annual IDCW		
25-March-2019	0.28811758	10.2199 ^a
25-March-2019	0.26680896	10.2199 ^b
02-February-2021	0.41970000	10.1017 ^a
02-February-2021	0.41970000	10.1017 ^b
Eco Monthly IDCW		
02-February-2021	0.49370000	16.9514 ^a
02-February-2021	0.49370000	16.9514 ^b
30-June-2021	0.50000000	17.1667 ^a
30-June-2021	0.50000000	17.1667 ^b
Eco Quarterly IDCW		
26-December-2018	0.06838875	10.0000 ^a
26-December-2018	0.06324962	10.0000 ^b
25-March-2019	0.07206263	10.1033 ^a
25-March-2019	0.06670224	10.1033 ^b
Eco Plan Regular IDCW		
25-March-2013	0.440456	12.5487 ^a
25-March-2013	0.377515	12.5487 ^b
25-March-2014	0.779271	11.5826 ^a
25-March-2014	0.746324	11.5826 ^b
Bank of India Balanced Advantage Fund		
Regular Plan - Regular IDCW		
25-June-2018	0.02449771	10.7707 ^a
25-June-2018	0.02449722	10.7707 ^b
29-July-2021	0.40000000	11.2226 ^a
29-July-2021	0.40000000	11.2226 ^b
Direct Plan - Regular IDCW		
25-March-2019	0.44270637	10.2965 ^a
25-June-2019	0.04427025	10.0302 ^a
25-June-2019	0.0442703	10.0302 ^b
30-June-2021	1.00000000	10.0785 ^b
DEBT / INCOME FUNDS		
Record Date	IDCW/ Unit Declared (in ₹)	NAV ^a as on Record Date
Bank of India Short Term Income Fund⁵		
Institutional Monthly IDCW		
25-January-2011	0.043921	10.1704 ^a
25-January-2011	0.040935	10.1704 ^b
25-February-2011	0.052705	10.1881 ^a
25-February-2011	0.049122	10.1881 ^b
Institutional Quarterly IDCW		
29-December-2009	0.1751890	10.2708 ^a
29-December-2009	0.1630520	10.2708 ^b
Regular Monthly IDCW		
25-March-2019	0.05042235	10.3919 ^a
25-March-2019	0.04668914	10.3919 ^b
25-April-2019	0.03601595	10.3441 ^a
25-April-2019	0.0334718	10.3441 ^b
Regular Quarterly IDCW		
26-December-2018	0.10804795	10.1585 ^a
26-December-2018	0.10005336	10.1585 ^b
25-March-2019	0.10804788	10.1917 ^a
25-March-2019	0.10005336	10.1917 ^b
Direct Monthly IDCW		
25-March-2019	0.05042155	10.3930 ^a
25-March-2019	0.04669158	10.3930 ^b
25-April-2019	0.03602011	10.3498 ^a
25-April-2019	0.03335117	10.3498 ^b
Direct Quarterly IDCW		
26-December-2018	0.14401749	10.1444 ^a
26-December-2018	0.13340448	10.1444 ^b
25-March-2019	0.10804758	10.1908 ^a
25-March-2019	0.10005336	10.1908 ^b
Bank of India Overnight Fund⁵⁵		
Regular Monthly IDCW		
26-March-25	4.6638334	1000.1740 ^a
26-March-25	4.6638334	1000.1740 ^b
28-April-25	5.5905330	1000.1601 ^a
28-April-25	5.5905330	1000.1601 ^b
Direct Monthly IDCW		
26-March-25	4.7087135	1000.1763 ^a
26-March-25	4.7087135	1000.1763 ^b
28-April-25	5.6339285	1000.1599 ^a
28-April-25	5.6339285	1000.1599 ^b

Scheme Performance - Regular Plan

Bank of India Flexi Cap Fund - Growth Option - PERFORMANCE (As on April 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-2.5665%	5.6969%	9.0108%	9,743	10,570	10,901
3 years	17.9398%	15.1278%	13.7840%	16,420	15,271	14,742
5 years	NA	NA	NA	NA	NA	NA
Since inception*	26.7541%	23.0431%	20.7825%	31,510	27,288	24,945

^ 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, he manages 7 other open ended schemes and co-manages 1 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

Bank of India Small Cap Fund - Growth Option - PERFORMANCE (As on April 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [@]	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	1.5385%	-2.4210%	9.0108%	10,154	9,758	10,901
3 years	18.0693%	18.2146%	13.7840%	16,474	16,535	14,742
5 years	33.2162%	34.5421%	21.1634%	41,988	44,121	26,127
Since inception*	25.3811%	19.2152%	14.6497%	42,240	30,635	23,889

^ 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. Alok Singh has been managing this scheme from October 1, 2024. In addition to this, he manages 7 other open-ended schemes and co-manages 1 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.

Bank of India ELSS Tax Saver - Growth Option - PERFORMANCE (As on April 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-5.4969%	5.6969%	9.0108%	9,450	10,570	10,901
3 years	16.1073%	15.1278%	13.7840%	15,665	15,271	14,742
5 years	24.1577%	23.6552%	21.1634%	29,521	28,928	26,127
Since inception*	18.2208%	17.3074%	15.7424%	150,260	132,530	106,630

^ 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 this scheme from April 27, 2022. In addition to this, he manages 7 other open-ended schemes and co-manages 1 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.

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.

Scheme Performance - Regular Plan

Bank of India Business Cycle Fund - Growth Option - PERFORMANCE (As on April 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
6 Months	-13.53%	-2.64%	0.84%	8,647	9,736	10,084
1 year	NA	NA	NA	NA	NA	NA
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	-13.70%	-6.85%	-3.17%	9,062	9,537	9,787

^ Past performance may or may not be sustained in the future. *Date of Allotment - August 30, 2024.

Above returns are on Simple Annualized Return.

@ 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 this scheme from August 30, 2024. In addition to this, he manages 7 other open-ended schemes and co-manages 1 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.

Bank of India Mid & Small Cap Equity & Debt Fund - Growth Option - PERFORMANCE (As on April 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	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	1.821%	5.035%	9.011%	10,182	10,503	10,901
3 years	15.551%	16.771%	13.784%	15,441	15,936	14,742
5 years	25.513%	24.707%	21.163%	31,168	30,180	26,127
Since inception*	15.407%	14.796%	13.959%	35,220	33,615	31,521

^ 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 this scheme from February 16, 2017. In addition to this, he manages 7 other open-ended schemes and co-manages 1 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.

Bank of India Balanced Advantage Fund - Growth Option - PERFORMANCE (As on April 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	0.8028%	9.9837%	9.0108%	10,080	10,998	10,901
3 years	9.6297%	10.9391%	13.7840%	13,183	13,662	14,742
5 years	11.4684%	14.1475%	21.1634%	17,214	19,386	26,127
Since inception*	8.1950%	11.4852%	13.9409%	24,047	33,573	42,795

^ 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 managing this scheme from December 1, 2021. In addition to this, he manages 7 other open-ended schemes and co-manages 1 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

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.

Scheme Performance - Regular Plan

Bank of India Conservative Hybrid Fund - Growth Option - PERFORMANCE (As on April 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	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	3.5490%	10.2770%	12.5756%	10,355	11,028	11,258
3 years	7.0443%	9.0124%	8.5689%	12,270	12,961	12,803
5 years	12.0690%	9.2103%	5.5510%	17,683	15,539	13,103
Since inception*	7.7582%	9.2998%	6.1515%	33,379	41,975	26,195

^ 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 this scheme from May 21, 2012. In addition to this, he manages 7 other open-ended schemes and co-manages 1 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

Bank of India Credit Risk Fund - Growth Option - PERFORMANCE (As on April 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	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	5.5354%	9.2344%	12.5756%	10,554	10,923	11,258
3 years	5.5141%	7.8238%	8.5689%	11,751	12,541	12,803
5 years	27.0393%	7.8529%	5.5510%	33,111	14,597	13,103
Since inception*	1.8797%	8.2673%	6.8074%	12,088	22,450	19,552

^ 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 this scheme from February 27, 2015. In addition to this, he manages 7 other open-ended schemes and co-manages 1 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.

Bank of India Bluechip Fund - Growth Option - PERFORMANCE (As on April 30, 2025)

Fund Manager - Alok Singh and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty 100 TRI) (%)	Additional Benchmark Returns (BSE SENSEX TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 100 TRI) (₹)	Additional Benchmark Returns (BSE SENSEX TRI) (₹)
1 year	-2.5907%	7.2185%	9.0646%	9,741	10,722	10,906
3 years	13.7183%	13.6927%	13.4320%	16,379	16,365	16,222
5 years	NA	NA	NA	NA	NA	NA
Since inception*	11.2103%	13.3418%	12.9323%	15,040	16,178	15,954

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

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 and Mr. Nilesh Jethani have been managing this scheme from October 1, 2024. In addition to this, Mr. Alok Singh manages 8 other open-ended schemes of Bank of India Mutual Fund and Mr. Nilesh Jethani manages 2 close-ended schemes and co-manages 1 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.

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.

Scheme Performance - Regular Plan

Bank of India Multi Cap Fund - Growth Option - PERFORMANCE (As on April 30, 2025)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (%)	Additional Benchmark Returns (BSE 500 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (₹)	Additional Benchmark Returns (BSE 500 TRI) (₹)
1 year	2.18%	4.57%	5.70%	10,218	10,457	10,570
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	25.71%	24.03%	21.01%	16,410	15,937	15,110

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

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 since inception. In addition to this scheme, he manages 3 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.

Bank of India Manufacturing & Infrastructure Fund - Growth Option - PERFORMANCE (As on April 30, 2025)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-0.9735%	-1.7037%	9.0108%	9,903	9,830	10,901
3 years	21.2243%	22.5780%	13.7840%	17,833	18,438	14,742
5 years	30.1299%	30.4116%	21.1634%	37,342	37,748	26,127
Since inception*	11.3199%	8.3510%	12.2098%	50,860	33,753	57,388

^ 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).

@ 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 3 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.

Bank of India Large & Mid Cap Equity Fund - Growth Option - PERFORMANCE (As on April 30, 2025)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (BSE 250 Large MidCap (TRI)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 250 Large MidCap (TRI)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	0.2563%	6.6007%	9.0108%	10,026	10,660	10,901
3 years	15.5946%	14.9147%	13.7840%	15,458	15,187	14,742
5 years	21.6993%	23.0449%	21.1634%	26,710	28,221	26,127
Since inception*	13.5821%	15.5340%	14.3202%	82,160	108,900	91,449

^ 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 3 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.

Notes

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

Scheme Performance - Regular Plan

Bank of India Liquid Fund - Growth Option - PERFORMANCE (As on April 30, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	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	5.5038%	5.7365%	7.8821%	10,010	10,011	10,015
15 Days	5.9203%	5.9031%	8.1550%	10,024	10,024	10,032
30 Days	7.2293%	6.9493%	11.8294%	10,058	10,055	10,092
1 year	7.3548%	7.2072%	7.8603%	10,735	10,721	10,786
3 years	6.8876%	6.8429%	6.6456%	12,214	12,199	12,131
5 years	5.4759%	5.5353%	5.4537%	13,057	13,093	13,043
Since inception*	6.7037%	6.8222%	6.4198%	29,750	30,311	28,448

^ 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. Mithraem Bharucha has been managing this scheme w.e.f. August 17, 2021. In addition to this scheme, he manages 4 open ended schemes and co-manages 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 day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

Bank of India Ultra Short Duration Fund - Growth Option - PERFORMANCE (As on April 30, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	6.9318%	7.6530%	7.8603%	10,693	10,765	10,786
3 years	6.1857%	7.0873%	6.6437%	11,977	12,285	12,133
5 years	5.2104%	6.0151%	5.4537%	12,893	13,394	13,043
Since inception*	7.0245%	7.4421%	6.4198%	31,289	33,406	28,448

^ 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 4 open ended schemes and co-manages 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.

Bank of India Overnight Fund - Growth Option - PERFORMANCE (As on April 30, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	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	5.9995%	5.8007%	7.8821%	10,011	10,011	10,015
15 Days	5.9741%	5.7861%	8.1550%	10,024	10,023	10,032
30 Days	6.0305%	5.8532%	11.8294%	10,048	10,047	10,092
1 year	6.6522%	6.5869%	7.8603%	10,665	10,659	10,786
3 years	6.4140%	6.4021%	6.6456%	12,052	12,048	12,131
5 years	5.1304%	5.1346%	5.4537%	13,648	12,847	13,043
Since inception*	5.0907%	5.0681%	5.7506%	12,985	12,970	13,419

^ 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 4 open ended schemes and co-manages 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 day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

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.

Scheme Performance - Regular Plan

Bank of India Short Term Income Fund - Growth Option - PERFORMANCE (As on April 30, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	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	10.4199%	8.8997%	12.5756%	11,042	10,890	11,258
3 years	9.3702%	7.0556%	8.5689%	13,089	12,274	12,803
5 years	10.3698%	6.4208%	5.5510%	16,382	13,652	13,103
Since inception*	6.1343%	7.5600%	5.6153%	26,514	32,990	24,468

^ 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 4 open ended schemes and co-manages 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.

Bank of India Multi Asset Allocation Fund - Growth Option - PERFORMANCE (As on April 30, 2025)

Co Fund Manager - Mithraem Bharucha & Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	4.7044%	11.6257%	9.0108%	10,470	11,163	10,901
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	7.9939%	13.4616%	10.3639%	10,799	11,346	11,036

^ Past performance may or may not be sustained in the future. *Date of Allotment - February 28, 2024.

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. February 28, 2024. In addition to this scheme, he manages 5 open ended schemes. Mr. Nilesh Jethani co-manages the fund (equity portion) w.e.f. April 23, 2024 and manages 2 close-ended schemes and co-manages 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 preceding the date of publication.
3. Different plans shall have a different expense structure.

Bank of India Arbitrage Fund - Growth Option - PERFORMANCE (As on April 30, 2025)

Fund Manager - Firdaus Ragina				Current Value of Standard Investment of ₹ 10000		
Period [®]	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	6.911%	7.708%	7.860%	10,691	10,771	10,786
3 years	5.906%	7.081%	6.644%	11,882	12,283	12,133
5 years	4.452%	5.476%	5.454%	12,435	13,057	13,043
Since inception*	4.670%	5.566%	6.182%	13,685	14,511	15,103

^ 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. Firdaus Ragina has been managing the Scheme since October 01, 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.

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.

Scheme Performance - Direct Plan

Bank of India Flexi Cap Fund - Growth Option - PERFORMANCE (As on April 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-1.0759%	5.6969%	9.0108%	9,892	10,570	10,901
3 years	19.7530%	15.1278%	13.7840%	17,191	15,271	14,742
5 years	NA	NA	NA	NA	NA	NA
Since inception#	28.7768%	23.0431%	20.7825%	34,020	27,288	24,945

^ 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, he manages 7 other open ended schemes and co-manages 1 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

Bank of India Small Cap Fund - Growth Option - PERFORMANCE (As on April 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [@]	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	3.0948%	-2.4210%	9.0108%	10,309	9,758	10,901
3 years	19.9333%	18.2146%	13.7840%	17,268	16,535	14,742
5 years	35.3805%	34.5421%	21.1634%	45,514	44,121	26,127
Since inception#	27.4878%	19.2152%	14.6497%	46,970	30,635	23,889

^ 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. Alok Singh has been managing this scheme from October 1, 2024. In addition to this, he manages 7 other open-ended schemes and co-manages 1 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.

Bank of India ELSS Tax Saver - Growth Option - PERFORMANCE (As on April 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-4.4250%	5.6969%	9.0108%	9,558	10,570	10,901
3 years	17.4074%	15.1278%	13.7840%	16,198	15,271	14,742
5 years	25.5187%	23.6552%	21.1634%	31,175	28,928	26,127
Since inception#	17.6963%	14.4812%	13.4452%	74,645	53,040	47,413

^ Past performance may or may not be sustained in the future. #Date of Allotment - January 1, 2013.

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 this scheme from April 27, 2022. In addition to this, he manages 7 other open-ended schemes and co-manages 1 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.

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.

Scheme Performance - Direct Plan

Bank of India Business Cycle Fund - Growth Option - PERFORMANCE (As on April 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
6 Months	-13.10%	-2.64%	0.84%	8,690	9,736	10,084
1 year	NA	NA	NA	NA	NA	NA
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception#	-13.10%	-6.85%	-3.17%	9,104	9,537	9,787

^ Past performance may or may not be sustained in the future. #Date of Allotment - August 30, 2024.

Above returns are on Simple Annualized Return.

@ 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 this scheme from August 30, 2024. In addition to this, he manages 7 other open-ended schemes and co-manages 1 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.

Bank of India Mid & Small Cap Equity & Debt Fund - Growth Option - PERFORMANCE (As on April 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [@]	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	3.043%	5.035%	9.011%	10,304	10,503	10,901
3 years	16.828%	16.771%	13.784%	15,959	15,936	14,742
5 years	26.773%	24.707%	21.163%	32,765	30,180	26,127
Since inception#	16.503%	14.796%	13.959%	38,270	33,615	31,521

^ 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 this scheme from February 16, 2017. In addition to this, he manages 7 other open-ended schemes and co-manages 1 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.

Bank of India Balanced Advantage Fund - Growth Option - PERFORMANCE (As on April 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	1.9006%	9.9837%	9.0108%	10,190	10,998	10,901
3 years	10.7060%	10.9391%	13.7840%	13,575	13,662	14,742
5 years	12.3954%	14.1475%	21.1634%	17,942	19,386	26,127
Since inception#	8.9190%	11.4852%	13.9409%	25,902	33,573	42,795

^ 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 managing this scheme from December 1, 2021. In addition to this, he manages 7 other open-ended schemes and co-manages 1 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

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.

Scheme Performance - Direct Plan

Bank of India Conservative Hybrid Fund - Growth Option - PERFORMANCE (As on April 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	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	4.5402%	10.2770%	12.5756%	10,454	11,028	11,258
3 years	7.7620%	9.0124%	8.5689%	12,519	12,961	12,803
5 years	12.7705%	9.2103%	5.5510%	18,244	15,539	13,103
Since inception#	8.5082%	9.1484%	6.8068%	27,384	29,445	22,533

^ Past performance may or may not be sustained in the future. #Date of Allotment - January 1, 2013.

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 this scheme from May 21, 2012. In addition to this, he manages 7 other open-ended schemes and co-manages 1 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

Bank of India Credit Risk Fund - Growth Option - PERFORMANCE (As on April 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	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	5.9185%	9.2344%	12.5756%	10,592	10,923	11,258
3 years	5.8360%	7.8238%	8.5689%	11,859	12,541	12,803
5 years	27.4140%	7.8529%	5.5510%	33,603	14,597	13,103
Since inception#	2.1153%	8.2673%	6.8074%	12,375	22,450	19,552

^ 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 this scheme from February 27, 2015. In addition to this, he manages 7 other open-ended schemes and co-manages 1 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.

Bank of India Bluechip Fund - Growth Option - PERFORMANCE (As on April 30, 2025)

Fund Manager - Alok Singh and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty 100 TRI) (%)	Additional Benchmark Returns (BSE SENSEX TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 100 TRI) (₹)	Additional Benchmark Returns (BSE SENSEX TRI) (₹)
1 year	-1.2516%	7.2185%	9.0646%	9,875	10,722	10,906
3 years	15.1023%	13.6927%	13.4320%	17,158	16,365	16,222
5 years	NA	NA	NA	NA	NA	NA
Since inception#	12.6097%	13.3418%	12.9323%	15,780	16,178	15,954

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

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 and Mr. Nilesh Jethani have been managing this scheme from October 1, 2024. In addition to this, Mr. Alok Singh manages 8 other open-ended schemes of Bank of India Mutual Fund and Mr. Nilesh Jethani manages 2 close-ended schemes and co-manages 1 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.

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.

Scheme Performance - Direct Plan

Bank of India Multi Cap Fund - Growth Option - PERFORMANCE (As on April 30, 2025)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (%)	Additional Benchmark Returns (BSE 500 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (₹)	Additional Benchmark Returns (BSE 500 TRI) (₹)
1 year	3.3251%	4.5692%	5.6969%	10,333	10,457	10,570
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception#	27.02%	24.03%	21.01%	16,780	15,937	15,110

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

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 since inception. In addition to this scheme, he manages 3 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.

Bank of India Manufacturing & Infrastructure Fund - Growth Option - PERFORMANCE (As on April 30, 2025)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	0.5254%	-1.7037%	9.0108%	10,053	9,830	10,901
3 years	22.9052%	22.5780%	13.7840%	18,587	18,438	14,742
5 years	31.8553%	30.4116%	21.1634%	39,886	37,748	26,127
Since inception#	17.0546%	12.4678%	13.4452%	69,776	42,612	47,413

^ Past performance may or may not be sustained in the future. #Date of Allotment - January 1, 2013.

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 3 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.

Bank of India Large & Mid Cap Equity Fund - Growth Option - PERFORMANCE (As on April 30, 2025)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (BSE 250 Large MidCap (TRI)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 250 Large MidCap (TRI)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	1.4229%	6.6007%	9.0108%	10,142	10,660	10,901
3 years	16.8126%	14.9147%	13.7840%	15,953	15,187	14,742
5 years	22.9794%	23.0449%	21.1634%	28,145	28,221	26,127
Since inception#	14.1224%	14.5198%	13.4452%	51,025	53,261	47,413

^ Past performance may or may not be sustained in the future. #Date of Allotment - January 1, 2013.

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 3 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.

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.

Scheme Performance - Direct Plan

Bank of India Liquid Fund - Growth Option - PERFORMANCE (As on April 30, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	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	5.5379%	5.7365%	7.8821%	10,010	10,011	10,015
15 Days	5.9545%	5.9031%	8.1550%	10,024	10,024	10,032
30 Days	7.2635%	6.9493%	11.8294%	10,058	10,055	10,092
1 year	7.3894%	7.2072%	7.8603%	10,739	10,721	10,786
3 years	6.9364%	6.8429%	6.6456%	12,231	12,199	12,131
5 years	5.5365%	5.5353%	5.4537%	13,094	13,093	13,043
Since inception#	6.8787%	6.7680%	6.5504%	22,725	22,437	21,879

^ Past performance may or may not be sustained in the future. #Date of Allotment - January 1, 2013.

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 4 open ended schemes and co-manages 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 day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

Bank of India Ultra Short Duration Fund - Growth Option - PERFORMANCE (As on April 30, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	7.4832%	7.6530%	7.8603%	10,748	10,765	10,786
3 years	6.6277%	7.0873%	6.6437%	12,127	12,285	12,133
5 years	5.5589%	6.0151%	5.4537%	13,108	13,394	13,043
Since inception#	7.3471%	7.2554%	6.5481%	23,981	23,729	21,869

^ Past performance may or may not be sustained in the future. #Date of Allotment - January 1, 2013.

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 4 open ended schemes and co-manages 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.

Bank of India Overnight Fund - Growth Option - PERFORMANCE (As on April 30, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	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	6.0235%	5.8007%	7.8821%	10,011	10,011	10,015
15 Days	5.9978%	5.7861%	8.1550%	10,024	10,023	10,032
30 Days	6.0544%	5.8532%	11.8294%	10,048	10,047	10,092
1 year	6.6760%	6.5869%	7.8603%	10,668	10,659	10,786
3 years	6.4429%	6.4021%	6.6456%	12,062	12,048	12,131
5 years	5.1819%	5.1346%	5.4537%	13,667	12,847	13,043
Since inception#	5.1446%	5.0681%	5.7506%	13,020	12,970	13,419

^ 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 4 open ended schemes and co-manages 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 day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

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.

Scheme Performance - Direct Plan

Bank of India Short Term Income Fund - Growth Option - PERFORMANCE (As on April 30, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	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	11.0271%	8.8997%	12.5756%	11,103	10,890	11,258
3 years	9.9041%	7.0556%	8.5689%	13,282	12,274	12,803
5 years	10.8779%	6.4208%	5.5510%	16,763	13,652	13,103
Since inception#	6.9716%	7.6910%	6.8068%	22,966	24,946	22,533

^ Past performance may or may not be sustained in the future. #Date of Allotment - January 1, 2013.

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 4 open ended schemes and co-manages 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.

Bank of India Multi Asset Allocation Fund - Growth Option - PERFORMANCE (As on April 30, 2025)

Co Fund Manager - Mithraem Bharucha & Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	5.7255%	11.6257%	9.0108%	10,573	11,163	10,901
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception#	9.0425%	13.4616%	10.3639%	10,904	11,346	11,036

^ Past performance may or may not be sustained in the future. #Date of Allotment - February 28, 2024.

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. February 28, 2024. In addition to this scheme, he manages 5 open ended schemes. Mr. Nilesh Jethani co-manages the fund (equity portion) w.e.f. April 23, 2024 and manages 2 close-ended schemes and co-manages 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 preceding the date of publication.
3. Different plans shall have a different expense structure.

Bank of India Arbitrage Fund - Growth Option - PERFORMANCE (As on April 30, 2025)

Fund Manager - Firdaus Ragina				Current Value of Standard Investment of ₹ 10000		
Period [®]	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	7.570%	7.708%	7.860%	10,757	10,771	10,786
3 years	6.509%	7.081%	6.644%	12,087	12,283	12,133
5 years	5.066%	5.476%	5.454%	12,805	13,057	13,043
Since inception#	5.307%	5.566%	6.182%	14,268	14,511	15,103

^ 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. Firdaus Ragina has been managing the Scheme since October 01, 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.

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.

Schemes managed by 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 Flexi Cap Fund

Bank of India Business Cycle Fund

Bank of India Conservative Hybrid Fund

Bank of India Small Cap Fund

Bank of India Mid & Small Cap Equity & Debt Fund

Bank of India Credit Risk Fund

Bank of India ELSS Tax Saver

Bank of India Balanced Advantage Fund

Funds Co-managed:

Bank of India Bluechip Fund

Regular Plan

	Scheme Names	1 Year		3 Years		5 Years		Since Inception	
		Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#
Top 3	Bank of India Credit Risk Fund	5.54%	9.23%	5.51%	7.82%	27.04%	7.85%	1.88%	8.27%
	Bank of India Conservative Hybrid Fund	3.55%	10.28%	7.04%	9.01%	12.07%	9.21%	7.76%	9.30%
	Bank of India Mid & Small Cap Equity & Debt Fund	1.82%	5.03%	15.55%	16.77%	25.51%	24.71%	15.41%	14.80%
Bottom 3	Bank of India Flexi Cap Fund	-2.57%	5.70%	17.94%	15.13%	NA	NA	26.75%	23.04%
	Bank of India Bluechip Fund	-2.59%	7.22%	13.72%	13.69%	NA	NA	11.21%	13.34%
	Bank of India ELSS Tax Saver	-5.50%	5.70%	16.11%	15.13%	24.16%	23.66%	18.22%	17.31%

Direct Plan

	Scheme Names	1 Year		3 Years		5 Years		Since Inception	
		Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#
Top 3	Bank of India Credit Risk Fund	5.92%	9.23%	5.84%	7.82%	27.41%	7.85%	2.12%	8.27%
	Bank of India Conservative Hybrid Fund	4.54%	10.28%	7.76%	9.01%	12.77%	9.21%	8.51%	9.15%
	Bank of India Small Cap Fund	3.09%	-2.42%	19.93%	18.21%	35.38%	34.54%	27.49%	19.22%
Bottom 3	Bank of India Flexi Cap Fund	-1.08%	5.70%	19.75%	15.13%	NA	NA	28.78%	23.04%
	Bank of India Bluechip Fund	-1.25%	7.22%	15.10%	13.69%	NA	NA	12.61%	13.34%
	Bank of India ELSS Tax Saver	-4.42%	5.70%	17.41%	15.13%	25.52%	23.66%	17.70%	14.48%

*To determine Top 3 & Bottom 3 schemes, 1 Year performance has been considered. *Bank of India Business Cycle has been excluded since it has not completed 1 year

• Bank of India Credit Risk Fund - Benchmark: CRISIL Credit Risk Debt B-II Index • Bank of India Conservative Hybrid Fund - Benchmark: CRISIL Hybrid 85 + 15 - Conservative Index • Bank of India Mid & Small Cap Equity & Debt Fund - Benchmark: Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%) • Bank of India Small Cap Fund - Benchmark: Nifty Smallcap 250 TRI • Bank of India Flexi Cap Fund - Benchmark: BSE 500 TRI • Bank of India Bluechip Fund - Benchmark: Nifty 100 TRI • Bank of India ELSS Tax Saver - Benchmark: BSE 500 TRI.

Schemes managed by Fund Managers



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

Regular Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Multi Cap Fund	2.18%	4.57%	NA	NA	NA	NA	25.71%	24.03%
Bank of India Manufacturing and Infrastructure Fund	-0.97%	-1.70%	21.22%	22.58%	30.13%	30.41%	11.32%	8.35%
Bank of India Consumption Fund	NA	NA	NA	NA	NA	NA	-0.20%	0.92%
Bank of India Large & Mid Cap Equity Fund	0.26%	6.60%	15.59%	14.91%	21.70%	23.04%	13.58%	15.53%

Direct Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Multi Cap Fund	3.33%	4.57%	NA	NA	NA	NA	27.02%	24.03%
Bank of India Manufacturing and Infrastructure Fund	0.53%	-1.70%	22.91%	22.58%	31.86%	30.41%	17.05%	12.47%
Bank of India Consumption Fund	NA	NA	NA	NA	NA	NA	0.20%	0.92%
Bank of India Large & Mid Cap Equity Fund	1.42%	6.60%	16.81%	14.91%	22.98%	23.04%	14.12%	14.52%

• Bank of India Multi Cap Fund - Benchmark: Nifty 500 Multicap 50:25:25 TRI • Bank of India Manufacturing & Infrastructure Fund - Benchmark: BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50% • Bank of India Consumption Fund - Benchmark: Nifty India Consumption Total Return Index (TRI) • Bank of India Large & Mid Cap Equity Fund - Benchmark: BSE 250 Large MidCap (TRI)



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 Managed:

Bank of India Midcap Tax Fund - Series 1	Bank of India Midcap Tax Fund - Series 2
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Funds Co-managed:

Bank of India Bluechip Fund	Bank of India Multi Asset Allocation Fund (Equity Portion)
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Regular Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Bluechip Fund	-2.59%	7.22%	13.72%	13.69%	NA	NA	11.21%	13.34%
Bank of India Multi Asset Allocation Fund	4.70%	11.63%	NA	NA	NA	NA	7.99%	13.46%
Bank of India Mid Cap Tax Fund - Series 1	-4.43%	5.70%	13.74%	15.13%	23.42%	23.66%	13.05%	14.26%
Bank of India Mid Cap Tax Fund - Series 2	-3.64%	5.70%	13.96%	15.13%	23.35%	23.66%	17.76%	16.64%

Direct Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Bluechip Fund	-1.25%	7.22%	15.10%	13.69%	NA	NA	12.61%	13.34%
Bank of India Multi Asset Allocation Fund	5.73%	11.63%	NA	NA	NA	NA	9.04%	13.46%
Bank of India Mid Cap Tax Fund - Series 1	-4.10%	5.70%	13.85%	15.13%	23.81%	23.66%	13.57%	14.26%
Bank of India Mid Cap Tax Fund - Series 2	-3.32%	5.70%	14.05%	15.13%	23.88%	23.66%	18.45%	16.64%

• Bank of India Bluechip Fund - Benchmark: Nifty 100 TRI • Bank of India Multi Asset Allocation Fund - Benchmark: 37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold • Bank of India Mid Cap Tax Fund - Series 1 - Benchmark: BSE 500 TRI • Bank of India Mid Cap Tax Fund - Series 2 - Benchmark: BSE 500 TRI

Schemes managed by Fund Managers



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 Liquid Fund

Bank of India Money Market Fund

Bank of India Ultra Short Duration Fund

Bank of India Overnight Fund

Bank of India Short Term Income Fund

Funds Co-managed:

Bank of India Multi Asset Allocation Fund (Debt Portion)

Regular Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Liquid Fund	7.35%	7.21%	6.89%	6.84%	5.48%	5.54%	6.70%	6.82%
Bank of India Money Market Fund	NA	NA	NA	NA	NA	NA	2.12%	1.90%
Bank of India Ultra Short Duration Fund	6.93%	7.65%	6.19%	7.09%	5.21%	6.02%	7.02%	7.44%
Bank of India Overnight Fund	6.65%	6.59%	6.41%	6.40%	5.13%	5.13%	5.09%	5.07%
Bank of India Short Term Income Fund	10.42%	8.90%	9.37%	7.06%	10.37%	6.42%	6.13%	7.56%
Bank of India Multi Asset Allocation Fund	4.70%	11.63%	NA	NA	NA	NA	7.99%	13.46%

Direct Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Liquid Fund	7.39%	7.21%	6.94%	6.84%	5.54%	5.54%	6.88%	6.77%
Bank of India Money Market Fund	NA	NA	NA	NA	NA	NA	2.25%	1.90%
Bank of India Ultra Short Duration Fund	7.48%	7.65%	6.63%	7.09%	5.56%	6.02%	7.35%	7.26%
Bank of India Overnight Fund	6.68%	6.59%	6.44%	6.40%	5.18%	5.13%	5.14%	5.07%
Bank of India Short Term Income Fund	11.03%	8.90%	9.90%	7.06%	10.88%	6.42%	6.97%	7.69%
Bank of India Multi Asset Allocation Fund	5.73%	11.63%	NA	NA	NA	NA	9.04%	13.46%

• Bank of India Liquid Fund - Benchmark: CRISIL Liquid Debt A-I Index • Bank of India Money Market Fund - Benchmark: CRISIL Money Market A-1 Index • Bank of India Ultra Short Duration Fund - Benchmark: CRISIL Ultra Short Duration Debt A-I Index • Bank of India Overnight Fund - Benchmark: CRISIL Liquid Overnight Index • Bank of India Short Term Income Fund - Benchmark: CRISIL Short Duration Debt A-II Index • Bank of India Multi Asset Allocation Fund - Benchmark: 37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold



Mr. Firdaus Ragina: Firdaus Joined Bank of India Investment Managers on 1st April 2022. He has around 20 years of experience in Equity Market. In his last assignment, Firdaus was working with IDBI Mutual Fund as a Head of equity dealing and was also acting as Fund Manager. Previously he has worked with firms such as ILFS Securities, Avendus Securities and Refco sify. His qualifications include Bachelor of commerce from Mumbai University.

Funds Managed:

Bank of India Arbitrage Fund

Regular Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Arbitrage Fund	6.91%	7.71%	5.91%	7.08%	4.45%	5.48%	4.67%	5.57%

Direct Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Arbitrage Fund	7.57%	7.71%	6.51%	7.08%	5.07%	5.48%	5.31%	5.57%

• Bank of India Arbitrage Fund - Benchmark: NIFTY 50 Arbitrage Index

SIP Returns of Selected Schemes

All data as on April 30, 2025 (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 (₹)	120,000	360,000	600,000	1,980,000
Market Value of amount Invested	115,125	443,926	904,137	6,243,816
Scheme Returns (CAGR)	-7.52%	14.12%	16.43%	12.70%
Benchmark returns# (CAGR)	0.27%	15.31%	17.08%	14.64%
Additional Benchmark## (CAGR)	-2.08%	11.68%	14.16%	13.20%

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: BSE 250 LargeMidCap TRI

Additional Benchmark: Nifty 50 TRI

SIP Performance for Bank of India Large & Mid Cap Equity Fund - Direct 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 (₹)	120,000	360,000	600,000	1,480,000
Market Value of amount Invested	115,838	452,079	932,578	3,894,699
Scheme Returns (CAGR)	-6.43%	15.40%	17.70%	14.70%
Benchmark returns# (CAGR)	0.27%	15.31%	17.08%	15.13%
Additional Benchmark## (CAGR)	4.65%	14.08%	15.56%	14.02%

Date of First Installment: January 01, 2013 & Scheme Inception Date: October 21, 2008. Past Performance may or may not be sustained in future.

Scheme Benchmark: 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 (₹)	120,000	360,000	600,000	1,940,000
Market Value of amount Invested	110,782	444,531	925,496	7,916,916
Scheme Returns (CAGR)	-14.06%	14.22%	17.39%	15.69%
Benchmark returns# (CAGR)	-1.22%	15.32%	17.36%	14.45%
Additional Benchmark## (CAGR)	-2.08%	11.68%	14.16%	13.04%

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: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

SIP Performance for Bank of India ELSS Tax Saver - Direct 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 (₹)	120,000	360,000	600,000	1,480,000
Market Value of amount Invested	111,439	453,012	956,457	4,921,419
Scheme Returns (CAGR)	-13.08%	15.54%	18.74%	18.09%
Benchmark returns# (CAGR)	-1.22%	15.32%	17.36%	15.21%
Additional Benchmark## (CAGR)	4.65%	14.08%	15.56%	14.02%

Date of First Installment: January 01, 2013 & Scheme Inception Date: February 25, 2009. Past Performance may or may not be sustained in future.

Scheme Benchmark: 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 (₹)	120,000	360,000	600,000	1,810,000
Market Value of amount Invested	112,281	478,458	1,068,350	6,733,006
Scheme Returns (CAGR)	-11.82%	19.42%	23.31%	15.86%
Benchmark returns# (CAGR)	-10.19%	22.23%	25.28%	13.76%
Additional Benchmark## (CAGR)	-2.08%	11.68%	14.16%	13.09%

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: BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%

Additional Benchmark: Nifty 50 TRI

SIP Performance for Bank of India Manufacturing & Infrastructure Fund - Direct 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 (₹)	120,000	360,000	600,000	1,480,000
Market Value of amount Invested	113,173	490,440	1,114,385	5,397,195
Scheme Returns (CAGR)	-10.48%	21.19%	25.07%	19.42%
Benchmark returns# (CAGR)	-10.19%	22.23%	25.28%	16.07%
Additional Benchmark## (CAGR)	4.65%	14.08%	15.56%	14.02%

Date of First Installment: January 01, 2013 & 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: BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%

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.

SIP Returns of Selected Schemes

All data as on April 30, 2025 (Unless indicated otherwise)

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 (₹)	120,000	360,000	600,000	1,060,000
Market Value of amount Invested	114,829	455,207	958,251	2,295,308
Scheme Returns (CAGR)	-7.97%	15.88%	18.81%	16.88%
Benchmark returns# (CAGR)	-2.42%	16.45%	18.51%	16.17%
Additional Benchmark## (CAGR)	-2.08%	11.68%	14.16%	13.99%

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 Mid & Small Cap Equity & Debt Fund - Direct 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 (₹)	120,000	360,000	600,000	1,060,000
Market Value of amount Invested	115,582	464,207	989,458	2,419,591
Scheme Returns (CAGR)	-6.82%	17.26%	20.13%	18.01%
Benchmark returns# (CAGR)	-2.42%	16.45%	18.51%	16.17%
Additional Benchmark## (CAGR)	4.65%	14.08%	15.56%	14.73%

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 (₹)	120,000	360,000	600,000	760,000
Market Value of amount Invested	111,599	458,045	1,049,332	1,710,702
Scheme Returns (CAGR)	-12.84%	16.32%	22.56%	25.46%
Benchmark returns# (CAGR)	-13.91%	18.01%	23.19%	23.41%
Additional Benchmark## (CAGR)	-2.08%	11.68%	14.16%	14.62%

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 Small Cap Fund - Direct 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 (₹)	120,000	360,000	600,000	760,000
Market Value of amount Invested	112,495	470,260	1,102,556	1,829,161
Scheme Returns (CAGR)	-11.50%	18.18%	24.62%	27.59%
Benchmark returns# (CAGR)	-13.91%	18.01%	23.19%	23.41%
Additional Benchmark## (CAGR)	4.65%	14.08%	15.56%	15.70%

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 (₹)	120,000	360,000	-	590,000
Market Value of amount Invested	110,874	465,097	-	957,107
Scheme Returns (CAGR)	-13.92%	17.40%	NA	19.83%
Benchmark returns# (CAGR)	-1.22%	15.32%	NA	16.92%
Additional Benchmark## (CAGR)	-2.08%	11.68%	NA	13.74%

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: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

SIP Performance for Bank of India Flexi Cap Fund - Direct 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 (₹)	120,000	360,000	-	590,000
Market Value of amount Invested	111,777	477,259	-	1,001,631
Scheme Returns (CAGR)	-12.57%	19.24%	NA	21.74%
Benchmark returns# (CAGR)	-1.22%	15.32%	NA	16.92%
Additional Benchmark## (CAGR)	4.65%	14.08%	NA	15.16%

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: 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.

How to Read a 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.

Disclaimer/Statutory Details

The data in the Factsheet is updated up to April 30, 2025 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. This report is for information purpose only and is not intended to be any 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 2025.

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, Bangaluru - 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. • **Hyderabad** - First Floor, Legend Plaza, GHMC no 1-7-79-A and B, 1-7-95 to 111, Mandalay Lane, Penderghat Road, Secunderabad - 500 003. • **Jaipur** - Office No.154, 1st Floor, Ganpati Plaza,M I Road, Jaipur - 302 001. • **Kolkata** - OM Tower, Room No. -1008, 32, Jawahar Lal Nehru Road, Kolkata - 700071. • **Lucknow** - Office Number - F-105, Wing -A, Ski-Hi Chambers, 11/05 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. • **Nashik**: 105, B- Wing ABH Capital, Opposite Ramayan Bunglow, Tilakwadi, Nashik - 422001. • **Patna** - Office No. 406, 4th Floor, Ashiana Hariniwases Complex, Darg Bungalow Road, Bandar Bagicha, Frazier Road Area, Patna - 800001. • **Pune** - Cornerstone Projects, CTS No 33/328, Office no 47-501 T.P. Scheme No 1, Erandawane Pune City, 6th Floor, Lane no 4, Prabhat 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)

• **Agar**: House No. 17/2/4, 2Nd Floor, Deepak Wasan Plaza, Behind Hotel Holiday Inn, Sanjay Plaza, Agra - 282 002. • **Ahmedabad**: Office No. 401, 4th Floor, ABC-I, Off. C.G. Road, Ahmedabad - 380009. • **Ahmednagar**: 1st Floor, Above Shubham Mobile and Home Appliances, Tilak Road, Malivada, Ahmednagar, Maharashtra-414001. • **Akola**: Shop No 25, Ground Floor Yamuna tarang complex, Murtizapur Road N.H. No. 6, Opp Radhakrishna Talkies Akola - 444 001. • **Aligarh**: 1st Floor, Sevti Complex, Near Jain Temple, Samad Road, Aligarh - 202001. • **Allahabad**: Meena Bazar, 2nd Floor, N. S. P. Marg, Civil Lines, Subhash Chauraha, In The City of Allahabad - 211 001. • **Alwar**: Office Number 137, First Floor, Jai Complex, Road No-2, Alwar, Rajasthan - 301001. • **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 Center, Nr Tvs Down Town Show Room, Grid Char Rasta, Anand - 380 001. • **Andheri**: Office No 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complex M.V. Road, Andheri East, Opp Andheri Court, Mumbai - 400069. • **Asansol**: 112/N, G. T. Road, Bhanga Pachil, G. T.Road, Asansol - 713 303, Paschim Bardhaman, West Bengal. • **Aurangabad**: Shop No B 38, Motiwalla Trade Centre, Mirala Bazar, Aurangabad - 431001. • **Azamgarh**: Shop no. 18 Gr. Floor, Nagarpalika, Infront of Tresery Office, Azamgarh, UP - 276001. • **Agartala**: Ols Rms Chowmuhani Mantri Bari Road 1St Floor Near Jana Sevak Saloon Building Traffic Point Tripura West Agartala 799001. • **Ajmer**: 302 3rd Floor Ajmer Auto Building Opposite City Power House Jaipur Road; Ajmer 305001. • **Amaravathi**: Shop No. 21 2Nd Floor Gulshan Tower Near Panchsheel Talkies Jaistambh Square Amaravathi 444601. • **Ananthapur**: #13/4 Vishnu Priya Complex Beside Sri Bank Near Tower Clock Ananthapur - 515001. • **Bangalore**: Old No 35, New No 59, Kamala Nivas, 1st Floor, Puttanna Road, Basavagudi, Bangalore - 560004. • **Barilly**: 54, Civil Lines, Ayub Khan Chauraha Above Mitali Women, Barilly 243001. • **Bankura**: Plot Nos- 80/1/Anatuchari Mahalla 3rd Floor, Ward No-24, Opposite P.C Chandra Bankura town, Bankura - 721001. • **Baroda**: 1st Floor 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri Vadodara - 390007. • **Begusarai**: Sri Ram Market, Kali Asthan Chowk, Mathiani Road, Begusarai, Bihar - 851 101. • **Belgaum**: Premises No 101, CTS No 1893, Shree Guru Darshan Tower, Anandwadi, Hindwadi, Belgaum - 590011. • **Bellary**: Ground Floor, 3rd Office, Near Womens College Road, Beside Amruth Diagnostic Shanthi Archade, Bellary - 583103. • **Bhagalpur**: 2nd Floor, Chandralok Complex, Near Ghatnagar, 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, Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar - 751 007. • **Bilaspur**: Anandam Plaza, Shop. No. 306; 3rd Floor, Vyapar Vihar Main Road, Chatterghar, Bilaspur-495001. • **Bokaro**: City Centre, Plot No. HE-07, Sector-IV, Bokaro Steel City - 827004. • **Borivali**: Gomati Smuti, Ground Floor, Jamblji Gully, Near Railway Station, Borivali, Mumbai - 400 092. • **Burdwan**: Saluja Complex; 846, Laxmipur, G T Road, Burdwan; PS: BURDWAN & DIST: BURDWANEST, PIN: 713101. • **Balasure**: 1-B. 1St Floor, Kalinga Hotel Lane Balasure Baleswar Road Balasure 755001. • **Barampur** (OR): Opp Divya Nandan Kalyan Mandap 3rd Lane Dharman Nagar Near Lohiya Motor Berhampur (Or) 760001. • **Bharuch**: 123 Nexus Business Hub Near Gangotri Hotel B/S Rajeshwari Petroleum Makampur Road Bharuch 392001. • **Bhilai**: Office No. 2, 1st Floor, Plot No. 9/6, Nehru Nagar (East), Bhilai 490020. • **Bhilwara**: Office No. 14 B, Prem Bhawan 9th Road Gandhi Nagar Near Canarabank Bhilwara 311001. • **Bikaner**: H.No. 10, Himtasaar House, Museum circle, Civil line, Bikaner, Rajasthan - 334001. • **Calicut**: Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut, Pincode - 673001. • **Chandigarh**: First Floor, SCO 2469-70, Sec. 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**: Door No:61/2784, Second Floor, Sreealakshmi Hospital, Chittoor Road, Ravipuram, Ernakulam-Kerala - 682 015. • **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. • **Chandrapur**: C/o Global Financial Services, 2nd Floor, Raghunwanshi Complex, Near Azad Garden, Chandrapur, Maharashtra-442402. • **Davangere**: D. No 162/6, 1st Floor, 3rd Main P J Extension, Davangere Taluk Davangere Manda, Davangere, Karnataka - 577002. • **Darbhanga**: H.No-185, Ward No-13, National Statistical office Campus, Kathalbari, Bhandar Chowk, Darbhanga, Bihar - 846 004. • **Dehradun**: Shop No-809/799 , Street No-2 A Rajendra Nagar, Near Sheesha Lounge Kaulgarh Road, Dehradun - 248001. • **Dhanbad**: 208 New Market, 2nd Floor, Bank Main Road, Dhanbad - 826 001. • **Deoria**: K. K. Plaza, Above Apurva Sweets, Civil Lines Road, Deoria, UP - 274001. • **Durgapur**: MWAV-16, Bengal Ambuja, 2nd Floor, City Centre, Distt. Durgapur, Jharkhand - 713 216. • **Dhule**: Ground Floor Ideal Laundry Lane No 4 Khol Galli Near Muthoot Finance Opp Bhavasar General Store Dhule 424001. • **Eluru**: Dno-23A-7-72/73K S Plaza, Munukutla Vari Street, Opp Andhra Hospitals, R R Peta Eluru - 534002. • **Erode**: Address No 38/1, Ground Floor, Sathy Road (Vcty Main Road), Sorna Krishna Complex, Erode - 638 003. • **Faridabad**: A-28, 2nd Floor, Neelam Bata Road, Peer Ki Mazar, Nehru Groundrnt, Faridabad -121 001. • **Gandhidham**: Office no - 12 Plot No - 300 Ground Floor, Sree Ambica Arcade Building, Near HDFC Bank, Gandhidham - 370201. • **Ferozepur**: The Mall Road, Chawla Building, 1st Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozepur, Punjab - 152002. • **Gandhinagar**: 138 - Suyesh solitaire, Nr. Podar International School, Kudasan, Ganghinagar-382421. • **Gaya**: Property No. 711045129, Ground Floor hotel Skylark, Swarajipuri, Gaya - 823001. • **Ghatkopar**: 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai - 400077. • **Ghaziabad**: FF - 31, Konark Building, Rajnagar, Ghaziabad, Uttar Pradesh Pin code - 201003. • **Ghaziपुर**: House No. 148/19, Mahua Gagh, Raini Katra, Ghazipur, Uttar Pradesh - 233001. • **Gonda**: H No 782, Shiv Sadan, ITI Road, Near Raghukul Vidyaapeeth, Civil Lines, Gonda, Uttar Pradesh - 271001. • **Gorakhpur**: Cross Road The Mall, Shop No 8-9, 4th Floor, Bank Road, Gorakhpur - 273001. • **Guntur**: 2nd Shatterer, 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. • **Gulbarga**: H No 2-231 Krishna Complex, 2nd Floor Opp. Municipal Corporation Office, Jagat Station Main Road, Kalaburgari Gulbarga, Karnataka - 585105. • **Guwahati**: Ganapati Enclave, 4th Floor, Opposite Bora Service, Ullubari, Guwahati - 781 007. • **Gwalior**: City Centre, Near Axis Bank, Gwalior - 474 011. • **Haldwani**: Shop No 5, Kmnv Shoging Complex, Haldwani - 263139. • **Hardwar**: Shop No. - 17, Bhatia Complex, Near Jamuna Palace, Haridwar - 249410. • **Hassan**: Sas No: 490 Hemadri Arcade, 2nd Main Road, Salgame Road, Near Brahmins Boys Hostel, Hassan, Karnataka - 573201. • **Hoshiarpur**: Unit # SF-6, The Mall Complex, 2nd Floor, Opposite Kapila Hospital, Sutheri Road, Hoshiarpur - 146001. • **Hubli**: R R Mahalaxmi Mansion, Above Indusind Bank, 2nd Floor, Desai Cross, Pinto Road, Hubli - 580029. • **Hyderabad**: IBS Station, Lower Concrumge 1 (2nd floor) situated in Jubilee Bus Metro Station, Secunderabad, Telangana - 500009. • **Hyderabad (Gachibowli)**: Selenium, Plot No: 31 & 32, Tower B, Survey No. 115/22, 115/24, 115/25, Financial District, Gachibowli, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032. • **Hissar**: Shop No. 20 Ground Floor R D City Centre Railway Road Hissar 125001. • **Hosur**: No.2/3-4 Sri Venkateswara Layout, Denkanikottai Road, Dinurur Hosur - 635109. • **Indore**: 101, Diamond Trade Center, 3-4 Diamond Colony, New Palasia, Above Khurana Bazaar, Indore - 452 001. • **Jabalpur**: 2nd Floor, 290/1 (165-New), Near Bhavartal Garden, Jabalpur - 482 001. • **Jaipur**: Office No 101, 1st Floor, Okay Plsy Tower, Next To Kalyan Jewellers, Government Hotel Circle, Ajmer Road, Jaipur - 302 001. • **Jalandhar**: Office No 7, 3rd Floor, City Square Building, E-H197 Civil Lines, Jalandhar - 144001. • **Jammu**: 10/D Extension 2, Valmiki Chowk, Gandhi Nagar, Jammu - 180004. • **Jamshedpur**: (Madhukunj), 3rd Floor, Q Road, Sakchi, Bistupur, East Singhbhum, Jamshedpur - 831001. • **Jodhpur**: Shop No: 6, Gang Tower, G Floor, Opposite Arora Motor Service Centre, Near Bombay Motor Circle, Jodhpur - 342 003. • **Jaigaon**: 3rd Floor, 269 Jaee Plaza, Baliram Peth, Near Kishore Agencies, Jaigaon - 425001. • **Jhansi**: 1st Floor, Puja Tower, Near 48 Chambers, Elite Crossing, Jhansi, Uttar Pradesh - 284001. • **Jalpaiguri**: D B C Road Opp Nirala Hotel Opp Nirala Hotel Opp Nirala Hotel Jalpaiguri 735101. • **Jammarg**: 131 Madhav Plaza Opp SBI Bank Nr Lal Bungalow Jammarg 361008. • **Junagadh**: Shop No. 201 2Nd Floor V-Arcade Complex Near Vanzari Chowk M.G. Road Junagadh 362001. • **Kalyan**: Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivli Mahanagar Corporation) Kalyan - 421301. • **Kalyani**: Ground Floor, H No B-7/275, Kalyani, Kalyani H.O. Nadia, West Bengal - 741235. • **Kanpur**: 15/46, B, Ground Floor, Opp : Muir Mills, Civil Lines, Kanpur - 208 001. • **Karnal**: 3 Randhir Colony, Near Doctor J. C. Bathla Hospital, Karnal, Haryana - 132001. • **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, Shachupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur - 416 001. • **Kolkata**: 2/1 Russel Street, 4th Floor, Kankaria Centre, Kolkata - 700071. • **Kottayam**: 1st Floor, Sciasension Square, Railway Station Road, Collectorate P O Kottayam - 686002. • **Kannur**: 2Nd Floor Global Village Bank Road Kannur 670001. • **Karimnagar**: 2Nd Shutterhno. 7-2-607 Sri Matra Complex Mankammathota- Karimnagar 505001. • **Karur**: No 88/11 Bb Plaza Nrmp Street K S Mess Back Side Karur 639002. • **Khammam**: 11-4-3/3 Floor Shop No. S-9 1st Floor Srivenkata Sariram Arcade Old Cipr Office Near Priyadarshini Collegenehru Nagar Khammam 507002. • **Kollam**: Sree Vigneswara Bhavan Shastri Junction Kollam - 691001. • **Korba**: Office No.202, 2nd floor, ICRC, QUBE, 97, T.P. Nagar, Korba -495677. • **Kota**: D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur, Kota 324007. • **Kurnool**: Shop No:47, 2Nd Floor, S Komda Shopping Mall, Kurnool - 518001. • **Lucknow**: 1st Floor, A. A. Complex, 5 Park Road, Hazratganj, Thager House - 226 001. • **Ludhiana**: SCO 122, Second Floor, Above HDFC Mutual Fund, Feroze Gandhi Market, Ludhiana - 141001. • **Madurai**: No. 6-16/17, Ar Plaza, 1st Floor, North Veli Street, Madurai - 625010. • **Malappuram**: MM18/1974, Peekeys Arcade, (ICICI Bank Building), Near Municipal bus stand, A K Road, Downhill, Malappuram, Kerala - 676519. • **Mathura**: Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centre, Near New Bus Stand, Mathura - 281001. • **Mangalore**: Shop No - 305, Marian Paradise Plaza, 3rd Floor, Bunts Hotel Road, Mangalore - 575003. • **Mandi**: House No. 99/11, 3rd Floor, Opposite GSS BS School, Bazar Mandi - 175001. • **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. • **Moga**: 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar Moga, Punjab - 142001. • **Moradabad**: Chadha Complex, G. M. D. Road, Near Tadi Khana, Chowk, Moradabad - 244 001. • **Mirzapur**: Triveni Campus, Near SBI Life, Ratanganj, Mirzapur - 231001. • **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. • **Mysoore**: No 2924, 2nd Floor, 1st Main, 5th Cross, Saraswathi Puram, Mysore - 570009. • **Malda**: Ram Krishna Pally; Ground Floor English Bazar - Malda 732101. • **Mehsana**: FF-21 Someshwar Shopping Mall Modhera Char Rasta - Mehnsana 384002. • **Morena**: House No, Htg 959 Near Court Front Of Dr Lal Lab Old Housing Board Colony Morena 476001. • **Nagpur**: Block No. B/1 & 2, 3rd 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, Shanarapur 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. • **Nadiad**: 311-3rd Floor City Center Near Paras Circle - Nadiad 387001. • **Nagerkholi**: Hno 45 1St Floor East Car Street Nagerkholi 629001. • **Navsari**: 101 1St Floor Landmark Mall Near Sayaji Library, Navsari Gujarat Navsari 396445. • **Nellore**: 24-6-326/1, Ibaco Building 4th Floor, Grand Truck road, Beside Hotel Minerva, Saraswathi Nagar, Dargamitla Nellore - 524003. • **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- 17/422 Opposite Modi College, Lower Mall, Patiala - 147001. • **Patna**: Flat No- 102, 2BHK Maia Bhawani Shardalay, Exhibition Road, Patna - 800 001. • **Pondicherry**: No 122 (108B), Muthumariamman, Koil Street, Pondicherry - 605001. • **Pune**: Office No 207-210, 2nd Floor, Kamla Arcade, Jangli Maharaj Road, Opposite Balgandharva, Shivaji Nagar, Pune - 411005. • **Palghat**: Kfin Technologies Ltd No: 20 & 21, Metro Complex H.P.O. Road Palakkad H.P.O. Road Palakkad 678001. • **Ratlam**: 106 Rajaswa Colony, Near Saailana Bus Stand, Ratlam (M.P.) 457001. • **Rewa**: Shop No. 2, Shree Sai Anmol Complex Ground Floor Opp Teerth Memorial Hospital Rewa 486001. • **Raipur**: Office No S-13, Second Floor, Reheja Tower, Fafadhi Chowk, Jail Road, Raipur - 492 001. • **Rajahmundry**: D. No. 6-7-7, Sri Venkata Satya Nilayam, 1st Floor, Vadrahu Vani Veedhi, T - Nagar, Rajahmundry - 531 01. • **Rajkot**: 302, Metro Plaza, Near Moti Tank 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. • **Renukote**: Dr.B.K. Mallick Katra (Complex), Shivapark Main Road Dist. Sonbhadra (U.P.) Renukote - 232127. • **Roorkee**: Near Shri Dvarkadish Dharm Shala, Ramnagar, Roorkee - 247667. • **Rourkela**: 2nd Floor, Main Road, Uditi Nagar, Rourkela, Sundargarh - 769 012. • **Saharanpur**: 1st Floor, Krishna Complex, Opp. Hath Gate, Court Road, Saharanpur, Uttar Pradesh - 247001. • **Salem**: No. 6, Ns Complex, Omalar Main Road, Salem - 636009. • **Sambalpur**: First Floor, Shop No. 219, Sahel Plaza, Golebazar, Sambalpur - 768 001. • **Satara**: 67, 465 A, Govind Park Satar Bazaar, Satara - 415001. • **Shillong**: Annex Mani Bhawan, 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 Corss Mission Compound, Shimoga - 577201. • **Sitapur**: 12/12 Surya Complex, Station Road, Uttar Pradesh, Sitapur - 261001. • **Solan**: Disha Complex, 1st Floor, Above Axis Bank, Rajgarh Road, Solan - 173212. • **Solapur**: Shop No. 106, Krishna Complex 477, Dakshin Kasaba, Datta Chowk, Solapur - 413 007. • **Sultanpur**: 1st Floor, Ramashanker Market, Civil Line, Sultanpur - 228001. • **Surat**: Ground Floor, Empire State Building, Near Udhna Darwaja, Ring Road, Surat - 395 002. • **Sagar**: Kfin Technologies Ltd I Floor Above Shiva Kanch Mandir. S Civil Lines Sagar. Sagar 470002. • **Satna**: 1st Floor, Gopal Complex Near Bus Stand Rewa Road Satna 485001. • **Shivpuri**: A. B. Road, In Front Of Sawarkar Park Near Hotel Vanasthali Shivpuri 473551. • **Sikar**: First Floor Super Tower, Behari Ram Mandir Near Taparya Bagicha, Sikar 332001. • **Silchar**: N.N. Dutta Road Chowkakra Complex, Premtala Silchar 788001. • **Sonepat**: Shop No. 205 Pp Tower, Opp Income Tax Office, Subhash Chowk Sonepat - 131001. • **Sri Ganganagar**: Address Shop No. 5 Opposite Bihani Petrol Pump Nh - 15 Near Baba Ramdev Mandir Sri Ganganagar 335001. • **Srikakulam**: D.No 1-6/2, First Floor, Near Vijaya Ganapathi Temple, Beside I. K. Rao Building, Palakonda Road, Srikakulam (Village, Mandala, District) - 532001, Andhra Pradesh. • **Thane**: Room No. 302, 3rd Floor, Ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road, Naupada, Thane West, Mumbai - 400 602. • **Trinelveili**: 55/18 Jeney Building, 2nd Floor, S N Road, Near Aaravind Eye Hospital, Trinelveili - 627001. • **Tirupathi**: Shop No:18-1-421/F1 City Center, K.T.Road, Airtel Backside Office, Tirupathi - 517501. • **Thrissur**: 4th Floor Crown Tower, Shakthan Road, Opp. Head Post Office, Thrissur - 680001. • **Trichy**: N o 23C/1 E V R Road, Near Vekkaliannam Kalyana Mandapam Putthur - Trichy - 620017. • **Trivandrum**: 3rd Floor, No- 38 TC-82/3417, Capitol Center, Opp. Secretariat, MG Road, Trivandrum - 695 001. • **Tinsukia**: 3rd Floor, Chirwapatty road, Tinsukia-786125, Assam. • **Tiruvalla**: 2Nd Floorerinjery Complex Ramanchira, Civil Axis Bank Thiruvalla 689107. • **Tuticorin**: 4 - B A34 - A37 Mangalmal Mani Nagar Opp. Rajaji Park Palayamkottai Road Tuticorin 628003. • **Udaipur**: Shop No. 202, 2nd Floor, Business Centre, 1C Madhuvan, Opp G P O, Chetak Circle, Udaipur - 313 001. • **Ujjain**: Heritage, Shop No. 227, 87 Vishwavidhyalya Marg, Station Road, Near ICICI Bank Above Vishal Mega Mart, Ujjain - 456001. • **Varanasi**: D-64, N-2, G-4 Arhamt Complex, Second Floor, Madhopur, Shivpurva Siga, Near Petrol Pump, Varanasi - 221 01. • **Vishakhapatnam**: 9th Floor, Plot No 39/03, Sector 6A, Inorbit Mall, Vashi, Navi Mumbai - 400 703. • **Vellore**: No 2/19, 1st Floor, Vellore City Centre, Anna Salai, Vellore - 632001. • **Vijayawada**: H No: 26-23, 1st Floor, sundarammastreet, Gandhinagar, Krishna, Vijayawada - 520 010. • **Visakhapatnam**: D. NO. 48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp. Road to Lalitha Jeweller Showroom, Beside Taj Hotel Lodge, Visakhapatnam - 530016. • **Valsad**: 406 Dreamland Arcade, Opp Jade Lade Tithal Road Valsad 396001. • **Vapi**: A-8 Second Floor Solitaire Business Centre Opp Dcb Bank Gidc Char Rasta Silvasa Road Vapi 396191. • **Warangal**: Shop No. 22, Ground Floor, Warangal City Center, 15-1-237, Mulugu Road Junction, Warangal - 506002. • **Yamuna Nagar**: B-V 185/A, 2nd Floor, Jagadri Road, Near Dav Girls College (Uco Bank Building), Pyara Chowk, Yamuna Nagar - 135001

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	 <p>Investors understand that their principal will be at very high risk</p>	 <p>Benchmark riskometer is at very high risk</p>	<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Capital appreciation over medium to long term. • Investment in a diversified portfolio consisting of equity and equity related instruments across market capitalization. <p>*Investor should consult their financial advisor if they are not clear about the suitability of the product.</p>

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