

# FACTS IN FIGURES

---

## APRIL 2026

### Monthly Fund Factsheet

Bank of India Mutual Fund - SEBI Registration Number: MF/056/08/01

	Page No.
<b>FROM THE CEO'S DESK</b> .....	<b>3</b>
<b>MARKET UPDATE</b> .....	<b>4</b>
<b>Market Chronicles: Decoding Trends</b> .....	<b>5</b>
Bank of India Flexi Cap Fund.....	7
Bank of India Small Cap Fund .....	8
Bank of India ELSS Tax Saver .....	9
Bank of India Multi Cap Fund .....	10
Bank of India Manufacturing & Infrastructure Fund.....	11
Bank of India Mid Cap Fund .....	12
Bank of India Business Cycle Fund.....	13
Bank of India Large & Mid Cap Fund (Formerly Bank of India Large & Mid Cap Equity Fund).....	14
Bank of India Consumption Fund .....	15
Bank of India Banking & Financial Services Fund .....	16
Bank of India Large Cap Fund (Formerly Bank of India Bluechip Fund) .....	17
Bank of India Mid & Small Cap Equity & Debt Fund .....	18
Bank of India Multi Asset Allocation Fund .....	19
Bank of India Balanced Advantage Fund .....	20
Bank of India Conservative Hybrid Fund .....	21
Bank of India Arbitrage Fund .....	22
Bank of India Liquid Fund.....	23
Bank of India Short Term Income Fund.....	24
Bank of India Ultra Short Duration Fund.....	25
Bank of India Money Market Fund .....	26
Bank of India Credit Risk Fund.....	27
Bank of India Overnight Fund.....	28
<b>IDCW History</b> .....	<b>29</b>
<b>Fund Manager-wise Scheme Performance</b> .....	<b>31</b>
<b>Schemes managed by Fund Manager</b> .....	<b>45</b>
<b>SIP Returns of selected Schemes</b> .....	<b>48</b>
<b>How to read Factsheet</b> .....	<b>50</b>
<b>Disclaimer/Statutory Details</b> .....	<b>50</b>
<b>Bank of India Mutual Fund Branches - Investor Service Centers (ISC's)</b> .....	<b>51</b>



**Mohit Bhatia**  
Chief Executive Officer

# FROM THE CEO'S DESK

**Dear Readers,**

After a phase marked by heightened caution and uncertainty, global markets staged a notable recovery in April, driven by encouraging corporate earnings in US, Europe and renewed confidence in long-term structural growth themes. Major global indices touched fresh highs as businesses across sectors delivered resilient performance and economic activity showed encouraging signs of momentum. At the same time, the broader macroeconomic environment remained complex. Persistent inflationary pressures, elevated energy prices arising from geopolitical tensions, and evolving expectations around interest rates continued to shape investor sentiment. Central banks across major economies maintained a measured and cautious stance, emphasizing the need for balanced and disciplined investing.

From an investor standpoint, April underscored on the terms of resilience and adaptability in navigating evolving market cycles. While global capital flows remained selective, risk appetite slightly improved, driving a rotation back toward growth and cyclical sectors such as technology, industrials, and financials. The period reinforced a critical market truth: even amid uncertainty, strong corporate fundamentals, resilience and long-term structural drivers continue to anchor market performance. As we move forward, it is this balance between macro vigilance and conviction in long-term opportunities that will define investing. In the words of Morgan Housel, *'Volatility is not a risk we avoid, but a reality we navigate with discipline, patience, and conviction in long-term fundamentals.'*

For the month of April 26, the benchmark BSE Sensex increased by 3779 points, or 5.17%, while the Nifty 50 also increased by 1318 points, or 5.81%. The BSE Small Cap index showed positive movement of 14.05% for the month, and the BSE Mid Cap index posted a positive performance of 10.17%. In the Indian debt markets, the New 10-year GSEC bond yield closed at 7.015% for April 2026 compared to March end closing yield at 7.03% on the benchmark.

Indian Mutual Fund Industry aggregate numbers stood at ₹ 81.92 Lac Cr closing AUM, 27.53 Cr folios and positive Net Sales of ₹ 3,22,402.98 Cr for the month ended 30th April 2026 versus aggregate AUM of ₹ 73.33 Lac Cr and 27.39 Cr folios and overall negative Net Sales of ₹ 2,39,910 Cr for the month ended 31st March 2026; Industry aggregate monthly SIP contribution was ₹ 31,115 Cr crore in April 2026 versus ₹ 32,087 Cr was in March 2025.

Our consolidated AUM across all mutual fund schemes stood at ₹ 15,302.24 Crore, with a folio count of 8,59,871 as of 30th April 2026. Staying grounded in strong fundamentals and maintaining a long-term perspective through changing market cycles can help transform short-term uncertainty into long-term wealth creation opportunities. We continue to adhere to our investor mandates across our varied products, guiding them through evolving market environments and supporting their long-term financial aspirations.

We sincerely thank you for your continued trust and partnership.

Sincerely

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

The above Assets Under Management as of 30th April 2026 (in Lakhs) include **Equity:** ₹ 8,90,775.00 | **Debt:** ₹ 1,01,418.58 | **Hybrid:** ₹ 2,10,524.56 | **Liquid:** ₹ 1,77,776.03 | **ELSS:** ₹ 1,49,729.56

**Geographical Spread: Top 5 Cities:** 50.16% | **Next 10 Cities:** 12.91% | **Next 20 Cities:** 7.62% | **Next 75 Cities:** 8.56% | **Others:** 20.75%

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

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

Source: Internal Research

# MARKET UPDATE

Alok Singh  
Chief Investment Officer



## Beyond the Noise: Investing in a Volatile Global Environment

In today's highly interconnected global landscape, financial markets are continually influenced by a complex mix of geopolitical developments, economic transitions, technological innovation and unforeseen global events. This constant stream of information and disruption often translates into heightened market volatility, making it challenging for investors to distinguish between long-term opportunities and short-term market "noise." In such an environment, successful investing demands discipline, clarity of objectives and an unwavering focus on long-term value creation.

Market volatility, while often viewed negatively, is a natural and inevitable characteristic of dynamic financial systems. The true risk does not lie in volatility itself, but in how investors react to it. Emotion-driven decisions such as panic selling during periods of stress or chasing momentum during market rallies can significantly undermine investment outcomes over time. A more effective approach is to remain anchored in fundamentals, assessing the financial strength of businesses, long-term economic trends, competitive advantages, and durable growth drivers. By prioritizing rigorous analysis over sensational headlines, investors can avoid being influenced by short-lived market sentiment.

Diversification continues to be one of the most powerful tools for managing risk, particularly during periods of uncertainty. Allocating capital across different asset classes, sectors, and geographies helps reduce dependence on any single market outcome. When certain regions or industries face headwinds, others may simultaneously benefit from structural tailwinds or cyclical recovery. A thoughtfully constructed, diversified portfolio can therefore act as a stabilizing force, smoothing returns and enhancing resilience amid global market turbulence.

Equally important is maintaining a long-term investment horizon. Short-term market movements often obscure the broader trajectory of economic growth and wealth creation, which historically has been positive over extended periods. Investors who remain committed to their strategic goals—and resist the temptation to react to daily or quarterly fluctuations—are more likely to benefit from the power of compounding. In this context, patience is not passive; it is a deliberate and valuable investment strategy.

Staying informed is essential, but it must be paired with discernment. Today's information ecosystem is crowded with opinions, forecasts, and real-time updates, many of which are speculative or driven by short-term narratives. Not all information carries equal weight. Investors must develop the ability to filter signal from noise by relying on credible sources, understanding key macroeconomic indicators, and consistently reviewing portfolio fundamentals and performance. Informed decision-making is most effective when it is analytical rather than reactive.

At the same time, adaptability remains a critical component of long-term success. While discipline and consistency are vital, an overly rigid strategy can be risky in a rapidly evolving world. Structural shifts such as changes in interest rate regimes, technological disruption, demographic trends, or evolving consumer behaviour may warrant periodic reassessment of portfolio positioning. Thoughtful flexibility allows investors to make measured adjustments while staying aligned with their long-term objectives and core investment principles.

In conclusion, investing beyond the noise requires a balance of patience combined with vigilance, diversification paired with conviction, and access to information guided by critical judgment. In an increasingly volatile and uncertain global environment, investors who remain calm, informed, and strategically focused are best positioned to navigate change and achieve sustainable, long-term financial growth.

Source: Bloomberg and Internal Research

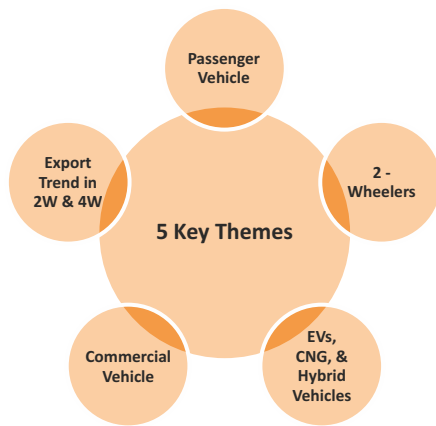
**Disclaimer:** The views expressed herein constitute only the opinions and do not constitute any guidelines or recommendation on any course of action to be followed by the reader. This information is meant for general reading purposes only and is not meant to serve as a professional guide for the readers.

# Market Chronicles: Decoding Trends

## India Auto: Key Themes Shaping the Next Growth Cycle

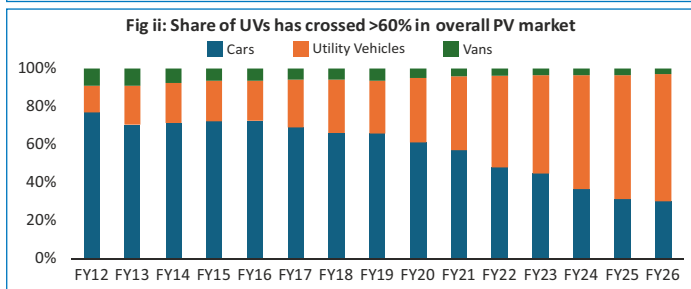
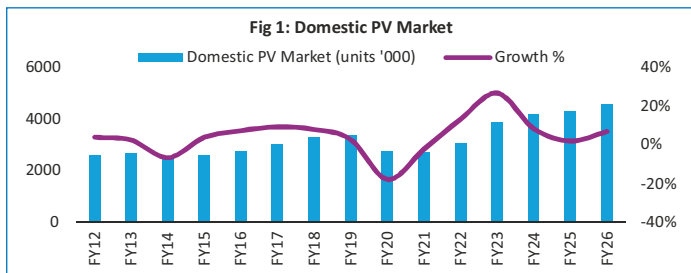
The Indian automobile sector contributes ~6–7% to GDP and ~45–50% of manufacturing GDP, accounting for ~15% of total GST collections and supporting employment to approximately 30 million people (direct and indirect). Beyond its economic significance, the sector is undergoing a generational transformation driven by electrification, premiumisation, rural recovery, and rising export ambition. This transition is further shaped by evolving consumer preferences, stricter regulatory norms, and rapid technological advancements in safety, connectivity, and clean mobility. For investors, this creates a broad opportunity set across the value chain of auto sector.

Now, let's look at the key themes shaping the automobile industry.



### Theme 1 - Big demand profile shift in passenger vehicle

India's passenger vehicle (PV) market is undergoing a structural transformation led by SUVs, marking a decisive shift from entry-level hatchbacks to higher-value vehicles. Over the past decade, SUVs have evolved from a niche category to the dominant segment, now accounting for >60% of PV sales, compared to ~15–20% a decade ago. This shift is not cyclical but structural, underpinned by changing consumer preferences, rising incomes, and improved product offerings.

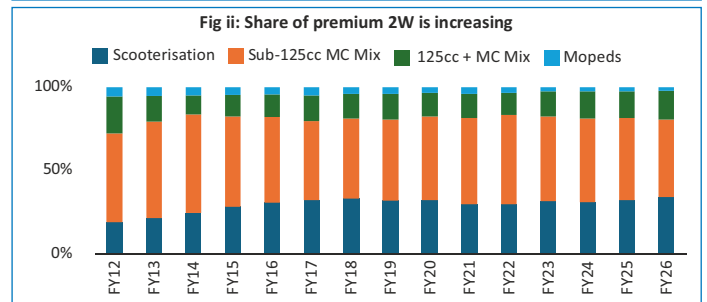
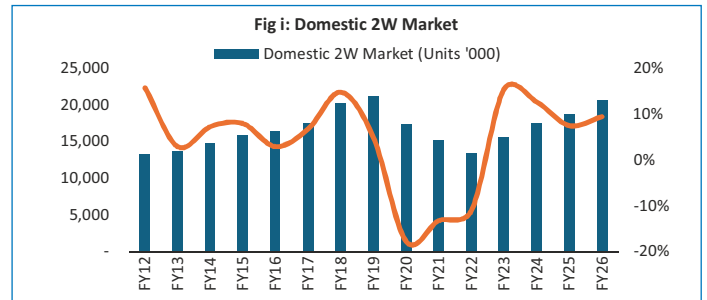


### Theme 2: Two-wheelers are seeing scooterisation, with premium motorcycles growing faster.

Two-wheelers remain the dominant mobility choice in rural and semi-urban India and are key beneficiaries of the consumption recovery cycle. Rising incomes are also driving an upgrade towards premium, higher-CC two-wheelers.

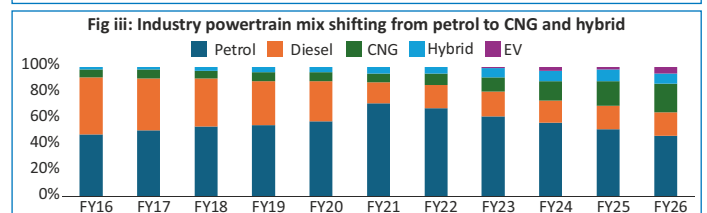
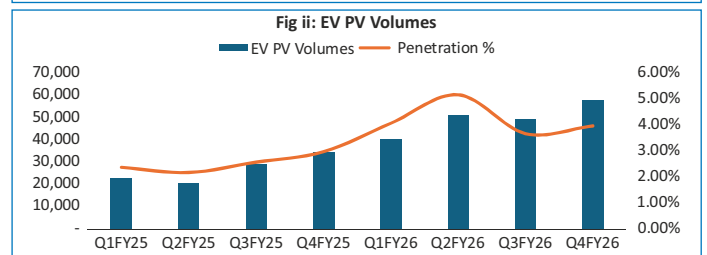
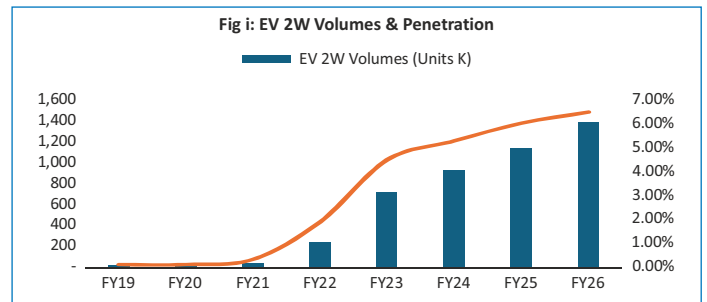
After a prolonged slowdown between FY19–FY22 due to regulatory changes, cost inflation, and weak rural demand, the industry is now witnessing a gradual recovery, supported by improving incomes, easing inflation, and favourable financing conditions.

2-Wheeler demand, in recent years has shifted from entry-level motorcycle to bigger bikes and EV scooters.



### Theme 3: EVs, CNG, and hybrid vehicles are gaining momentum

India's electric vehicle story has moved beyond the proof-of-concept stage, with electric two-wheeler sales growing 22% to 1.4 million units in FY26 and passenger EVs rising 13%. Government policy support ranging from FAME I and FAME II to the PM E-Drive scheme has been instrumental in driving EV adoption. The market is also consolidating, with 4–5 players accounting for nearly 80% of volumes. With new launches and improving range, EV penetration is expected to rise further going forward.



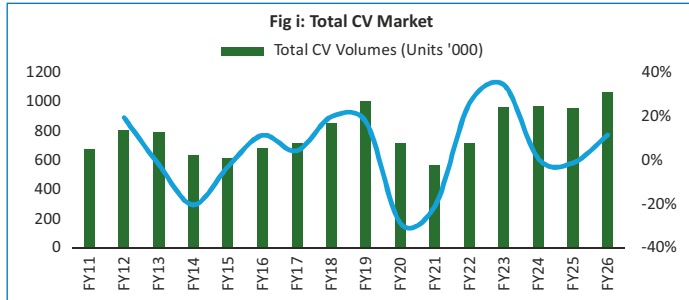
Contd....

# Market Chronicles: Decoding Trends

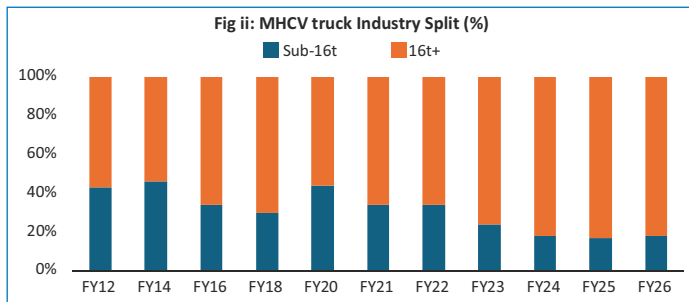
## Theme 4: Commercial Vehicle – Cyclical and Recovering

The Indian commercial vehicle (CV) industry is a key barometer of economic activity, closely linked to infrastructure spending, industrial output, and freight demand.

The sector comprises medium & heavy commercial vehicles (M&HCVs) and light commercial vehicles (LCVs), catering to long-haul logistics as well as last-mile connectivity.

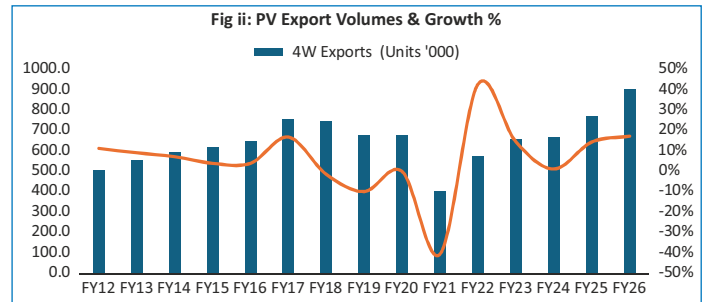
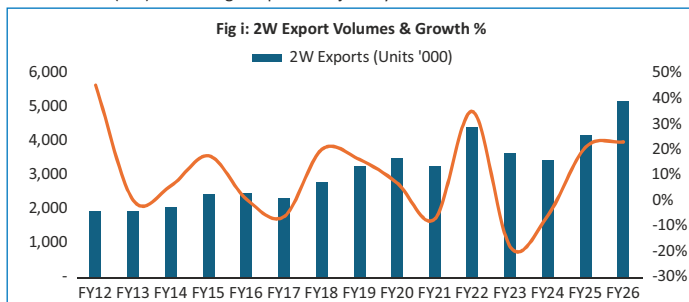


Following a sharp downturn during FY19–FY21—driven by BS-VI transition, axle load changes, and pandemic disruptions—the industry has entered a cyclical recovery phase supported by improving macro conditions. The recovery is being driven by strong infrastructure spending and economic revival, while structural tailwinds such as logistics formalisation and e-commerce growth continue to underpin demand. Truck demand had been shifting towards higher-tonnage vehicles over FY20-24, but the mix has largely stabilized with share of 16t+ trucks forming 82-83% of total industry volumes over FY24-FY26.



## Theme 5: Strong export trend in 2W and 4W

India has emerged as a key global export hub for automobiles, supported by cost competitiveness, scale, and strong OEM capabilities, with both passenger vehicles (4W) and two-wheelers (2W) witnessing an upward trajectory in volumes.



Sources – Society of Indian Automobile Manufacturers (SIAM), VAHAN, Elara securities, Jefferies, Annual reports.

### Conclusion

Overall, India's auto sector is well placed for a structural upcycle, supported by favourable macro trends, policy support, and technological transformation. While near-term growth is driven by a recovery in demand across segments, the real opportunity lies in premiumisation, electrification, and export expansion, which are reshaping the industry's long-term trajectory. The shift towards SUVs in passenger vehicles, premiumisation in two-wheelers, and the adoption of alternative powertrains (EV, CNG, hybrid) reflect evolving consumer preferences and rising income levels. At the same time, the commercial vehicle cycle is recovering, supported by infrastructure spending and economic activity, while exports are emerging as a key growth lever, positioning India as a global manufacturing hub. Going forward, growth in the sector will increasingly be driven by mix improvement rather than pure volume expansion, leading to higher realisations, improved margins, and increased content per vehicle.

**Disclaimer:** The above note is prepared with collective 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 requirement.

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)

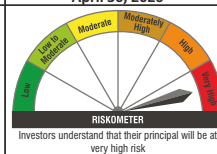
Invest Now

All data as on April 30, 2026 (Unless indicated otherwise)

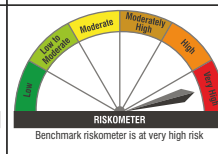
This product is suitable for investors who are seeking\*:

- 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, 2026

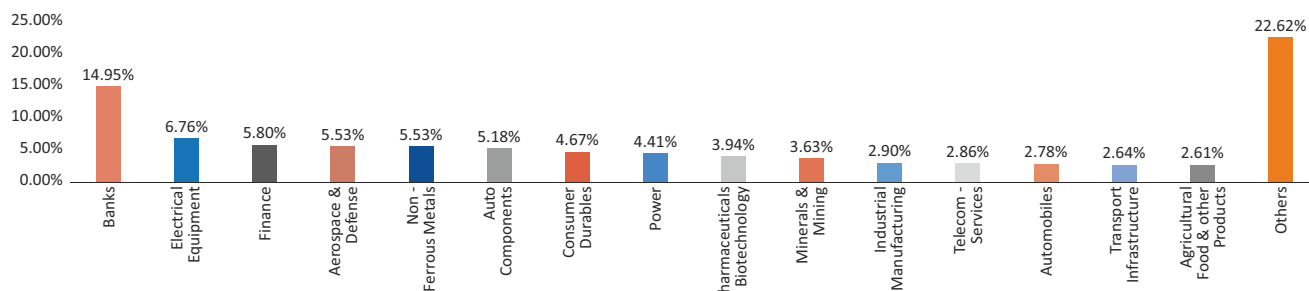


Benchmark Risk-o-meter as on April 30, 2026<sup>^</sup>



\*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
<b>EQUITY HOLDINGS</b>				<b>MONEY MARKET INSTRUMENTS</b>			
<b>BANKS</b>	<b>14.95</b>	<b>POWER</b>	<b>4.41</b>	HEG Limited	1.50	<b>Certificate of Deposit</b>	
✓ State Bank of India	4.44	NTPC Limited	2.21	Coramandel International Limited	1.46	Punjab National Bank (CRISIL A1+)	0.20
✓ ICI Bank Limited	2.88	Adani Power Limited	1.12	Swan Corp Limited	1.41	<b>Total</b>	<b>0.20</b>
✓ HDFC Bank Limited	2.50	Torrent Power Limited	1.02	Tata Motors Ltd	1.34	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
Indian Bank	2.33	Talwandi Sabo Power Limited	0.06	Nuvama Wealth Management Limited	1.19	<b>Treasury Bill</b>	
Bank of Baroda	1.51	<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>3.94</b>	Prudent Corporate Advisory Services Limited	1.07	364 Days Tbill (MD 07/01/2027) (SOV)	0.02
Kotak Mahindra Bank Limited	1.29	Acutaas Chemicals Limited	2.17	KPIT Technologies Limited	0.95	<b>Total</b>	<b>0.02</b>
<b>ELECTRICAL EQUIPMENT</b>	<b>6.76</b>	Dr. Reddy's Laboratories Limited	1.77	Zaggle Prepaid Ocean Services Limited	0.92	<b>CASH &amp; CASH EQUIVALENT</b>	
✓ Quality Power Electrical Eqp Ltd	3.68	<b>MINERALS &amp; MINING</b>	<b>3.63</b>	Radico Khaitan Limited	0.62	Net Receivables/Payables	0.11
Powerica Limited	1.14	✓ Lloyds Metals And Energy Limited	3.63	SBI Life Insurance Company Limited	0.56	TREPS / Reverse Repo Investments	2.86
Hitachi Energy India Limited	1.12	<b>INDUSTRIAL MANUFACTURING</b>	<b>2.90</b>	Malco Energy Limited	0.47	<b>Total</b>	<b>2.97</b>
Siemens Energy India Limited	0.82	Mazagon Dock Shipbuilders Limited	1.15	Cemindia Projects Ltd	0.35	<b>GRAND TOTAL</b>	<b>100.00</b>
<b>FINANCE</b>	<b>5.80</b>	Syrma SGS Technology Limited	0.91	Netweb Technologies India Limited	0.24		
✓ Power Finance Corporation Limited	2.49	Titagarh Rail Systems Limited	0.84	Vedanta Iron And Steel Limited	0.10		
SBI Cards and Payment Services Limited	1.18	<b>TELECOM - SERVICES</b>	<b>2.86</b>	Brigade Enterprises Limited	0.03		
Sundaram Finance Limited	0.97	✓ Bharti Airtel Limited	2.86	<b>Total</b>	<b>96.81</b>		
CreditAccess Grameen Limited	0.76	<b>AUTOMOBILES</b>	<b>2.78</b>				
Rane Holdings Limited	0.40	Mahindra & Mahindra Limited	1.56				
<b>AEROSPACE &amp; DEFENSE</b>	<b>5.53</b>	Bajaj Auto Limited	0.75				
✓ Hindustan Aeronautics Limited	3.34	Hero MotoCorp Limited	0.47				
Bharat Electronics Limited	2.19	<b>TRANSPORT INFRASTRUCTURE</b>	<b>2.64</b>				
<b>NON - FERROUS METALS</b>	<b>5.53</b>	✓ Adani Ports and Special Economic Zone Limited	2.64				
Vedanta Aluminium Metal Limited	2.20	<b>AGRICULTURAL FOOD &amp; OTHER PRODUCTS</b>	<b>2.61</b>				
Hindustan Copper Limited	1.92	Balrampur Chini Mills Limited	1.73				
National Aluminium Company Limited	1.41	Triveni Engineering & Industries Limited	0.88				
<b>AUTO COMPONENTS</b>	<b>5.18</b>	<b>OTHERS</b>	<b>22.62</b>				
UNO Minda Limited	2.33	Reliance Industries Limited	2.10				
Bharat Forge Limited	1.38	Britannia Industries Limited	1.82				
MRF Limited	0.91	Tata Steel Limited	1.81				
S.J.S. Enterprises Limited	0.56	Vedanta Limited	1.59				
<b>CONSUMER DURABLES</b>	<b>4.67</b>	Ambuja Cements Limited	1.58				
✓ Sky Gold And Diamonds Limited	2.91	ITC Limited	1.51				
Asian Paints Limited	1.31						
Senco Gold Limited	0.45						

✓ Indicates Top 10 Equity Holdings.

### MCAP Categorization (As on April 30, 2026)

Mcap Category	Percentage
Large Cap	51.81%
Small Cap	26.64%
Mid Cap	18.36%
GB/TB/Repo/Others	2.99%
Debt	0.20%
<b>Grand Total</b>	<b>100.00%</b>

### INVESTMENT OBJECTIVE

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

### WHO SHOULD INVEST

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

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

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

₹ 2,272.15 Crs.

### LATEST AUM

₹ 2,387.56 Crs.

### MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

### ADDITIONAL PURCHASE AMOUNT

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

### PORTFOLIO TURNOVER RATIO (As on April 30, 2026)

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

### OTHER PARAMETERS (As on April 30, 2026)

Standard Deviation (Annualized): 19.01% (Bank of India Flexi Cap Fund)  
15.46% (BSE 500 TRI)

Beta: 1.11

Sharpe Ratio\*: 0.87

Tracking Error (Annualized): 8.35%

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

\*Risk-free rate assumed to be 5.34% (MIBOR as on April 30, 2026)

### NAV (As on April 30, 2026)

NAV (₹)

Regular Plan	Direct Plan
Growth 36.18	Growth 39.62
IDCW 32.87	IDCW 33.86

### EXPENSE RATIO

Regular Plan: 1.72% Direct Plan: 0.52%

### 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)

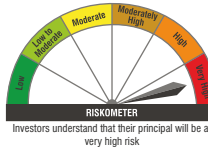
**Invest Now**

All data as on April 30, 2026 (Unless indicated otherwise)

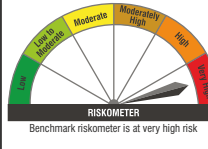
This product is suitable for investors who are seeking\*:

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

Risk-o-meter is based on the scheme portfolio as on April 30, 2026

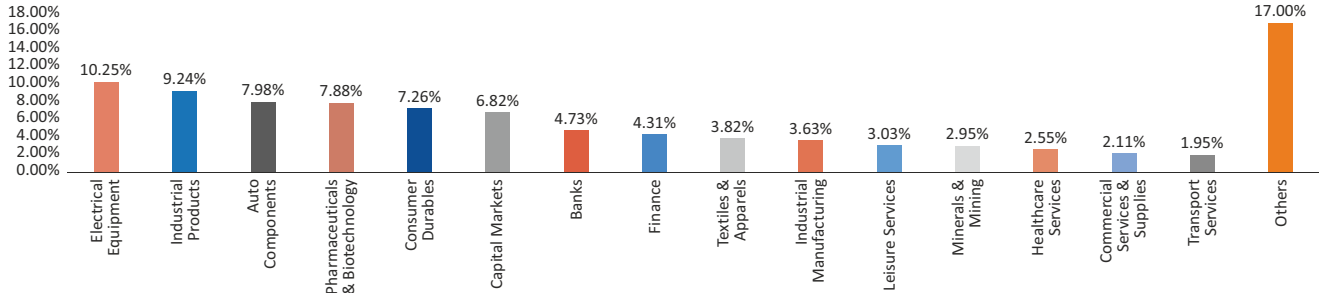


Benchmark Risk-o-meter as on April 30, 2026<sup>A</sup>



\*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
<b>EQUITY HOLDINGS</b>		Nuvama Wealth Management Limited	1.15	<b>TRANSPORT SERVICES</b>	<b>1.95</b>	Tata Elxsi Limited	0.12
<b>ELECTRICAL EQUIPMENT</b>	<b>10.25</b>	ICICI Prudential Asset Management Company Limited	0.27	Shreeji Shipping Global Limited	1.66	EID Parry India Limited	0.06
Quality Power Electrical Eqp Ltd	3.60	Central Depository Services (India) Limited	0.10	Shipping Corporation Of India Limited	0.29	<b>Total</b>	<b>95.51</b>
Apar Industries Limited	2.10	<b>BANKS</b>	<b>4.73</b>	<b>OTHERS</b>	<b>17.00</b>	<b>MONEY MARKET INSTRUMENTS</b>	
Atlanta Electricals Ltd	2.09	City Union Bank Limited	2.65	Cemindia Projects Ltd	1.81	<b>Certificate of Deposit</b>	
TD Power Systems Limited	1.38	Indian Bank	2.08	Hindustan Copper Limited	1.78	Canara Bank (CRISIL A1+)	0.44
Hitachi Energy India Limited	1.08	<b>FINANCE</b>	<b>4.31</b>	Steel Authority of India Limited	1.47	Export Import Bank of India (CRISIL A1+)	0.23
<b>INDUSTRIAL PRODUCTS</b>	<b>9.24</b>	Housing & Urban Development Corporation Limited	1.53	Mrs. Bectors Food Specialities Limited	1.42	National Bank For Agriculture and Rural Development (CRISIL A1+)	0.22
KSH International Limited	1.67	Aye Finance Limited	0.97	Gadavari Biorefineries Limited	0.95	Punjab National Bank (CARE A1+)	0.22
Vidya Wires Limited	1.47	CreditAccess Grameen Limited	0.69	Zaggle Prepaid Ocean Services Limited	0.78	<b>Total</b>	<b>1.11</b>
HEG Limited	1.25	Rane Holdings Limited	0.29	Allied Blenders And Distillers Limited	0.77	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
Goodluck India Limited	1.16	Cholamandalam Financial Holdings Limited	0.07	Radico Khaitan Limited	0.77	<b>Treasury Bill</b>	
Steelcast Ltd	1.13	<b>TEXTILES &amp; APPARELS</b>	<b>3.82</b>	Unicommerce Esolutions Limited	0.59	364 Days Tbill (MD 07/01/2027) (SOV)	0.30
Tinna Rubber and Infrastructure Limited	0.84	Arvind Limited	1.65	Castrol India Limited	0.54	<b>Total</b>	<b>0.30</b>
KSB Limited	0.71	Sanathan Textiles Limited	1.23	Laxmi Dental Limited	0.42	<b>CASH &amp; CASH EQUIVALENT</b>	
Shakti Pumps (India) Limited	0.58	Ganesh Ecosphere Limited	0.94	Sterlite Technologies Limited	0.41	NET Receivables/Payables	0.35
Xpro India Limited	0.38	<b>INDUSTRIAL MANUFACTURING</b>	<b>3.63</b>	Vinati Organics Limited	0.35	TREPS / Reverse Repo Investments	2.73
Bansal Wire Industries Limited	0.05	Syrma SGS Technology Limited	1.46	Clean Science and Technology Limited	0.34	<b>Total</b>	<b>3.08</b>
<b>AUTO COMPONENTS</b>	<b>7.98</b>	Swan Defence And Heavy Industries Ltd	1.19	Aditya Birla Real Estate Limited	0.27	<b>GRAND TOTAL</b>	<b>100.00</b>
FIEM Industries Limited	2.15	Titagarh Rail Systems Limited	0.91	Poly Medicare Limited	0.17		
Carraro India Limited	1.64	Kaynes Technology India Limited	0.07				
ZF Commercial Vehicle Control Systems India Limited	1.63	<b>LEISURE SERVICES</b>	<b>3.03</b>				
Lumax Auto Technologies Limited	1.29	TBO Tek Limited	2.00				
TVS Srichakra Limited	1.27	Leela Palaces Hotels & Resorts Limited	1.03				
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>7.88</b>	<b>MINERALS &amp; MINING</b>	<b>2.95</b>				
Wockhardt Limited	2.83	Lloyds Metals And Energy Limited	2.95				
Acutaas Chemicals Limited	2.55	<b>HEALTHCARE SERVICES</b>	<b>2.55</b>				
Eris Lifesciences Limited	1.75	Krishna Institute Of Medical Sciences Limited	1.40				
Gufic Biosciences Limited	0.75	Vijaya Diagnostic Centre Limited	1.15				
<b>CONSUMER DURABLES</b>	<b>7.26</b>	<b>COMMERCIAL SERVICES &amp; SUPPLIES</b>	<b>2.11</b>				
Sky Gold And Diamonds Limited	2.70	Wewor India Management Limited	1.21				
Stylam Industries Limited	1.49	Wewor India Management Limited	1.21				
Kajaria Ceramics Limited	1.18	CMS Info System Limited	0.49				
PG Electoplast Limited	0.87	Firstsource Solutions Limited	0.41				
ETHOS LTD.	0.57						
Senco Gold Limited	0.45						
<b>CAPITAL MARKETS</b>	<b>6.82</b>						
Computer Age Management Services Limited	2.31						
Anand Rathi Wealth Limited	1.74						
Prudent Corporate Advisory Services Limited	1.25						

### MCAP Categorization (As on April 30, 2026)

Mcap Category	Percentage
Small Cap	81.14%
Mid Cap	12.81%
GB/TB/Repo/Others	3.38%
Large Cap	1.56%
Debt	1.11%
<b>Grand Total</b>	<b>100.00%</b>

### INVESTMENT OBJECTIVE

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

### WHO SHOULD INVEST

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

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

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

### 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.

Mr. Nav Bhardwaj (w.e.f. July 14, 2025): Around 18 years of experience in Mutual Fund Industry.

### AVERAGE AUM

₹ 2,027.28 Crs.

### LATEST AUM

₹ 2,167.57 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, 2026)

0.74 Times\* (Basis last rolling 12 months)

### OTHER PARAMETERS (As on April 30, 2026)

Standard Deviation (Annualized): 21.86% (Bank of India Small Cap Fund)  
22.40% (NIFTY Smallcap 250 TRI)

Beta: 0.93

Sharpe Ratio\*: 0.75

Tracking Error (Annualized): 6.79%

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

\*Risk-free rate assumed to be 5.34% (MIBOR as on April 30, 2026)

### NAV (As on April 30, 2026)

Plan	NAV (₹)
<b>Regular Plan</b>	
Growth	48.69
IDCW	35.50
<b>Direct Plan</b>	
Growth	54.92
IDCW	41.13

### EXPENSE RATIO

Regular Plan: 1.74% Direct Plan: 0.49%

### 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, 2026 (Unless indicated otherwise)



Invest Now

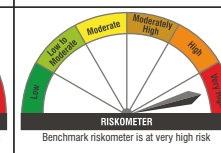
This product is suitable for investors who are seeking\*:

- 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, 2026

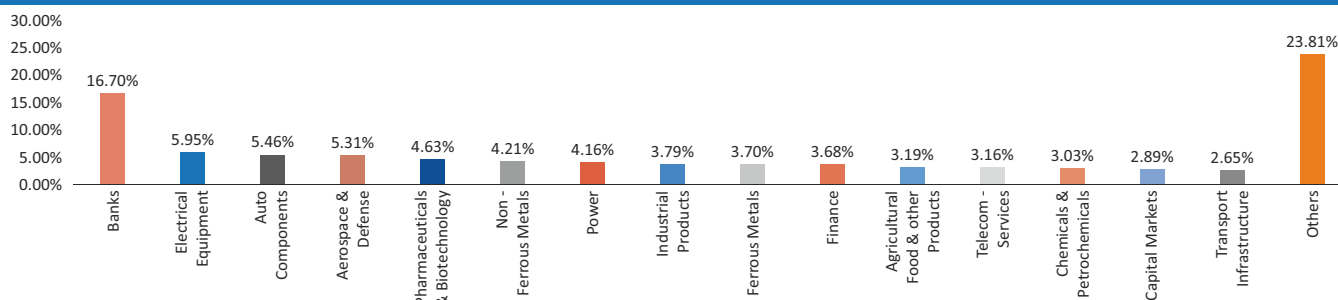


Benchmark Risk-o-meter as on April 30, 2026<sup>A</sup>



\*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
<b>EQUITY HOLDINGS</b>							
<b>BANKS</b> 16.70							
✓ State Bank of India	4.45	Tata Power Company Limited	1.14	Reliance Industries Limited	2.30	<b>MONEY MARKET INSTRUMENTS</b>	
✓ ICICI Bank Limited	3.02	Talwandi Sabo Power Limited	0.06	Coromandel International Limited	2.22	<b>Certificate of Deposit</b>	
✓ HDFC Bank Limited	2.81	<b>INDUSTRIAL PRODUCTS</b> 3.79		Ambuja Cements Limited	1.96	Small Industries Dev Bank of India (CRISIL A1+)	
Indian Bank	2.06	HEG Limited	2.46	Tata Motors Ltd	1.80	<b>Total</b> 1.01	
Bank of Baroda	1.60	Inox India Limited	1.33	ITC Limited	1.76	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
Canara Bank	1.39	<b>FERROUS METALS</b> 3.70		Vedanta Limited	1.65	<b>Treasury Bill</b>	
Kotak Mahindra Bank Limited	1.37	Tata Steel Limited	2.11	Mahindra & Mahindra Limited	1.48	364 Days Tbill (MD 07/01/2027) (SOV)	
<b>ELECTRICAL EQUIPMENT</b> 5.95		JSW Steel Limited	1.49	SBI Life Insurance Company Limited	1.43	<b>Total</b> 0.12	
✓ Quality Power Electrical Eqp Ltd	3.19	Vedanta Iron And Steel Limited	0.10	Britannia Industries Limited	1.14	<b>CASH &amp; CASH EQUIVALENT</b>	
Siemens Limited	1.14	<b>FINANCE</b> 3.68		K.P.R. Mill Limited	1.03	Net Receivables/Payables	
Siemens Energy India Limited	1.12	✓ Power Finance Corporation Limited	2.83	Titagarh Rail Systems Limited	1.01	TREP/ Reverse Repo Investments	
Bharat Heavy Electricals Limited	0.50	SBI Cards and Payment Services Limited	0.85	Zaggle Prepaid Ocean Services Limited	0.96	<b>Total</b> 2.27	
<b>AUTO COMPONENTS</b> 5.46		<b>AGRICULTURAL FOOD &amp; OTHER PRODUCTS</b> 3.19		Max Financial Services Limited	0.88	<b>GRAND TOTAL</b> 100.00	
UNO Minda Limited	2.62	Balrampur Chini Mills Limited	1.88	CMS Info System Limited	0.57	✓ Indicates Top 10 Equity Holdings.	
Bharat Forge Limited	1.48	Triveni Engineering & Industries Limited	1.31	Malco Energy Limited	0.49		
ZF Commercial Vehicle Control Systems India Limited	1.36	<b>TELECOM - SERVICES</b> 3.16		Varun Beverages Limited	0.37		
<b>AEROSPACE &amp; DEFENSE</b> 5.31		✓ Bharti Airtel Limited	3.16	InterGlobe Aviation Limited	0.20		
✓ Hindustan Aeronautics Limited	3.53	<b>CHEMICALS &amp; PETROCHEMICALS</b> 3.03		DLF Limited	0.10		
Bharat Electronics Limited	1.78	Swan Corp Limited	1.55	Total	96.32		
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b> 4.63		Deepak Nitrite Limited	1.48				
✓ Acutaas Chemicals Limited	2.64	<b>CAPITAL MARKETS</b> 2.89					
Dr. Reddy's Laboratories Limited	1.89	Prudent Corporate Advisory Services Limited	1.74				
Advanced Enzyme Technologies Limited	0.10	ICICI Prudential Asset Management Company Limited	1.15				
<b>NON-FERROUS METALS</b> 4.21		<b>TRANSPORT INFRASTRUCTURE</b> 2.65					
Vedanta Aluminium Metal Limited	2.27	✓ Adani Ports and Special Economic Zone Limited	2.65				
National Aluminium Company Limited	1.94	<b>OTHERS</b> 23.81					
<b>POWER</b> 4.16		LG Electronics India Ltd	2.46				
✓ NTPC Limited	2.96						

### MCAP Categorization (As on April 30, 2026)

Mcap Category	Percentage
Large Cap	60.51%
Small Cap	22.23%
Mid Cap	13.58%
GB/TB/Repo/Others	2.67%
Debt	1.01%
Grand Total	100.00%

### INVESTMENT OBJECTIVE

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

### WHO SHOULD INVEST

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

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

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

₹ 1,369.94 Crs.

### LATEST AUM

₹ 1,402.59 Crs.

### MINIMUM APPLICATION AMOUNT (LUMP SUM)

Regular/ Direct Plan ₹ 500 and in multiples of ₹ 1

### ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 500 and in multiples of ₹ 1

### PORTFOLIO TURNOVER RATIO (As on April 30, 2026)

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

### OTHER PARAMETERS (As on April 30, 2026)

Standard Deviation (Annualized): 17.88% (Bank of India ELSS Tax Saver)  
15.46% (BSE 500 TRI)

Beta: 1.07

Sharpe Ratio\*: 0.63

Tracking Error (Annualized): 6.89%

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

\*Risk-free rate assumed to be 5.34% (MIBOR as on April 30, 2026)

### NAV (As on April 30, 2026)

Plan	NAV (₹)
<b>Regular Plan</b>	
Growth	162.84
IDCW	31.37
<b>Direct Plan</b>	
Growth	191.44
IDCW	76.45

### EXPENSE RATIO

Regular Plan: 1.83%      Direct Plan: 0.78%      Eco Plan: 1.53%

### 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.

## 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)

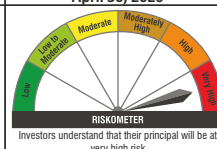
Invest Now

All data as on April 30, 2026 (Unless indicated otherwise)

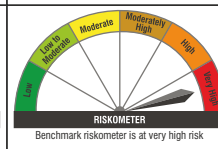
This product is suitable for investors who are seeking\*:

- 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, 2026

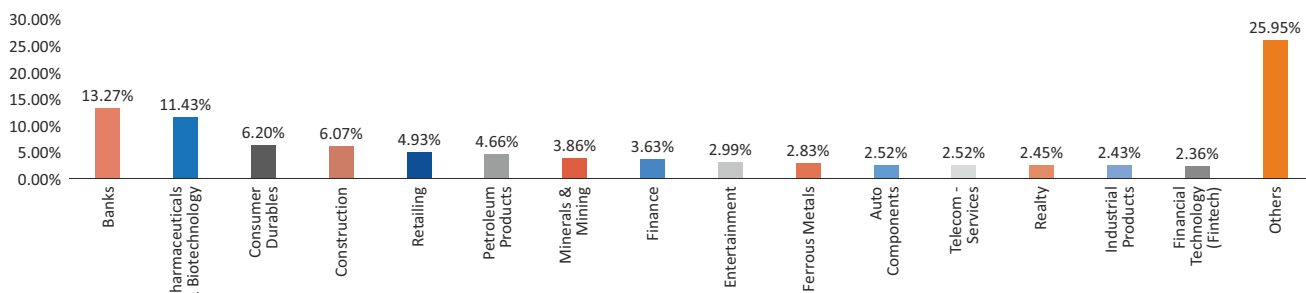


Benchmark Risk-o-meter as on April 30, 2026<sup>A</sup>



\* 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
<b>EQUITY HOLDINGS</b>		<b>FINANCE</b>	<b>3.63</b>	<b>OTHERS</b>	<b>25.95</b>	Oil India Limited	0.82
<b>BANKS</b>	<b>13.27</b>	Shriram Finance Limited	1.42	Quality Power Electrical Eq Ltd	2.35	Swan Corp Limited	0.75
✓ HDFC Bank Limited	5.23	✓ SBI Cards and Payment Services Limited	1.20	Tata Consultancy Services Limited	2.20	United Spirits Limited	0.46
✓ Kotak Mahindra Bank Limited	3.12	CreditAccess Grameen Limited	1.01	NTPC Limited	1.80	Malco Energy Limited	0.32
State Bank of India	2.30	<b>ENTERTAINMENT</b>	<b>2.99</b>	Petronet LNG Limited	1.79	Talwandi Sabo Power Limited	0.04
Bank of Maharashtra	2.22	✓ Tips Music Limited	2.99	ICICI Lombard General Insurance Company Limited	1.63	<b>Total</b>	<b>98.10</b>
Indian Bank	0.40	<b>FERROUS METALS</b>	<b>2.83</b>	Hero MotoCorp Limited	1.62	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>11.43</b>	Tata Steel Limited	1.46	ITC Limited	1.62	<b>Treasury Bill</b>	
✓ Aurobindo Pharma Limited	3.27	Jindal Stainless Limited	1.30	Emami Limited	1.53	364 Days Tbill (MD 07/01/2027) (SOV)	0.11
✓ Dr. Reddy's Laboratories Limited	2.40	Vedanta Iron And Steel Limited	0.07	Vedanta Aluminium Metal Limited	1.48	<b>Total</b>	<b>0.11</b>
Eris Lifesciences Limited	2.28	<b>AUTO COMPONENTS</b>	<b>2.52</b>	Adani Ports and Special Economic Zone Limited	1.29	<b>CASH &amp; CASH EQUIVALENT</b>	
Acutaas Chemicals Limited	1.91	S.J.S. Enterprises Limited	1.26	Bayer Cropsience Limited	1.28	Net Receivables/Payables	0.31
Abbott India Limited	1.57	Samvardhana Motherson International Limited	0.93	Godfrey Phillips India Limited	1.18	TREPS / Reverse Repo Investments	1.48
<b>CONSUMER DURABLES</b>	<b>6.20</b>	UNO Minda Limited	0.33	Vedanta Limited	1.07	<b>Total</b>	<b>1.79</b>
✓ Stylam Industries Limited	2.48	<b>TELECOM - SERVICES</b>	<b>2.52</b>	Bharat Dynamics Limited	0.98	<b>GRAND TOTAL</b>	<b>100.00</b>
Dixon Technologies (India) Limited	1.70	Bharti Airtel Limited	1.76	Apollo Hospitals Enterprise Limited	0.91	✓ Indicates Top 10 Equity Holdings.	
Sky Gold And Diamonds Limited	1.22	Bharti Hexacom Limited	0.76	Zaggle Prepaid Ocean Services Limited	0.83		
Senco Gold Limited	0.80	<b>REALTY</b>	<b>2.45</b>				
✓ Larsen & Toubro Limited	3.60	Oberoi Realty Limited	1.53				
Cemindia Projects Ltd	1.71	Aditya Birla Real Estate Limited	0.51				
PSP Projects Limited	0.76	Sobha Limited	0.41				
<b>RETAILING</b>	<b>4.93</b>	<b>INDUSTRIAL PRODUCTS</b>	<b>2.43</b>				
✓ FSN E-Commerce Ventures Limited	2.76	HEG Limited	1.03				
Aditya Vision Ltd	2.17	Shakti Pumps (India) Limited	0.89				
<b>Petroleum Products</b>	<b>4.66</b>	Steelcast Ltd	0.51				
✓ Reliance Industries Limited	4.66	<b>FINANCIAL TECHNOLOGY (FINTECH)</b>	<b>2.36</b>				
<b>MINERALS &amp; MINING</b>	<b>3.86</b>	PB Fintech Limited	2.36				
✓ Lloyds Metals And Energy Limited	3.86						

### MCAP Categorization (As on April 30, 2026)

Mcap Category	Percentage
Large Cap	38.87%
Mid Cap	30.12%
Small Cap	29.11%
GB/TB/Repo/Others	1.90%
<b>Grand Total</b>	<b>100.00%</b>

### INVESTMENT OBJECTIVE

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

### WHO SHOULD INVEST

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

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

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

### 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

₹ 1,028.75 Crs.

### LATEST AUM

₹ 1,074.39 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, 2026)

0.59 Times<sup>†</sup> (Basis last rolling 12 months)

### OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

### NAV (As on April 30, 2026)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	19.34
IDCW	IDCW	19.31

### EXPENSE RATIO

Regular Plan: 1.90% Direct Plan: 0.78%

### 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 Manufacturing & Infrastructure Fund

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

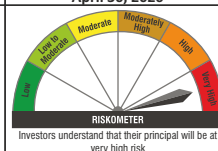
Invest Now

All data as on April 30, 2026 (Unless indicated otherwise)

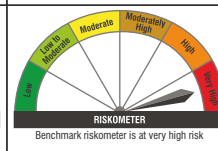
This product is suitable for investors who are seeking\*:

- 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, 2026

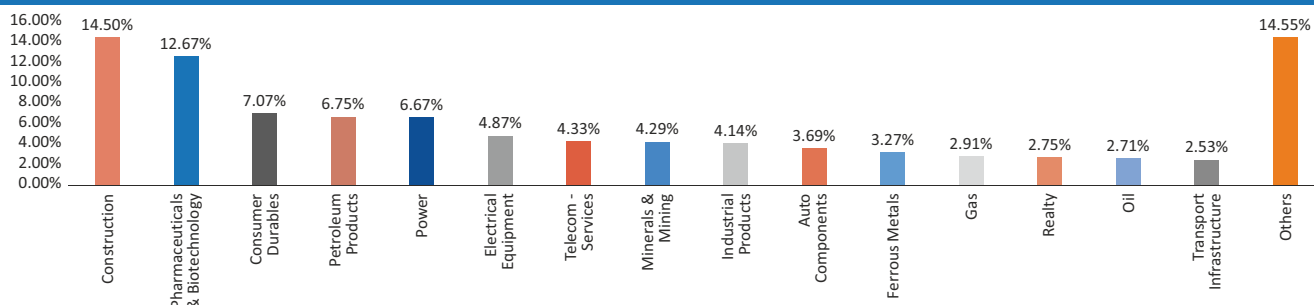


Benchmark Risk-o-meter as on April 30, 2026<sup>^</sup>



\*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
<b>EQUITY HOLDINGS</b>				<b>GOVERNMENT BOND AND TREASURY BILL</b>			
<b>CONSTRUCTION</b>	<b>14.50</b>	<b>TELECOM - SERVICES</b>	<b>4.33</b>	Malco Energy Limited	0.43	<b>TREASURY BILL</b>	
✓ Larsen & Toubro Limited	8.03	✓ Bharti Airtel Limited	4.33	✓ Adani Ports and Special Economic Zone Limited	2.53	<b>Treasury Bill</b>	
✓ Cemindia Projects Ltd	3.34	✓ MINERALS & MINING	<b>4.29</b>	✓ ITC Limited	2.25	364 Days Tbill (MD 07/01/2027) (SOV)	0.11
PSP Projects Limited	1.60	✓ Lloyds Metals And Energy Limited	4.29	Vedanta Aluminium Metal Limited	1.99	<b>Total</b>	<b>0.11</b>
Kalpataru Projects International Limited	0.77	<b>INDUSTRIAL PRODUCTS</b>	<b>4.14</b>	Bayer Cropsience Limited	1.48	<b>CASH &amp; CASH EQUIVALENT</b>	
KNR Constructions Limited	0.76	HEG Limited	1.19	Vedanta Limited	1.44	Net Receivables/Payables	0.37
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>12.67</b>	Steelcast Ltd	1.17	United Spirits Limited	1.30	TREPS / Reverse Repo Investments	1.82
✓ Aurobindo Pharma Limited	3.61	Shakti Pumps (India) Limited	1.16	Bharat Dynamics Limited	1.26	<b>Total</b>	<b>2.19</b>
Dr. Reddy's Laboratories Limited	2.52	Bansal Wire Industries Limited	0.62	Hero MotoCorp Limited	1.22	<b>GRAND TOTAL</b>	<b>100.00</b>
Eris Lifesciences Limited	2.20	<b>AUTO COMPONENTS</b>	<b>3.69</b>	Swan Corp Limited	1.06		
Acutaas Chemicals Limited	2.08	Carraro India Limited	1.50	Jyoti CNC Automation Ltd	0.97	✓ Indicates Top 10 Equity Holdings.	
Abbott India Limited	1.66	S.J.S. Enterprises Limited	0.96	Sanathan Textiles Limited	0.77		
Wockhardt Limited	0.60	MRF Limited	0.74	Swan Defence And Heavy Industries Ltd	0.41		
<b>CONSUMER DURABLES</b>	<b>7.07</b>	UNO Minda Limited	0.49	JK Cement Limited	0.40		
Stylam Industries Limited	2.47	<b>FERROUS METALS</b>	<b>3.27</b>	Ganesh EcoSphere Limited	0.00		
Dixon Technologies (India) Limited	2.41	Tata Steel Limited	1.91	<b>Total</b>	<b>97.70</b>		
Sky Gold And Diamonds Limited	1.36	Jindal Stainless Limited	1.27				
Senco Gold Limited	0.83	Vedanta Iron And Steel Limited	0.09				
<b>PETROLEUM PRODUCTS</b>	<b>6.75</b>	<b>GAS</b>	<b>2.91</b>				
✓ Reliance Industries Limited	6.75	✓ Petronet LNG Limited	2.91				
<b>POWER</b>	<b>6.67</b>	<b>REALTY</b>	<b>2.75</b>				
✓ NTPC Limited	6.61	Oberoi Realty Limited	1.51				
Talwandi Sabo Power Limited	0.06	Aditya Birla Real Estate Limited	0.50				
<b>ELECTRICAL EQUIPMENT</b>	<b>4.87</b>	Brigade Enterprises Limited	0.43				
✓ Quality Power Electrical Eqp Ltd	3.80	Sobha Limited	0.31				
TD Power Systems Limited	1.07	<b>OIL</b>	<b>2.71</b>				
		Oil India Limited	1.30				
		Oil & Natural Gas Corporation Limited	0.98				

### MCAP Categorization (As on April 30, 2026)

Mcap Category	Percentage
Large Cap	40.56%
Small Cap	33.99%
Mid Cap	23.15%
GB/TB/Repo/Others	2.30%
<b>Grand Total</b>	<b>100.00%</b>

### INVESTMENT OBJECTIVE

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

### WHO SHOULD INVEST

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

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

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

₹ 712.29 Crs.

### LATEST AUM

₹ 755.26 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, 2026)

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

### OTHER PARAMETERS (As on April 30, 2026)

Standard Deviation (Annualized): 18.35% (Bank of India Manufacturing & Infrastructure Fund)  
19.46% (50% BSE India Manufacturing Index TRI & 50% BSE India Infrastructure Index TRI)

Beta: 0.85

Sharpe Ratio\*: 1.11

Tracking Error (Annualized): 8.59%

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

\*Risk-free rate assumed to be 5.34% (MIBOR as on April 30, 2026)

### NAV (As on April 30, 2026)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	74.39
IDCW	IDCW	70.19
Quarterly IDCW	Quarterly IDCW	73.12

### EXPENSE RATIO

Regular Plan: 2.03% Direct Plan: 0.68%

### 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 Mid Cap Fund

(Mid Cap Fund - An open ended equity scheme predominantly investing in mid cap stocks)

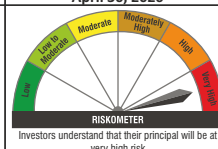
**Invest Now**

All data as on April 30, 2026 (Unless indicated otherwise)

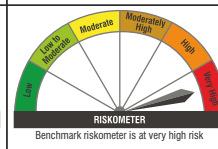
This product is suitable for investors who are seeking\*:

- Long term capital appreciation
- Investment in equity and equity-related instruments investing predominantly in mid cap companies.

Risk-o-meter is based on the scheme portfolio as on April 30, 2026

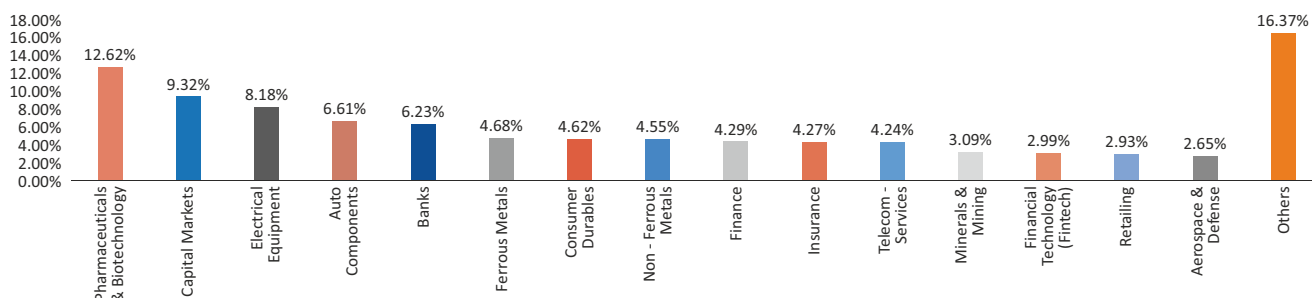


Benchmark Risk-o-meter as on April 30, 2026<sup>^</sup>



\*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
<b>EQUITY HOLDINGS</b>		<b>FERROUS METALS</b>	<b>4.68</b>	One 97 Communications Limited	1.14	Firstsource Solutions Limited	0.52
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>12.62</b>	Jindal Stainless Limited	1.89	<b>RETAILING</b>	<b>2.93</b>	Clean Science and Technology Limited	0.36
✓ Aurobindo Pharma Limited	4.83	Steel Authority of India Limited	1.54	Vishal Mega Mart Limited	1.90	<b>Total</b>	<b>97.64</b>
✓ Abbott India Limited	4.59	JSW Steel Limited	1.25	FSN E-Commerce Ventures Limited	1.03	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
Eris Lifesciences Limited	1.92	<b>CONSUMER DURABLES</b>	<b>4.62</b>	<b>AEROSPACE &amp; DEFENSE</b>	<b>2.65</b>	<b>Treasury Bill</b>	
Acutaas Chemicals Limited	1.28	LG Electronics India Ltd	1.59	Bharat Dynamics Limited	2.65	364 Days Tbill (MD 07/01/2027) (SOV)	0.33
<b>CAPITAL MARKETS</b>	<b>9.32</b>	Century Plyboards (India) Limited	1.30	<b>OTHERS</b>	<b>16.37</b>	<b>Total</b>	<b>0.33</b>
✓ Multi Commodity Exchange of India Limited	4.13	PG Electroplast Limited	0.95	JK Cement Limited	2.61	<b>CASH &amp; CASH EQUIVALENT</b>	
Nippon Life India Asset Management Limited	2.64	Dixon Technologies (India) Limited	0.78	Oil India Limited	2.52	Net Receivables/Payables	1.09
ICICI Prudential Asset Management Company Limited	1.28	<b>NON - FERROUS METALS</b>	<b>4.55</b>	Apollo Hospitals Enterprise Limited	2.02	TREPS / Reverse Repo Investments	0.94
BSE Limited	1.01	✓ National Aluminium Company Limited	2.72	Petronet LNG Limited	1.81	<b>Total</b>	<b>2.03</b>
HDFC Asset Management Company Limited	0.26	Hindustan Copper Limited	1.83	K.P.R. Mill Limited	1.74	<b>GRAND TOTAL</b>	<b>100.00</b>
<b>ELECTRICAL EQUIPMENT</b>	<b>8.18</b>	<b>FINANCE</b>	<b>4.29</b>	Polycab India Limited	1.24	✓ Indicates Top 10 Equity Holdings.	
✓ Quality Power Electrical Eq Ltd	3.22	Housing & Urban Development Corporation Limited	1.61	Hero MotoCorp Limited	0.96		
Hitachi Energy India Limited	2.33	Sundaram Finance Limited	1.07	KPIT Technologies Limited	0.95		
Powerica Limited	1.45	<b>INSURANCE</b>	<b>4.27</b>	Radico Khaitan Limited	0.86		
GE Vernova T&D India Limited	1.18	✓ Max Financial Services Limited	2.82	Godfrey Phillips India Limited	0.78		
<b>AUTO COMPONENTS</b>	<b>6.61</b>	ICICI Lombard General Insurance Company Limited	1.45				
✓ UNO Minda Limited	2.69	<b>TELECOM - SERVICES</b>	<b>4.24</b>				
Schaeffler India Limited	1.57	✓ Bharti Hexacom Limited	4.24				
Gabriel India Limited	1.42	<b>MINERALS &amp; MINING</b>	<b>3.09</b>				
MRF Limited	0.93	✓ Lloyds Metals And Energy Limited	3.09				
<b>BANKS</b>	<b>6.23</b>	<b>FINANCIAL TECHNOLOGY (FINTECH)</b>	<b>2.99</b>				
✓ Indian Bank	3.67	PB Fintech Limited	1.85				
Bank of Maharashtra	2.56						

### MCAP Categorization (As on April 30, 2026)

Mcap Category	Percentage
Large Cap	8.60%
Mid Cap	73.84%
Small Cap	15.20%
GB/TB/Repo/Others	2.36%
<b>Grand Total</b>	<b>100.00%</b>

### INVESTMENT OBJECTIVE

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

### WHO SHOULD INVEST

This fund is suitable for investor's looking to invest in Mid Caps as a part of their asset allocation with risk appetite from moderate to high.

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

Nifty Midcap 150 Total Return Index (TRI)

### DATE OF ALLOTMENT

August 22, 2025

### FUND MANAGER

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

### AVERAGE AUM

₹ 699.63 Crs.

### LATEST AUM

₹ 719.78 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, 2026)

0.54 Times\* (Basis last rolling 12 months)

### OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

### NAV (As on April 30, 2026)

	NAV (₹)
<b>Regular Plan</b>	
Growth	9.99
Direct Plan	
Growth	10.07
IDCW	9.99
IDCW	10.07

### EXPENSE RATIO

Regular Plan: 2.04% Direct Plan: 1.12%

### LOAD STRUCTURE (FOR ALL PLANS)

#### Entry Load

NIL

#### Exit Load

- For redemption/switch out of units within 60 days from the date of allotment: 1%
- Any redemption/switch out after 60 days from the date of allotment of units: NIL

## Equity Fund

## Hybrid Fund

## Debt Fund

# Bank of India Business Cycle Fund

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

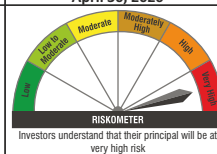
Invest Now

All data as on April 30, 2026 (Unless indicated otherwise)

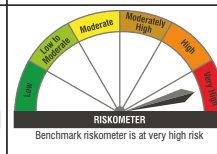
This product is suitable for investors who are seeking\*:

- 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, 2026

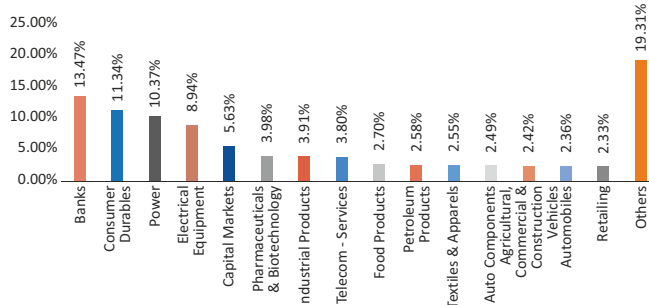


Benchmark Risk-o-meter as on April 30, 2026<sup>A</sup>

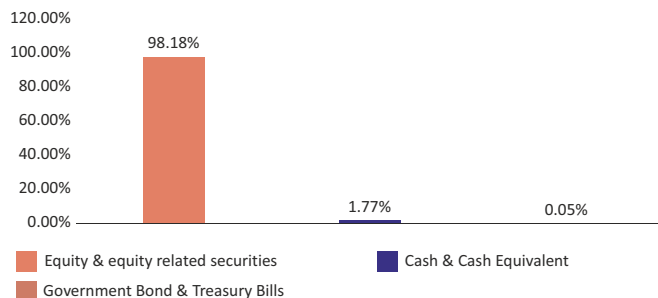


\*Investors should consult their financial advisor if they are not clear about the suitability of the product.

### 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
<b>EQUITY HOLDINGS</b>				<b>RETAILING</b> 2.33			
<b>BANKS</b> 13.47		Prudent Corporate Advisory Services Limited	1.22	Eternal Limited	1.24	Malco Energy Limited	0.42
✓ State Bank of India	4.47	Nuvama Wealth Management Limited	0.94	Vishal Mega Mart Limited	0.94	Vedanta Iron And Steel Limited	0.09
✓ ICICI Bank Limited	4.17	<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b> 3.98		V2 Retail Limited	0.09	<b>Total</b>	<b>98.18</b>
✓ HDFC Bank Limited	3.97	✓ Glenmark Pharmaceuticals Limited	3.09	Arvind Fashions Limited	0.06	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
Kotak Mahindra Bank Limited	0.86	Gufic Biosciences Limited	0.89	<b>OTHERS</b> 19.31		<b>Treasury Bill</b>	
<b>CONSUMER DURABLES</b> 11.34				✓ Apollo Hospitals Enterprise Limited	2.29	<b>364 Days Tbill (MD 07/01/2027) (SOV)</b> 0.05	
✓ Sky Gold And Diamonds Limited	3.71	✓ Vidya Wires Limited	1.80	Ambuja Cements Limited	1.95	<b>Total</b>	<b>0.05</b>
LG Electronics India Ltd	2.63	✓ Tinnu Rubber and Infrastructure Limited	1.40	Vedanta Aluminium Metal Limited	1.93	<b>CASH &amp; CASH EQUIVALENT</b>	
Asian Paints Limited	1.64	Shakti Pumps (India) Limited	0.71	PB Fintech Limited	1.82	Net Receivables/(Payables)	0.03
Century Plyboards (India) Limited	1.54	✓ <b>TELECOM - SERVICES</b> 3.80		ITC Limited	1.69	TREPS / Reverse Repo	1.74
ETHOS LTD.	1.02	✓ Bharti Airtel Limited	3.80	Aeque Limited	1.62	Investments	
Dixon Technologies (India) Limited	0.77	✓ <b>FOOD PRODUCTS</b> 2.70		Vedanta Limited	1.40	<b>Total</b>	<b>1.77</b>
Safari Industries (India) Limited	0.03	✓ <b>PETROLEUM PRODUCTS</b> 2.58		SBI Cards and Payment Services Limited	1.27	<b>GRAND TOTAL</b>	<b>100.00</b>
<b>POWER</b> 10.37				Reliance Industries Limited	2.58	✓ Indicates Top 10 Equity Holdings.	
✓ NTPC Limited	4.82	✓ <b>TEXTILES &amp; APPARELS</b> 2.55		Zaggle Prepaid Ocean Services Limited	1.26		
✓ Power Grid Corporation of India Limited	3.23	Ganesha Ecosphere Limited	1.33	JSW Steel Limited	1.11		
Tata Power Company Limited	1.33	K.P.R. Mill Limited	1.22	Oil India Limited	1.04		
Torrent Power Limited	0.93	<b>AUTO COMPONENTS</b> 2.49		Unicommerce Esolutions Limited	0.95		
Talwandi Sabo Power Limited	0.06	✓ <b>AGRICULTURAL, COMMERCIAL &amp; CONSTRUCTION VEHICLES</b> 2.42		SBI Life Insurance Company Limited	0.47		
<b>ELECTRICAL EQUIPMENT</b> 8.94				Tata Motors Ltd	2.42		
✓ Quality Power Electrical Eqp Ltd	4.14	<b>AUTOMOBILES</b> 2.36		Services Limited			
Siemens Energy India Limited	1.65	✓ <b>INDUSTRIAL PRODUCTS</b> 3.91		Nippon Life India Asset Management Limited	1.47		
Siemens Limited	1.63	✓ <b>INDUSTRIAL PRODUCTS</b> 3.91					
TD Power Systems Limited	1.52	✓ <b>INDUSTRIAL PRODUCTS</b> 3.91					
<b>CAPITAL MARKETS</b> 5.63				Bajaj Auto Limited	1.03		
Computer Age Management	2.00						

### INVESTMENT OBJECTIVE

The Investment objective of the Scheme is to generate long-term capital appreciation by investing predominantly in equity and equity related securities 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<sup>A</sup>

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

₹ 450.22 Crs.

### LATEST AUM

₹ 466.61 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, 2026)

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

### OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

### NAV (As on April 30, 2026)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	9.36
IDCW	IDCW	9.36

### EXPENSE RATIO

Regular Plan: 2.10% Direct Plan: 1.01%

### 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.

## Equity Fund

## Hybrid Fund

## Debt Fund

# Bank of India Large & Mid Cap Fund<sup>#</sup>

(Formerly Bank of India Large & Mid Cap Equity Fund)  
(An open ended equity scheme investing in both large cap and mid cap stocks)

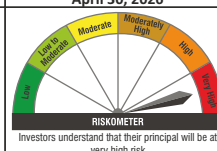
**Invest Now**

All data as on April 30, 2026 (Unless indicated otherwise)

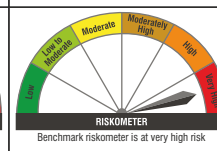
This product is suitable for investors who are seeking\*:

- 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, 2026

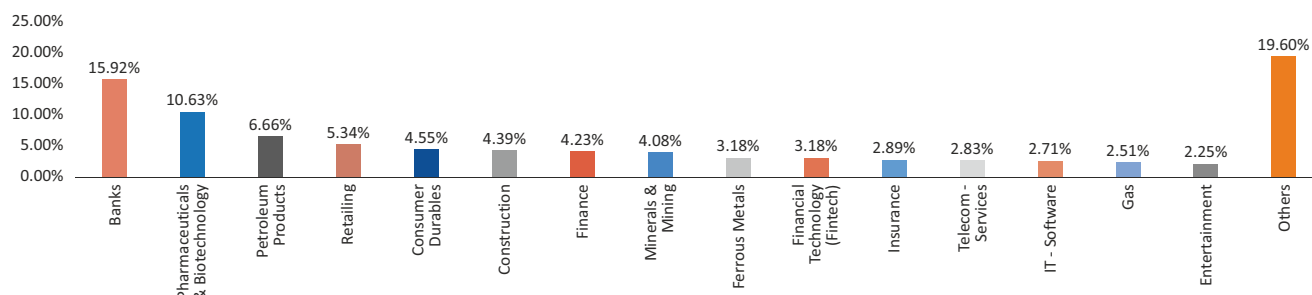


Benchmark Risk-o-meter as on April 30, 2026<sup>^</sup>



\*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
<b>EQUITY HOLDINGS</b>							
<b>BANKS</b> 15.92							
✓ HDFC Bank Limited	5.84	SBI Cards and Payment Services Limited	1.27	Oberoi Realty Limited	1.59	Malco Energy Limited	0.33
✓ Kotak Mahindra Bank Limited	3.81	CreditAccess Grameen Limited	0.77	Vedanta Aluminium Metal Limited	1.54	Talwandi Sabo Power Limited	0.04
State Bank of India	2.65	Housing & Urban Development Corporation Limited	0.74	Adani Ports and Special Economic Zone Limited	1.38	S.J.S. Enterprises Limited	0.00
Bank of Maharashtra	2.21	MINERALS & MINING 4.08		Bayer Cropscience Limited	1.23	<b>Total</b>	<b>94.95</b>
ICICI Bank Limited	0.96	✓ Lloyds Metals And Energy Limited	4.08	Hero MotoCorp Limited	1.20	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
Indian Bank	0.45	FERROUS METALS 3.18		Godfrey Phillips India Limited	1.13	<b>TREASURY BILL</b>	
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b> 10.63							
✓ Aurobindo Pharma Limited	3.35	Jindal Stainless Limited	1.61	Vedanta Limited	1.11	<b>Treasury Bill</b>	
Dr. Reddy's Laboratories Limited	2.48	Tata Steel Limited	1.50	Oil India Limited	0.98	364 Days Tbill (MD 07/01/2027) (SOV) 0.01	
Eris Lifesciences Limited	2.05	Vedanta Iron And Steel Limited	0.07	Apollo Hospitals Enterprise Limited	0.96	<b>Total</b> 0.01	
Abbott India Limited	1.64	FINANCIAL TECHNOLOGY (FINTECH) 3.18		United Spirits Limited	0.96	<b>CASH &amp; CASH EQUIVALENT</b>	
Acutaas Chemicals Limited	1.11	✓ PB Fintech Limited	3.18	MRFLimited	0.81	Net Receivables/Payables 0.94	
<b>PETROLEUM PRODUCTS</b> 6.66							
✓ Reliance Industries Limited	6.66	INSURANCE 2.89		Zaggle Prepaid Ocean Services Limited	0.76	TREP/ Reverse Repo Investments 4.10	
<b>RETAILING</b> 5.34							
✓ FSN E-Commerce Ventures Limited	3.64	✓ ICICI Lombard General Insurance Company Limited	2.89	Swan Corp Limited	0.72	<b>Total</b> 5.04	
Aditya Vision Ltd	1.70	TELECOM - SERVICES 2.83		UNO Minda Limited	0.34	<b>GRAND TOTAL</b> 100.00	
<b>CONSUMER DURABLES</b> 4.55							
✓ Dixon Technologies (India) Limited	1.58	Bharti Airtel Limited	2.03			✓ Indicates Top 10 Equity Holdings.	
Stylam Industries Limited	1.20	Bharti Hexacom Limited	0.80				
✓ Sky Gold And Diamonds Limited	1.10	IT - SOFTWARE 2.71					
Senco Gold Limited	0.67	✓ Tata Consultancy Services Limited	2.71				
<b>CONSTRUCTION</b> 4.39							
✓ Larsen & Toubro Limited	4.39	GAS 2.51					
<b>FINANCE</b> 4.23							
Shriram Finance Limited	1.45	ENTERTAINMENT 2.25					
		Tips Music Limited	2.25				
		<b>OTHERS</b> 19.60					
		NTPC Limited	1.88				
		ITC Limited	1.79				

### MCAP Categorization (As on April 30, 2026)

Mcap Category	Market Value as % of Net Asset
Large Cap	44.34%
Mid Cap	36.61%
Small Cap	14.00%
GB/TB/Repo/Others	5.05%
Grand Total	100.00%

### INVESTMENT OBJECTIVE

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

### WHO SHOULD INVEST

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

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

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

₹ 455.62 Crs.

### LATEST AUM

₹ 468.30 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, 2026)

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

### OTHER PARAMETERS (As on April 30, 2026)

Standard Deviation (Annualized): 15.87% (Bank of India Large & Mid Cap Fund)  
15.04% (BSE 250 LargeMidCap (TRI))

Beta: 1.01

Sharpe Ratio\*: 0.68

Tracking Error (Annualized): 4.71%

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

\*Risk-free rate assumed to be 5.34% (MIBOR as on April 30, 2026)

### NAV (As on April 30, 2026)

	Regular Plan	Eco Plan	NAV (₹)
Growth	89.76	Growth	99.24
Bonus	89.75	Bonus	99.25
IDCW	26.79	IDCW	27.79
Quarterly IDCW	32.69	Quarterly IDCW	28.00
<b>Direct Plan</b>			
Growth	104.18		
Bonus	53.79		
IDCW	28.50		
Quarterly IDCW	28.93		

### EXPENSE RATIO

Regular Plan: 2.10%      Direct Plan: 1.02%      Eco Plan: 1.50%

### 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"

\*The name of the Scheme has changed pursuant to amendment number 11/2025-26. For further details click on the link: [https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-nomenclature-of-schemes-july-10-2025.pdf?sfvrsn=fc0958e\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-nomenclature-of-schemes-july-10-2025.pdf?sfvrsn=fc0958e_4)

## Equity Fund

## Hybrid Fund

## Debt Fund

# Bank of India Consumption Fund

(An open ended equity scheme following consumption theme)

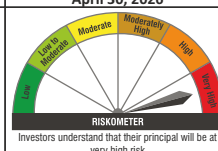
**Invest Now**

All data as on April 30, 2026 (Unless indicated otherwise)

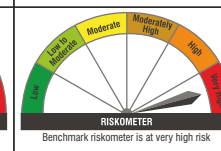
This product is suitable for investors who are seeking\*:

- 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, 2026

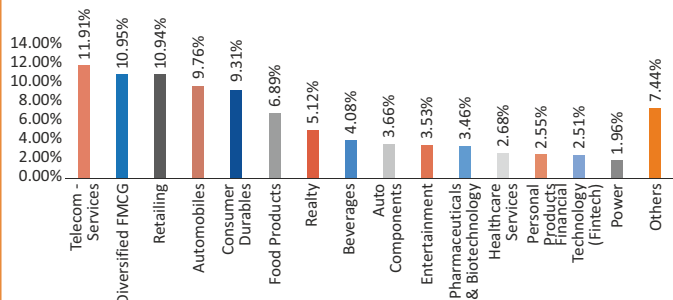


Benchmark Risk-o-meter as on April 30, 2026<sup>A</sup>

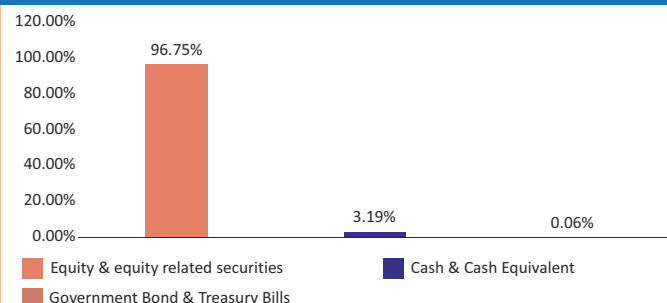


\*Investors should consult their financial advisor if they are not clear about the suitability of the product.

### 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
<b>EQUITY HOLDINGS</b>		<b>REALTY</b>		<b>OTHERS</b>		<b>CASH &amp; CASH EQUIVALENT</b>	
TELECOM - SERVICES	11.91	✓ Oberoi Realty Limited	3.28	ICICI Lombard General	1.93	Net Receivables/Payables	1.03
✓ Bharti Airtel Limited	9.61	Aditya Birla Real Estate Limited	1.84	Insurance Company Limited	1.84	TREPS / Reverse Repo Investments	2.16
Bharti Hexacom Limited	2.30	BEVERAGES	4.08	Godfrey Phillips India Limited	1.92	<b>Total</b>	<b>3.19</b>
DIVERSIFIED FMCG	10.95	✓ United Spirits Limited	4.08	Bayer Croscience Limited	1.79	<b>GRAND TOTAL</b>	<b>100.00</b>
✓ ITC Limited	8.91	AUTO COMPONENTS	3.66	Balrampur Chini Mills Limited	1.04		
Hindustan Unilever Limited	2.04	S.J.S. Enterprises Limited	2.46	SBI Cards and Payment Services Limited	0.76		
RETAILING	10.94	MRF Limited	0.94				
✓ FSN E-Commerce Ventures Limited	3.91	UNO Minda Limited	0.26	<b>Total</b>	<b>96.75</b>		
✓ Aditya Vision Ltd	2.88	ENTERTAINMENT	3.53				
Avenue Supermarts Limited	2.15	✓ Tips Music Limited	3.53	<b>GOVERNMENT BOND AND TREASURY BILL</b>			
Eternal Limited	2.00	PHARMACEUTICALS & BIOTECHNOLOGY	3.46	<b>Treasury Bill</b>			
AUTOMOBILES	9.76	Eris Lifesciences Limited	2.66	364 Days Tbill (MD 07/01/2027) (SOV)			
✓ Mahindra & Mahindra Limited	4.51	Abbott India Limited	0.80	<b>Total</b>			
✓ Maruti Suzuki India Limited	3.00	HEALTHCARE SERVICES	2.68	0.06			
Hero MotoCorp Limited	2.25	Apollo Hospitals Enterprise Limited	2.68	0.06			
CONSUMER DURABLES	9.31	PERSONAL PRODUCTS	2.55	<b>Total</b>			
Stylam Industries Limited	2.83	Emami Limited	2.55	0.06			
Dixon Technologies (India) Limited	2.46	FINANCIAL TECHNOLOGY (FINTECH)	2.51	0.06			
Sky Gold And Diamonds Limited	2.18	PB Fintech Limited	2.51	0.06			
Senco Gold Limited	1.25	POWER	1.96	0.06			
Titan Company Limited	0.59	NTPC Limited	1.96	0.06			
FOOD PRODUCTS	6.89			0.06			
✓ Britannia Industries Limited	6.87			0.06			
Kwality Walls (India) Limited	0.02			0.06			

### 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<sup>A</sup>

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

₹ 367.13 Crs.

### LATEST AUM

₹ 375.33 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, 2026)

0.45 Times<sup>†</sup> (†Basis last rolling 12 months)

### OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

### NAV (As on April 30, 2026)

Plan	NAV (₹)
Regular Plan Growth	10.46
Direct Plan Growth	10.63
Regular Plan IDCW	10.46
Direct Plan IDCW	10.62

### EXPENSE RATIO

Regular Plan: 2.10% Direct Plan: 1.08%

### LOAD STRUCTURE (FOR ALL PLANS)

#### Entry Load

NIL

#### Exit Load

- 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

## Equity Fund

## Hybrid Fund

## Debt Fund

# Bank of India Banking & Financial Services Fund

(An open ended equity scheme investing in Banking & Financial Services Sector)

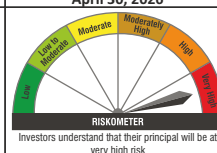
Invest Now

All data as on April 30, 2026 (Unless indicated otherwise)

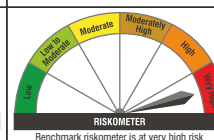
This product is suitable for investors who are seeking\*:

- Long term appreciation
- Investment predominantly capital in a portfolio of equity and equity related securities of companies engaged in banking and financial services activities.

Risk-o-meter is based on the scheme portfolio as on April 30, 2026

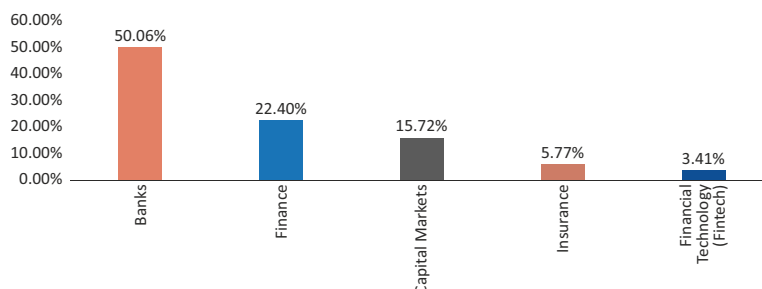


Benchmark Risk-o-meter as on April 30, 2026<sup>^</sup>



\*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
<b>EQUITY HOLDINGS</b>				<b>INSURANCE</b>		<b>CASH &amp; CASH EQUIVALENT</b>	
<b>BANKS</b>	<b>50.06</b>	Cholamandalam Investment and Finance Company Ltd	2.00	SBI Life Insurance Company Limited	2.68	Net Receivables/Payables	0.58
✓ ICICI Bank Limited	9.17	Aye Finance Limited	1.65	Max Financial Services Limited	2.16	TREPS / Reverse Repo Investments	2.06
✓ Axis Bank Limited	9.02	Housing & Urban Development Corporation Limited	1.45	ICICI Lombard General Insurance Company Limited	0.93	<b>Total</b>	<b>2.64</b>
✓ State Bank of India	8.86	SBI Cards and Payment Services Limited	0.57	<b>FINANCIAL TECHNOLOGY (FINTECH)</b>	<b>3.41</b>	<b>GRAND TOTAL</b>	<b>100.00</b>
✓ HDFC Bank Limited	8.23	ICICI Prudential Asset Management Company Limited	5.02	PB Fintech Limited	2.00	✓ Indicates Top 10 Equity Holdings.	
✓ Kotak Mahindra Bank Limited	4.66	Computer Age Management Services Limited	2.69	One 97 Communications Limited	1.41		
✓ City Union Bank Limited	2.90	Angel One Limited	2.22	<b>Total</b>	<b>97.36</b>		
Indian Bank	2.87	BSE Limited	2.19	<b>MCAP Categorization (As on April 30, 2026)</b>			
Bank of Baroda	2.82	HDFC Asset Management Company Limited	1.83	<b>Mcap Category</b>	<b>Percentage</b>		
Karur Vysya Bank Limited	1.09	Multi Commodity Exchange of India Limited	1.77	Large Cap	66.38%		
Canara Bank	0.44			Mid Cap	18.30%		
<b>FINANCE</b>	<b>22.40</b>			Small Cap	12.68%		
✓ Shriram Finance Limited	5.56			GB/TB/Repo/Others	2.64%		
✓ Bajaj Finance Limited	3.47			<b>Grand Total</b>	<b>100.00%</b>		
✓ Sundaram Finance Limited	2.95						
Power Finance Corporation Limited	2.62						
CreditAccess Grameen Limited	2.13						

#### INVESTMENT OBJECTIVE

The investment objective of the scheme is to generate long-term capital appreciation by investing predominantly in equity and equity related instruments of banking and financial services companies. However, there is no assurance that the investment objective of the scheme will be achieved.

#### WHO SHOULD INVEST

The fund is suited for investors with high-risk appetite and looking to participate in the Banking and Financial Services Sector, reflecting the growth of the Indian economy.

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

Nifty Financial Services TRI

#### DATE OF ALLOTMENT

January 30, 2026

#### FUND MANAGER

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

#### AVERAGE AUM

₹ 274.86 Crs.

#### LATEST AUM

₹ 274.82 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, 2026)

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

#### OTHER PARAMETERS (As on April 30, 2026)

Relevant ratios shall be provided once fund completes 3 years.

#### NAV (As on April 30, 2026)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	9.61
IDCW	IDCW	9.61

#### EXPENSE RATIO

Regular Plan: 2.10% Direct Plan: 1.13%

#### LOAD STRUCTURE (FOR ALL PLANS)

- Entry Load** NIL
- Exit Load**
- For redemption/switch out of units within 60 days from the date of allotment: 1%
  - Any redemption/switch out after 60 days from the date of allotment of units: NIL

## Equity Fund

## Hybrid Fund

## Debt Fund

# Bank of India Large Cap Fund<sup>\$</sup>

(Formerly Bank of India Bluechip Fund)  
(An open ended equity scheme predominantly investing in Large Cap Stocks)

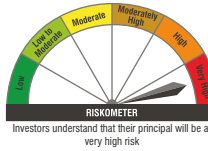
**Invest Now**

All data as on April 30, 2026 (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, 2026

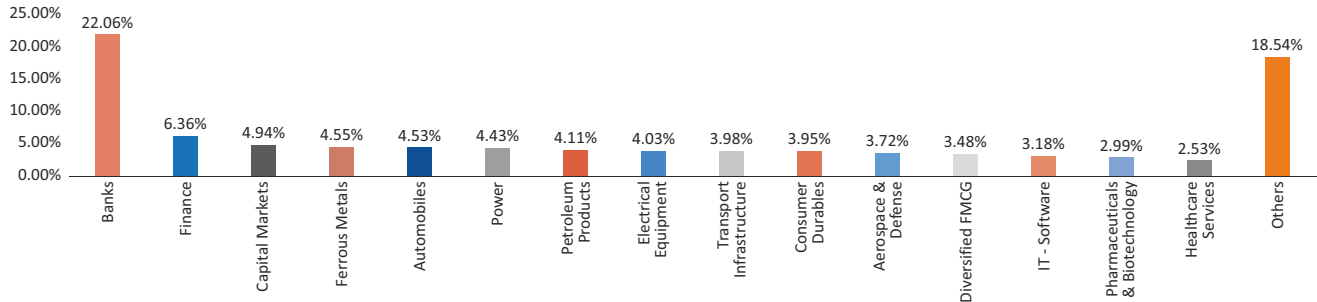


Benchmark Risk-o-meter as on April 30, 2026<sup>^</sup>



\*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
<b>EQUITY HOLDINGS</b>				<b>POWER</b> 4.43			
<b>BANKS</b>				NTPC Limited 1.73			
✓ HDFC Bank Limited	6.51	Power Grid Corporation of India Limited	1.60	Apollo Hospitals Enterprise Limited 2.53			
✓ State Bank of India	5.45	Adani Power Limited	1.04	<b>OTHERS</b> 18.54			
✓ ICICI Bank Limited	4.90	Axis Bank Limited	0.06	Bharti Airtel Limited	2.31	Malco Energy Limited 0.43	
Bank of Baroda	1.86	<b>PETROLEUM PRODUCTS</b> 4.11		Ambuja Cements Limited	2.05	Pidiite Industries Limited 0.23	
Kotak Mahindra Bank Limited	1.04	✓ Reliance Industries Limited	4.11	Vedanta Aluminium Metal Limited	2.01	<b>Total</b> 97.38	
Canara Bank	0.10	<b>ELECTRICAL EQUIPMENT</b> 4.03		Britannia Industries Limited	1.91	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
<b>FINANCE</b> 6.36				✓ Quality Power Electrical Eqp Ltd	2.86	<b>Treasury Bill</b>	
✓ Shriram Finance Limited	2.93	<b>TRANSPORT INFRASTRUCTURE</b> 3.98		TD Power Systems Limited	1.17	364 Days Tbill (MD 07/01/2027) (SOV) 0.02	
Power Finance Corporation Limited	1.56	✓ Adani Ports and Special Economic Zone Limited	3.98	<b>CONSUMER DURABLES</b> 3.95		<b>Total</b> 0.02	
CreditAccess Grameen Limited	1.19	<b>AEROSPACE &amp; DEFENSE</b> 3.72		Sky Gold And Diamonds Limited	1.81	<b>CASH &amp; CASH EQUIVALENT</b>	
SBI Cards and Payment Services Limited	0.68	✓ Bharat Electronics Limited	2.03	Titan Company Limited	1.35	Net Receivables/Payables (0.22)	
<b>CAPITAL MARKETS</b> 4.94				Hindustan Aeronautics Limited	1.69	TREPS / Reverse Repo Investments 2.82	
✓ ICICI Prudential Asset Management Company Limited	3.92	<b>DIVERSIFIED FMCG</b> 3.48		Stylam Industries Limited	0.79	<b>Total</b> 2.60	
HDFC Asset Management Company Limited	1.02	✓ ITC Limited	1.93	<b>IT - SOFTWARE</b> 3.18		<b>GRAND TOTAL</b> 100.00	
<b>FERROUS METALS</b> 4.55				Hindustan Unilever Limited	1.55	✓ Indicates Top 10 Equity Holdings.	
✓ Tata Steel Limited	2.57	<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b> 2.99		Tech Mahindra Limited	2.15		
JSW Steel Limited	1.89	✓ Dr. Reddy's Laboratories Limited	2.99	Coforge Limited	1.03		
Vedanta Iron And Steel Limited	0.09			<b>BIOTECHNOLOGY</b>			
<b>AUTOMOBILES</b> 4.53							
Maruti Suzuki India Limited	1.78						
Mahindra & Mahindra Limited	1.52						
Bajaj Auto Limited	1.23						

### MCAP Categorization (As on April 30, 2026)

Mcap Category	Percentage
Large Cap	85.87%
Small Cap	9.80%
GB/TB/Repo/Others	2.62%
Mid Cap	1.71%
<b>Grand Total</b>	<b>100.00%</b>

### INVESTMENT OBJECTIVE

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

### WHO SHOULD INVEST

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

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

NIFTY 100 TRI (Tier 1)

### 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

₹ 207.47 Crs.

### LATEST AUM

₹ 212.60 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, 2026)

0.80 Times\* (Basis last rolling 12 months)

### OTHER PARAMETERS (As on April 30, 2026)

Standard Deviation (Annualized): 16.29% (Bank of India Large Cap Fund)

14.61% (NIFTY 100 TRI)

Beta: 1.07

Sharpe Ratio\*: 0.63

Tracking Error (Annualized): 4.60%

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

\*Risk-free rate assumed to be 5.34% (MIBOR as on April 30, 2026)

### NAV (As on April 30, 2026)

NAV (₹)

Regular Plan	Direct Plan
Growth 16.32	Growth 17.37
IDCW 16.32	IDCW 17.34

### EXPENSE RATIO

Regular Plan: 2.10% Direct Plan: 0.87%

### 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

<sup>\$</sup>The name of the Scheme has changed pursuant to addendum number 11/2025-26. For further details click on the link: [https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-nomenclature-of-schemes-july-10-2025.pdf?sfvrsn=fc0958e\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-nomenclature-of-schemes-july-10-2025.pdf?sfvrsn=fc0958e_4)

## Equity Fund

## Hybrid Fund

## Debt Fund

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

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

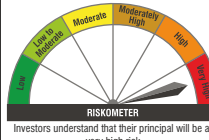
**Invest Now**

All data as on April 30, 2026 (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, 2026

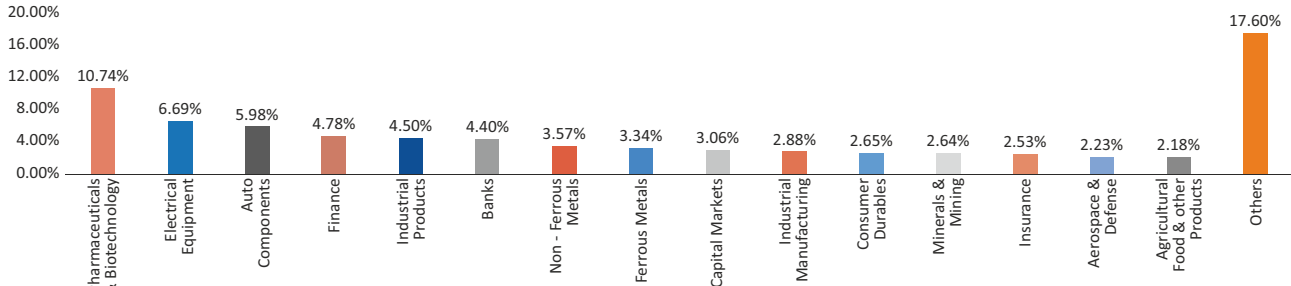


Benchmark Risk-o-meter as on April 30, 2026<sup>A</sup>



\*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
<b>EQUITY HOLDINGS</b>							
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>10.74</b>	Jyoti CNC Automation Ltd	0.10	Small Industries Dev Bank of India (CRISIL AAA)	1.21	<b>Commercial Paper</b>	
✓ Abbott India Limited	2.58	<b>CONSUMER DURABLES</b>	<b>2.65</b>	Vedanta Limited (CRISIL AA)	0.87	Manappuram Finance Limited (CRISIL A1+)	0.66
✓ Glenmark Pharmaceuticals Limited	2.44	Kajaria Ceramics Limited	1.04	Indian Railway Finance Corporation Limited (CRISIL AAA)	0.74	Aditya Birla Housing Finance Limited (CRISIL A1+)	0.32
✓ Aurobindo Pharma Limited	2.25	Dixon Technologies (India) Limited	0.72	Small Industries Dev Bank of India (CRISIL AAA)	0.67	Motilal Oswal Financial Services Limited (CRISIL A1+)	0.32
✓ Eris Lifesciences Limited	1.81	ETHOS LTD.	0.58	REC Limited (CRISIL AAA)	0.53	<b>Total</b>	<b>1.30</b>
✓ Ajanta Pharma Limited	0.88	Senco Gold Limited	0.31	Power Finance Corporation Limited (CRISIL AAA)	0.47	<b>RFV - N-AMRT</b>	
✓ IPCA Laboratories Limited	0.78	<b>MINERALS &amp; MINING</b>	<b>2.64</b>	National Bank For Agriculture and Rural Development (CRISIL AAA)	0.44	Power Grid Corporation of India Limited (CRISIL AAA)	0.81
<b>ELECTRICAL EQUIPMENT</b>	<b>6.69</b>	✓ Lloyds Metals And Energy Limited	<b>2.64</b>	Power Finance Corporation Limited (CRISIL AAA)	0.41	<b>Total</b>	<b>0.81</b>
✓ Quality Power Electrical Eqp Ltd	2.11	<b>INSURANCE</b>	<b>2.53</b>	ICICI Lombard General Insurance Company Limited	2.23	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
✓ TD Power Systems Limited	1.37	Max Financial Services Limited	1.82	<b>AEROSPACE &amp; DEFENSE</b>	<b>2.23</b>	<b>Government Bond</b>	
✓ Powerica Limited	1.11	ICICI Lombard General Insurance Company Limited	0.71	✓ Aerospac & Defense	<b>2.23</b>	7.19% GOI (MD 18/04/2029) (SOV)	1.13
✓ GE Vernova T&D India Limited	1.06	<b>AEROSPACE &amp; DEFENSE</b>	<b>2.23</b>	✓ Motilal Oswal Financial Services Limited (CRISIL A1+)	<b>2.18</b>	6.48% GOI (MD 06/10/2035) (SOV)	0.89
✓ Atlanta Electricals Ltd	1.04	<b>AGRICULTURAL FOOD &amp; OTHER PRODUCTS</b>		<b>Total</b>	<b>9.29</b>	<b>Total</b>	<b>2.02</b>
<b>AUTO COMPONENTS</b>	<b>5.98</b>	Balrampur Chini Mills Limited	1.45	<b>MONEY MARKET INSTRUMENTS</b>		<b>State Government Bond</b>	
✓ UNO Minda Limited	2.49	Schaeffler India Limited	1.34	<b>Certificate of Deposit</b>		6.98% punjab SDL (MD 29/09/2033) (SOV)	0.32
✓ Bharat Forge Limited	1.33	MRF Limited	0.82	Union Bank of India (ICRA A1+)	1.66	<b>Total</b>	<b>0.32</b>
<b>FINANCE</b>	<b>4.78</b>	<b>OTHERS</b>	<b>17.60</b>	Small Industries Dev Bank of India (CRISIL AAA)	0.20	<b>Treasury Bill</b>	
✓ Housing & Urban Development Corporation Limited	1.83	JK Cement Limited	1.82	<b>Total</b>	<b>4.19</b>	364 Days Tbill (MD 07/01/2027) (SOV)	0.20
✓ Sundaram Finance Limited	1.47	Shreeji Shipping Global Limited	1.64	<b>CASH &amp; CASH EQUIVALENT</b>		<b>Total</b>	<b>0.20</b>
✓ Aye Finance Limited	0.89	Coromandel International Limited	1.35	Net Receivables/(Payables)	0.33	<b>CASH &amp; CASH EQUIVALENT</b>	
✓ SBI Cards and Payment Services Limited	0.59	PB Fintech Limited	1.26	TREPS / Reverse Repo Investments	1.77	<b>Total</b>	<b>2.10</b>
<b>INDUSTRIAL PRODUCTS</b>	<b>4.50</b>	Swan Corp Limited	1.19	<b>GRAND TOTAL</b>	<b>100.00</b>		
✓ HEG Limited	1.63	Leela Palaces Hotels & Resorts Limited	1.04				
✓ KSH International Limited	1.63	Torrent Power Limited	0.98				
✓ Goodluck India Limited	0.85	Ganesh Ecosphere Limited	0.93				
✓ APL Apollo Tubes Limited	0.39	Vishal Mega Mart Limited	0.90				
<b>BANKS</b>	<b>4.40</b>	Wework India Management Limited	0.86				
✓ Indian Bank	2.33	Zaggie Prepaid Ocean Services Limited	0.80				
✓ Bank of Maharashtra	2.07	Petronet LNG Limited	0.75				
<b>NON - FERROUS METALS</b>	<b>3.57</b>	Deepak Nitrite Limited	0.70				
✓ National Aluminium Company Limited	1.83	Arvind Limited	0.62				
✓ Hindustan Copper Limited	1.74	Sterlite Technologies Limited	0.60				
<b>FERROUS METALS</b>	<b>3.34</b>	Radico Khaitan Limited	0.58				
✓ Jindal Stainless Limited	1.86	Godfrey Phillips India Limited	0.46				
✓ Steel Authority of India Limited	1.48	Bharti Hexacom Limited	0.45				
<b>CAPITAL MARKETS</b>	<b>3.06</b>	CMS Info System Limited	0.34				
✓ Nippon Life India Asset Management Limited	2.05	Castrol India Limited	0.30				
✓ Prudent Corporate Advisory Services Limited	1.01	Aditya Birla Real Estate Limited	0.02				
<b>INDUSTRIAL MANUFACTURING</b>	<b>2.88</b>	PSP Projects Limited	0.01				
✓ Syntex SCS Technology Limited	1.24	<b>Total</b>	<b>79.77</b>				
✓ Titagarh Rail Systems Limited	0.80	<b>CORPORATE DEBT</b>					
✓ Swan Defence And Heavy Industries Ltd	0.74	<b>Non-Convertible Debentures</b>					
		Indian Railway Finance Corporation Limited (CRISIL AAA)	1.35				
		National Bank For Agriculture and Rural Development (CRISIL AAA)	1.34				

### MCAP Categorization (As on April 30, 2026)

Mcip Category	Percentage
Mid Cap	47.66%
Small Cap	32.11%
Debt	15.59%
GB/TB/Repo/Others	4.64%
<b>Grand Total</b>	<b>100.00%</b>

### INVESTMENT OBJECTIVE

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

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

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

### DATE OF ALLOTMENT

July 20, 2016

### FUND MANAGER

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

### AVERAGE AUM

₹ 1,411.48 Crs.

### LATEST AUM

₹ 1,481.51 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, 2026)

0.82 Times<sup>A</sup> (Basis last rolling 12 months)

### EQUITY PARAMETER (As on April 30, 2026)

Standard Deviation (Annualized): 16.08% (Bank of India Mid & Small Cap Equity & Debt Fund)  
13.81% (Nifty Midsmallcap 400 TRI - 70% & CRISIL Short Term Bond Fund Index - 30%)

Beta: 1.11

Sharpe Ratio\*: 0.90

Tracking Error (Annualized): 4.90%

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

\*Risk-free rate assumed to be 5.34% (MIBOR as on April 30, 2026)

### DEBT PARAMETER (As on April 30, 2026)

Average / Residual Maturity: 2.46 Years

Macaulay Duration: 2.02 Years

Modified Duration: 1.91 Years

Annualised Yield: 7.20%

### NAV (As on April 30, 2026)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	44.08
IDCW	IDCW	34.91

### EXPENSE RATIO

Regular Plan: 1.82% Direct Plan: 0.69%

### LOAD STRUCTURE (FOR ALL PLANS)

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

## Equity Fund

## Hybrid Fund

## Debt Fund

# Bank of India Multi Asset Allocation Fund

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

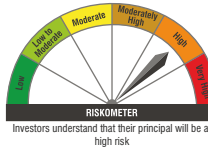
Invest Now

All data as on April 30, 2026 (Unless indicated otherwise)

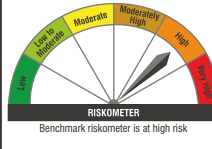
This product is suitable for investors who are seeking\*:

- 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, 2026

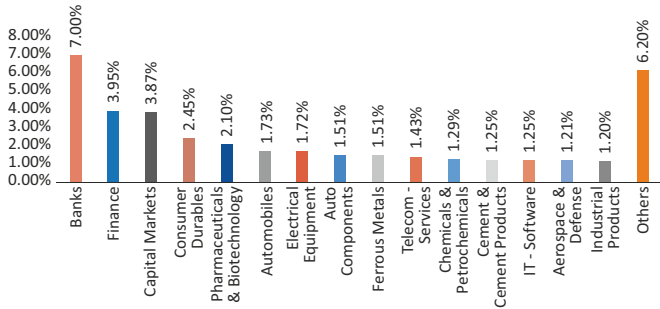


Benchmark Risk-o-meter as on April 30, 2026<sup>^</sup>

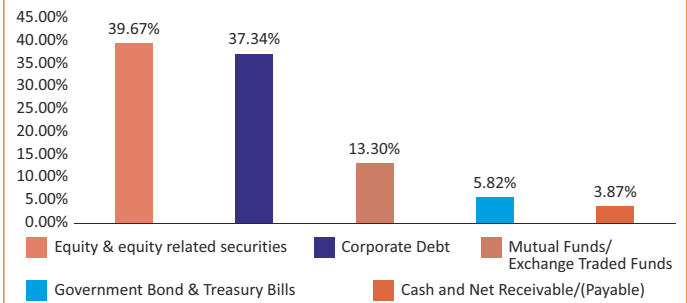


\*Investors should consult their financial advisor if they are not clear about the suitability of the product.

### 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
<b>EQUITY HOLDINGS</b>				<b>CORPORATE DEBT</b>			
<b>BANKS</b>				<b>Non-Convertible Debentures</b>			
State Bank of India	7.00	FIEM Industries Limited	1.51	LIC Housing Finance Limited	7.01	DSP Mutual Fund	3.65
ICICI Bank Limited	2.02	TVS Srichakra Limited	1.07	(CRISIL AAA)		Nippon India Mutual Fund	3.54
HDFC Bank Limited	1.74	<b>FERROUS METALS</b>	<b>1.51</b>	Indian Railway Finance Corporation Limited (CRISIL AAA)	6.90	<b>Total</b>	<b>13.30</b>
Bank of Baroda	1.36	Tata Steel Limited	1.48	<b>GOVERNMENT BOND AND TREASURY BILL</b>			
Kotak Mahindra Bank Limited	0.74	Vedanta Iron And Steel Limited	0.03	<b>Government Bond</b>			
Indian Bank	0.66	<b>TELECOM - SERVICES</b>	<b>1.43</b>	6.48% GOI (MD 06/10/2035) (SOV)	3.29		
Shriram Finance Limited	1.31	Bharti Airtel Limited	1.43	6.33% GOI (MD 05/05/2035) (SOV)	2.09		
CreditAccess Grameen Limited	1.29	<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>1.29</b>	7.1% GOI (MD 18/04/2029) (SOV)	0.28		
Housing & Urban Development Corporation Limited	0.81	Deepak Nitrite Limited	0.76	<b>Total</b>	<b>5.66</b>		
Power Finance Corporation Limited	0.54	Navin Fluorine International Limited	0.53	<b>Treasury Bill</b>			
<b>CAPITAL MARKETS</b>	<b>3.87</b>	<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>1.25</b>	364 Days Tbill (MD 07/01/2027) (SOV)	0.16		
ICICI Prudential Asset Management Company Limited	1.18	UltraTech Cement Limited	1.25	<b>Total</b>	<b>0.16</b>		
Prudent Corporate Advisory Services Limited	0.96	<b>IT - SOFTWARE</b>	<b>1.25</b>	<b>CASH &amp; CASH EQUIVALENT</b>			
Multi Commodity Exchange of India Limited	0.79	Tech Mahindra Limited	0.68	Net Receivables/(Payables)	1.81		
HDFC Asset Management Company Limited	0.49	Coforge Limited	0.57	TREPS / Reverse Repo Investments	2.06		
Computer Age Management Services Limited	0.45	<b>AEROSPACE &amp; DEFENSE</b>	<b>1.21</b>	<b>Total</b>	<b>3.87</b>		
<b>CONSUMER DURABLES</b>	<b>2.45</b>	Hindustan Aeronautics Limited	0.61	<b>GRAND TOTAL</b>	<b>100.00</b>		
Sky Gold And Diamonds Limited	1.49	Bharat Electronics Limited	0.60	✓ Indicates Top 10 Equity Holdings.			
Titan Company Limited	0.74	<b>INDUSTRIAL PRODUCTS</b>	<b>1.20</b>				
PG Electroplast Limited	0.22	Goodluck India Limited	0.84				
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>2.10</b>	KRN Heat Exchanger And Refrigeration Limited	0.36				
Dr. Reddy's Laboratories Limited	1.48	<b>OTHERS</b>	<b>6.20</b>				
Actuaas Chemicals Limited	0.62	Adani Ports and Special Economic Zone Limited	0.97				
<b>AUTOMOBILES</b>	<b>1.73</b>	Oil India Limited	0.75				
Mahindra & Mahindra Limited	0.71	Reliance Industries Limited	0.70				
Bajaj Auto Limited	0.52	Vedanta Aluminium Metal Limited	0.63				
Maruti Suzuki India Limited	0.50	Apollo Hospitals Enterprise Limited	0.61				
<b>ELECTRICAL EQUIPMENT</b>	<b>1.72</b>	Balrampur Chini Mills Limited	0.58				
Quality Power Electrical Eqp Ltd	1.72	Power Grid Corporation of India Limited	0.53				
		United Spirits Limited	0.45				
		Vedanta Limited	0.45				
		ITC Limited	0.37				
		Malco Energy Limited	0.14				
		Talwandi Sabo Power Limited	0.02				
		<b>Total</b>	<b>39.67</b>				

### PORTFOLIO TURNOVER RATIO (As on April 30, 2026)

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

### OTHER PARAMETERS (As on April 30, 2026)

Average / Residual Maturity: 3.71 Years  
Macaulay Duration: 2.99 Years  
Modified Duration: 2.81 Years  
Annualised Yield: 7.59%

### NAV (As on April 30, 2026)

Plan	NAV (₹)
Regular Plan	12.3780
Direct Plan	12.6574
Growth	12.3791
IDCW	12.6533

### EXPENSE RATIO

Regular Plan: 1.74% Direct Plan: 0.77%

### LOAD STRUCTURE (FOR ALL PLANS)

- Entry Load: NIL  
Exit Load: NIL
- 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"

### INVESTMENT OBJECTIVE

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

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

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

### DATE OF ALLOTMENT

February 28, 2024

### FUND MANAGER

Mr. 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

₹ 351.87 Crs.

### LATEST AUM

₹ 357.41 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

# Bank of India Balanced Advantage Fund

(An Open Ended Dynamic Asset Allocation Fund)

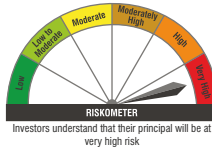
Invest Now

All data as on April 30, 2026 (Unless indicated otherwise)

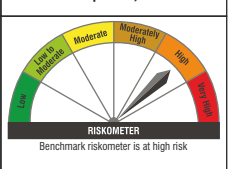
This product is suitable for investors who are seeking\*:

- 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, 2026

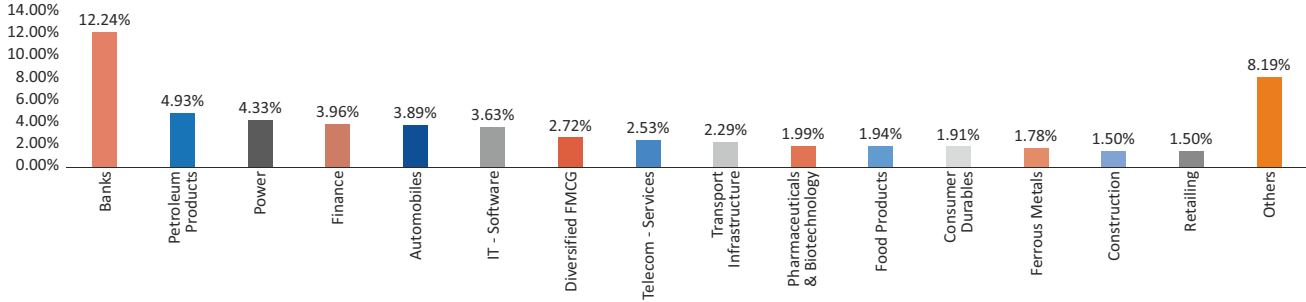


Benchmark Risk-o-meter as on April 30, 2026<sup>^</sup>



\*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
<b>EQUITY HOLDINGS</b>				<b>CORPORATE DEBT</b>			
<b>BANKS</b>				<b>Non-Convertible Debentures</b>			
✓ ICICI Bank Limited	3.81	Sun Pharmaceutical Industries Limited	0.83	National Bank For Agriculture and Rural Development (CRISIL AAA)	3.27	<b>Government Bond AND TREASURY BILL</b>	
✓ HDFC Bank Limited	3.05	Dr. Reddy's Laboratories Limited	0.43	Small Industries Dev Bank of India (CRISIL AAA)	3.25	<b>Government Bond</b>	
✓ State Bank of India	2.31	Divi's Laboratories Limited	0.39	Indian Railway Finance Corporation Limited (CRISIL AAA)	2.61	364 Days Tbill (MD 11/06/2026) (SOV)	2.89
Axis Bank Limited	1.49	Cipla Limited	0.34	Torrent Pharmaceuticals Limited (ICRA AA+)	1.94	364 Days Tbill (MD 07/01/2027) (SOV)	0.35
Kotak Mahindra Bank Limited	1.11	<b>FOOD PRODUCTS</b>	<b>1.94</b>	Muthoot Finance Limited (CRISIL AA+)	1.65	182 Days Tbill (MD 22/10/2026) (SOV)	0.08
Bank of Baroda	0.47	Britannia Industries Limited	1.42	Manappuram Finance Limited (CRISIL AA)	1.31	<b>Total</b>	<b>3.32</b>
<b>PETROLEUM PRODUCTS</b>	<b>4.93</b>	Nestle India Limited	0.52	Vedanta Limited (CRISIL AA)	1.30	<b>Treasury Bill</b>	
✓ Reliance Industries Limited	4.93	<b>CONSUMER DURABLES</b>	<b>1.91</b>	<b>Total</b>	<b>15.33</b>	7.1% GOI (MD 18/04/2029) (SOV)	1.67
✓ NTPC Limited	2.07	Titan Company Limited	1.40	<b>INVT</b>		6.48% GOI (MD 06/10/2035) (SOV)	0.95
Power Grid Corporation of India Limited	1.18	Asian Paints Limited	0.51	IRB InvIT Fund	3.81	<b>Total</b>	<b>2.62</b>
Tata Power Company Limited	1.08	<b>FERROUS METALS</b>	<b>1.78</b>	IndiGRID Infrastructure Trust	1.70	<b>CASH &amp; CASH EQUIVALENT</b>	
<b>FINANCE</b>	<b>3.96</b>	JSW Steel Limited	1.06	<b>Total</b>	<b>5.51</b>	Net Receivables/(Payables)	(13.17)
✓ Shriram Finance Limited	2.04	Tata Steel Limited	0.72	<b>FUTURES AND OPTIONS</b>		TREPS / Reverse Repo	12.70
Bajaj Finance Limited	1.37	<b>CONSTRUCTION</b>	<b>1.50</b>	<b>Equity Futures</b>		Investments	
Bajaj Finserv Limited	0.28	✓ Larsen & Toubro Limited	1.50	NIFTY	14.36	<b>Total</b>	<b>(0.47)</b>
Jio Financial Services Limited	0.27	<b>RETAILING</b>	<b>1.50</b>	<b>Total</b>	<b>14.36</b>		
<b>AUTOMOBILES</b>	<b>3.89</b>	Eternal Limited	0.99				
Mahindra & Mahindra Limited	1.22	Trent Limited	0.51				
Hero MotoCorp Limited	0.83	<b>OTHERS</b>	<b>8.19</b>				
Bajaj Auto Limited	0.60	Bharat Electronics Limited	1.42				
Maruti Suzuki India Limited	0.52	Hindalco Industries Limited	1.29				
Eicher Motors Limited	0.45	UltraTech Cement Limited	0.69				
Tata Motors Passenger Vehicles Limited	0.27	Adani Enterprises Limited	0.67				
<b>IT - SOFTWARE</b>	<b>3.63</b>	SBI Life Insurance Company Limited	0.64				
Infosys Limited	1.04	Coal India Limited	0.55				
Tata Consultancy Services Limited	0.95	Oil & Natural Gas Corporation Limited	0.54				
Tech Mahindra Limited	0.73	Grasim Industries Limited	0.53				
HCL Technologies Limited	0.62	Apollo Hospitals Enterprise Limited	0.45				
Wipro Limited	0.29	Tata Motors Ltd	0.32				
<b>DIVERSIFIED FMCG</b>	<b>2.72</b>	InterGlobe Aviation Limited	0.28				
✓ ITC Limited	1.98	Tata Consumer Products Limited	0.28				
Hindustan Unilever Limited	0.74	HDFC Life Insurance Company Limited	0.27				
<b>TELECOM - SERVICES</b>	<b>2.53</b>	Max Healthcare Institute Limited	0.26				
✓ Bharti Airtel Limited	2.53	<b>Total</b>	<b>59.33</b>				
<b>TRANSPORT INFRASTRUCTURE</b>	<b>2.29</b>						
✓ Adani Ports and Special Economic Zone Limited	2.29						

## MCAP Categorization (As on April 30, 2026)

Mcap Category	Percentage
Large Cap	59.33%
Debt	15.33%
Arbitrage Positions	14.36%
InvIT	5.51%
GB/TB/Repo/Others	5.47%
<b>Grand Total</b>	<b>100.00%</b>

## INVESTMENT OBJECTIVE

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

## BENCHMARK<sup>^</sup>

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

## DATE OF ALLOTMENT

March 14, 2014

## FUND MANAGER

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

## AVERAGE AUM

₹ 148.89 Crs.

## LATEST AUM

₹ 152.71 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, 2026)

Average / Residual Maturity: 1.64 Years

Macaulay Duration: 1.46 Years

Modified Duration: 1.37 Years

Annualised Yield: 6.62%

## NAV (As on April 30, 2026)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	28.2693
IDCW	IDCW	17.0588

## EXPENSE RATIO

Regular Plan: 2.10% Direct Plan: 1.11%

## 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 Conservative Hybrid Fund

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

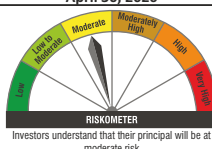
Invest Now

All data as on April 30, 2026 (Unless indicated otherwise)

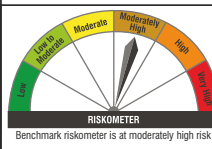
This product is suitable for investors who are seeking\*:

- 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, 2026

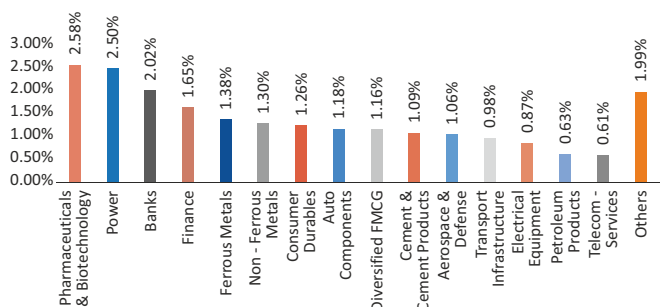


Benchmark Risk-o-meter as on April 30, 2026<sup>^</sup>

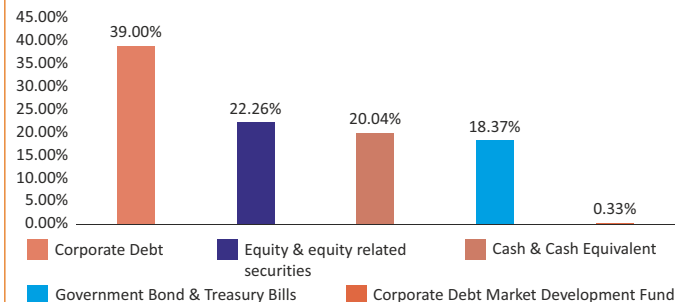


\*Investors should consult their financial advisor if they are not clear about the suitability of the product.

### 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
<b>EQUITY HOLDINGS</b>			<b>AEROSPACE &amp; DEFENSE</b>	1.06	
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	2.58	✓ Bharat Electronics Limited	1.06	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
✓ Glenmark Pharmaceuticals Limited	2.58	<b>TRANSPORT INFRASTRUCTURE</b>	0.98	<b>Government Bond</b>	
<b>POWER</b>	2.50	✓ Adani Ports and Special Economic Zone Limited	0.98	7.1% GOI (MD 18/04/2029) (SOV)	7.79
✓ NTPC Limited	1.37	<b>ELECTRICAL EQUIPMENT</b>	0.87	6.33% GOI (MD 05/05/2035) (SOV)	5.24
✓ Power Grid Corporation of India Limited	1.12	Siemens Limited	0.87	6.48% GOI (MD 06/10/2035) (SOV)	4.82
Talwandi Sabo Power Limited	0.01	<b>PETROLEUM PRODUCTS</b>	0.63	<b>Total</b>	<b>17.85</b>
<b>BANKS</b>	2.02	Reliance Industries Limited	0.63	<b>Treasury Bill</b>	
State Bank of India	1.19	<b>TELECOM - SERVICES</b>	0.61	364 Days Tbill (MD 07/01/2027) (SOV)	0.52
Kotak Mahindra Bank Limited	0.44	Bharti Airtel Limited	0.61	<b>Total</b>	<b>0.52</b>
ICICI Bank Limited	0.39	<b>OTHERS</b>	1.99	<b>CASH &amp; CASH EQUIVALENT</b>	
<b>FINANCE</b>	1.65	Hero MotoCorp Limited	0.51	Net Receivables/(Payables)	1.74
✓ Power Finance Corporation Limited	1.65	Britannia Industries Limited	0.44	TREPS / Reverse Repo	18.30
<b>FERROUS METALS</b>	1.38	Vedanta Limited	0.25	Investments	
Tata Steel Limited	0.82	Triveni Engineering & Industries Limited	0.24	<b>Total</b>	<b>20.04</b>
Steel Authority of India Limited	0.54	Max Financial Services Limited	0.19	<b>GRAND TOTAL</b>	<b>100.00</b>
Vedanta Iron And Steel Limited	0.02	Zaggle Prepaid Ocean Services Limited	0.17		
<b>NON - FERROUS METALS</b>	1.30	Laxmi Dental Limited	0.12		
✓ Hindustan Copper Limited	0.96	Malco Energy Limited	0.07		
Vedanta Aluminium Metal Limited	0.34	<b>Total</b>	<b>22.26</b>		
<b>CONSUMER DURABLES</b>	1.26	<b>CORPORATE DEBT</b>			
Asian Paints Limited	0.84	<b>Non-Convertible Debentures</b>			
Sky Gold And Diamonds Limited	0.42	Indian Railway Finance Corporation Limited (CRISIL AAA)	7.66		
<b>AUTO COMPONENTS</b>	1.18	National Bank For Agriculture and Rural Development (CRISIL AAA)	7.64		
MRF Limited	0.64	Tata Capital Housing Finance Limited (CRISIL AAA)	4.57		
S.J.S. Enterprises Limited	0.54				
<b>DIVERSIFIED FMCG</b>	1.16				
✓ ITC Limited	1.16				
<b>CEMENT &amp; CEMENT PRODUCTS</b>	1.09				
✓ Ambuja Cements Limited	1.09				

### 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<sup>^</sup>

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

₹ 65.38 Crs.

### LATEST AUM

₹ 65.35 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, 2026)

Average / Residual Maturity: 2.87 Years

Macaulay Duration: 2.42 Years

Modified Duration: 2.29 Years

Annualised Yield: 6.92%

### NAV (As on April 30, 2026)

Plan	NAV (₹)
<b>Regular Plan</b>	
Growth	34.8891
Monthly IDCW	17.9624
Quarterly IDCW	18.6173
Annual IDCW	16.9365
<b>Eco Plan</b>	
Growth	36.2095
Monthly IDCW	27.4273
Quarterly IDCW	-
Annual IDCW	-

### Direct Plan

Growth	37.5933
Monthly IDCW	16.7460
Quarterly IDCW	18.4706
Annual IDCW	17.1302

### EXPENSE RATIO

Regular Plan: 1.85%      Direct Plan: 0.99%      Eco Plan: 1.50%

### 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)

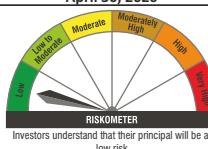
Invest Now

All data as on April 30, 2026 (Unless indicated otherwise)

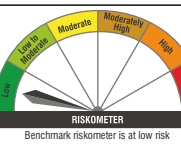
This product is suitable for investors who are seeking\*:

- 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, 2026



Benchmark Risk-o-meter as on April 30, 2026<sup>^</sup>



\*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
<b>EQUITY HOLDINGS</b>		<b>TRANSPORT SERVICES</b>		National Aluminium Company Limited	-2.00	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
<b>FINANCE</b>	<b>13.55</b>	Delhivery Limited	2.16	ICICI Prudential Life Insurance Company Limited	-2.13	<b>Treasury Bill</b>	
✓ Sammaan Capital Limited	4.29	<b>NON - FERROUS METALS</b>	<b>2.00</b>	RBL Bank Limited	-2.15	364 Days Tbill (MD 08/10/2026) (SOV)	2.17
✓ Jio Financial Services Limited	4.00	National Aluminium Company Limited	2.00	Delhivery Limited	-2.17	364 Days Tbill (MD 14/05/2026) (SOV)	2.00
✓ PNB Housing Finance Limited	2.42	<b>FOOD PRODUCTS</b>	<b>1.91</b>	Samvardhana Motherthon International Limited	-2.17	182 Days Tbill (MD 22/10/2026) (SOV)	1.09
Bajaj Finserv Limited	1.75	Britannia Industries Limited	1.91	Kotak Mahindra Bank Limited	-2.23	364 Days Tbill (MD 10/09/2026) (SOV)	1.09
Cholamandalam Investment and Finance Company Ltd	1.09	<b>AEROSPACE &amp; DEFENSE</b>	<b>1.88</b>	Godrej Properties Limited	-2.25	364 Days Tbill (MD 07/01/2027) (SOV)	0.11
<b>BANKS</b>	<b>12.35</b>	Hindustan Aeronautics Limited	1.88	HDFC Bank Limited	-2.38	<b>Total</b>	<b>6.46</b>
✓ Indian Bank	2.85	<b>RETAILING</b>	<b>1.71</b>	PNB Housing Finance Limited	-2.43	<b>CASH &amp; CASH EQUIVALENT</b>	
HDFC Bank Limited	2.36	Info Edge (India) Limited	1.71	HDFC Life Insurance Company Limited	-2.60	Net Receivables/(Payables) after adjusting for futures	80.06
Kotak Mahindra Bank Limited	2.22	<b>OTHERS</b>	<b>3.30</b>	Grasim Industries Limited	-2.65	TREPS / Reverse Repo Investments	0.29
RBL Bank Limited	2.14	Multi Commodity Exchange of India Limited	1.65	Indian Bank	-2.86	<b>Total</b>	<b>80.35</b>
Punjab National Bank	1.75	Patanjali Foods Limited	1.47	Bharti Airtel Limited	-3.01	<b>GRAND TOTAL</b>	<b>100.00</b>
Bank of Baroda	1.03	Adani Ports and Special Economic Zone Limited	0.18	UPL Limited	-3.51		
<b>FERROUS METALS</b>	<b>6.46</b>	<b>Total</b>	<b>70.50</b>	Jio Financial Services Limited	-4.01	✓ Indicates Top 10 Equity Holdings.	
✓ JSW Steel Limited	6.46	<b>FUTURES AND OPTIONS</b>		Sammaan Capital Limited	-4.32		
<b>DIVERSIFIED FMCG</b>	<b>5.05</b>	<b>Equity Futures</b>		ITC Limited	-5.06		
✓ ITC Limited	5.05	Adani Ports and Special Economic Zone Limited	-0.18	JSW Steel Limited	-6.49		
<b>INSURANCE</b>	<b>4.71</b>	Bank of Baroda	-1.04	<b>Equity Futures Total</b>	<b>-70.83</b>		
✓ HDFC Life Insurance Company Limited	2.59	Cholamandalam Investment and Finance Company Ltd	-1.09	<b>MUTUAL FUND INVESTMENT</b>			
ICICI Prudential Life Insurance Company Limited	2.12	Patanjali Foods Limited	-1.48	Bank of India Liquid Fund - Direct Plan - Growth	13.52		
<b>REALTY</b>	<b>4.14</b>	Multi Commodity Exchange of India Limited	-1.66	<b>Total</b>	<b>13.52</b>		
Godrej Properties Limited	2.25	Info Edge (India) Limited	-1.72				
Lodha Developers Limited	1.89	Bajaj Finserv Limited	-1.76				
<b>FERTILIZERS &amp; AGROCHEMICALS</b>	<b>3.49</b>	Punjab National Bank	-1.76				
✓ UPL Limited	3.49	Hindustan Aeronautics Limited	-1.90				
<b>TELECOM - SERVICES</b>	<b>2.99</b>	Lodha Developers Limited	-1.90				
✓ Bharti Airtel Limited	2.99	Britannia Industries Limited	-1.92				
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>2.64</b>						
✓ Grasim Industries Limited	2.64						
<b>AUTO COMPONENTS</b>	<b>2.16</b>						
✓ Samvardhana Motherthon International Limited	2.16						

### MCAP Categorization (As on April 30, 2026)

Mcap Category	Percentage
Arbitrage Positions	70.83%
Mutual Fund Units	13.52%
GB/TB/Repo/Others	15.65%
<b>Grand Total</b>	<b>100.00%</b>

### INVESTMENT OBJECTIVE

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

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

NIFTY 50 Arbitrage Index

### DATE OF ALLOTMENT

June 18, 2018

### FUND MANAGER

Mr. Nilesh Jethani (w.e.f. July 14, 2025): With over 9 years of experience in equity research across BFSI, IT, and capital goods sectors.

### AVERAGE AUM

₹ 44.82 Crs.

### LATEST AUM

₹ 44.91 Crs.

### MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

### ADDITIONAL PURCHASE AMOUNT

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

### OTHER PARAMETERS (As on April 30, 2026)

Average / Residual Maturity: 0.17 Years

Macaulay Duration: 0.17 Years

Modified Duration: 0.17 Years

Annualised Yield: 5.87%

### NAV (As on April 30, 2026)

NAV (₹)	NAV (₹)
<b>Regular Plan</b>	<b>Direct Plan</b>
Growth 14.4333	Growth 15.1269
Monthly IDCW 13.0805	Monthly IDCW 13.6303
Quarterly IDCW 13.8088	Quarterly IDCW 14.3705
Annual IDCW 13.3370	Annual IDCW 13.6724

### EXPENSE RATIO

Regular Plan: 0.88% Direct Plan: 0.37%

### LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

- Any Redemption/Switch out - would be subject to an exit load of 0.50%, if the units are redeemed/switched out within 15 days from the date of allotment of units.
- If the units are redeemed/switched out after 15 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+mfs

IND -  
A1+mfs

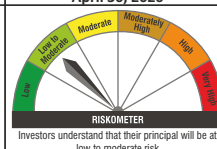
Invest Now

All data as on April 30, 2026 (Unless indicated otherwise)

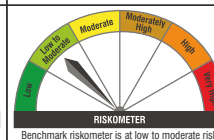
This product is suitable for investors who are seeking\*:

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

Risk-o-meter is based on the scheme portfolio as on April 30, 2026

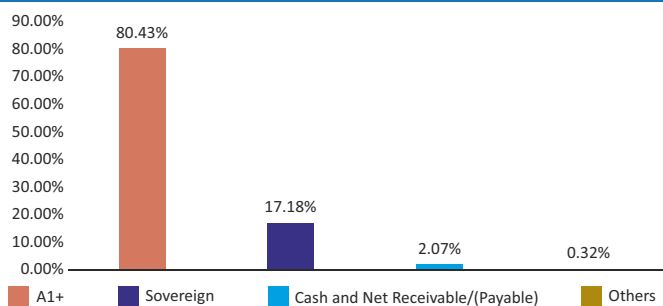


Benchmark Risk-o-meter as on April 30, 2026<sup>A</sup>

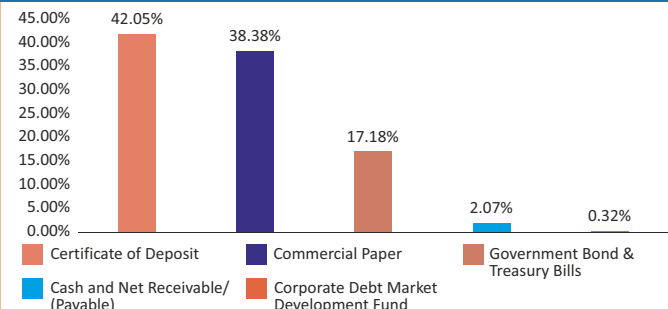


\*Investors should consult their financial advisor if they are not clear about the suitability of the product.

### CREDIT PROFILE



### COMPOSITION BY ASSETS



### PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Certificate of Deposit</b>		
Bank of Baroda	CARE A1+	5.39
Export Import Bank of India	CRISIL A1+	4.30
Indian Bank	CRISIL A1+	4.30
Punjab National Bank	CRISIL A1+	4.29
Union Bank of India	ICRA A1+	4.07
Axis Bank Limited	CRISIL A1+	2.86
Canara Bank	CRISIL A1+	2.86
HDFC Bank Limited	CRISIL A1+	2.86
Canara Bank	CRISIL A1+	2.85
HDFC Bank Limited	CRISIL A1+	2.85
Indian Bank	CRISIL A1+	2.84
Canara Bank	CRISIL A1+	1.44
HDFC Bank Limited	CRISIL A1+	1.14
<b>Total</b>		<b>42.05</b>
<b>Commercial Paper</b>		
Godrej Consumer Products Limited	ICRA A1+	4.29
Aditya Birla Housing Finance Limited	CRISIL A1+	2.88
ICICI Home Finance Company Limited	CARE A1+	2.87
Kotak Securities Limited	CRISIL A1+	2.87
Manappuram Finance Limited	CRISIL A1+	2.87
Poonawalla Fincorp Limited	CRISIL A1+	2.87
HDFC Securities Limited	CRISIL A1+	2.86
ICICI Sec Primary Dealership Limited	CRISIL A1+	2.86
REC Limited	CRISIL A1+	2.86
Reliance Retail Ventures Limited	CRISIL A1+	2.86
Godrej Finance Limited	CRISIL A1+	2.85
Aditya Birla Housing Finance Limited	CRISIL A1+	1.43
ICICI Home Finance Company Limited	CRISIL A1+	1.43
ICICI Securities Limited	CRISIL A1+	1.43
ICICI Securities Limited	CRISIL A1+	1.15
<b>Total</b>		<b>38.38</b>
<b>CDMDF</b>		
Corporate Debt Market Development Fund	OTHERS	0.32
<b>Total</b>		<b>0.32</b>

Portfolio Holdings	Industry/Rating	% to Net Assets
<b>GOVERNMENT BOND AND TREASURY BILL</b>		
<b>Treasury Bill</b>		
91 Days Tbill (MD 04/06/2026)	SOV	5.74
182 Days Tbill (MD 26/06/2026)	SOV	4.29
91 Days Tbill (MD 09/07/2026)	SOV	4.28
91 Days Tbill (MD 28/05/2026)	SOV	2.87
<b>Total</b>		<b>17.18</b>
<b>CASH &amp; CASH EQUIVALENT</b>		
Net Receivables/Payables		0.05
TREPS / Reverse Repo Investments		2.02
<b>Total</b>		<b>2.07</b>
<b>GRAND TOTAL</b>		<b>100.00</b>

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<sup>A</sup>

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<sup>#</sup>

₹ 1,854.30 Crs.

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

₹ 1,734.94 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, 2026)

Average / Residual Maturity: 0.11 Years

Macaulay Duration: 0.11 Years

Modified Duration: 0.11 Years

Annualised Yield: 6.11%

### NAV (As on April 30, 2026)

	NAV (₹)
<b>Regular Plan</b>	
Growth	3,161.3525
Daily IDCW	1,005.0000
Weekly IDCW	1,005.3323
<b>Direct Plan</b>	
Growth	3,193.7814
Daily IDCW	1,005.0000
Weekly IDCW	1,005.3372

### EXPENSE RATIO

Regular Plan: 0.12% Direct Plan: 0.07%

### LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL

Exit Load:

Investor Exit upon Subscription	Exit Load (as a % of redemption proceeds)
1 day	0.0070%
2 days	0.0065%
3 days	0.0060%
4 days	0.0055%
5 days	0.0050%
6 days	0.0045%
7 days or more	Nil

<sup>A</sup>Aggregate value of investments by other schemes of Bank of India Mutual Fund as on 30th April 2026 is ₹ 603.08 Lacs.

# 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.)

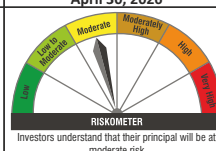
**Invest Now**

All data as on April 30, 2026 (Unless indicated otherwise)

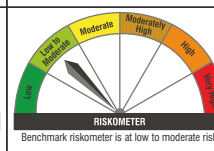
This product is suitable for investors who are seeking\*:

- 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, 2026

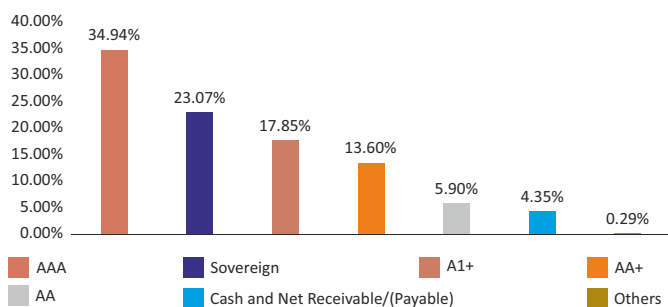


Benchmark Risk-o-meter as on April 30, 2026<sup>A</sup>



\*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	11.42%
3 months to 6 months	4.91%
6 months to 1 year	7.61%
> 1 year	76.06%

## PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
<b>CORPORATE DEBT</b>		
<b>Non-Convertible Debentures</b>		
LIC Housing Finance Limited	CRISIL AAA	7.30
Small Industries Dev Bank of India	CRISIL AAA	5.46
Torrent Pharmaceuticals Limited	ICRA AA+	4.36
REC Limited	CRISIL AAA	4.01
Muthoot Finance Limited	CRISIL AA+	3.71
Godrej Industries Limited	CRISIL AA+	3.70
Indian Railway Finance Corporation Limited	CRISIL AAA	3.67
Small Industries Dev Bank of India	CRISIL AAA	3.66
Vedanta Limited	CRISIL AA	2.93
Power Finance Corporation Limited	CRISIL AAA	2.21
Vedanta Limited	CRISIL AA	1.86
Bajaj Finance Limited	CRISIL AAA	1.85
Power Finance Corporation Limited	CRISIL AAA	1.84
Muthoot Finance Limited	CRISIL AA+	1.83
National Bank For Agriculture and Rural Development	CRISIL AAA	1.83
National Bank For Agriculture and Rural Development	CRISIL AAA	1.82
National Bank For Agriculture and Rural Development	CRISIL AAA	1.29
Manappuram Finance Limited	CRISIL AA	1.11
<b>Total</b>		<b>54.44</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Certificate of Deposit</b>		
Export Import Bank of India	CRISIL A1+	5.48
Indian Bank	CRISIL A1+	1.83
HDFC Bank Limited	CRISIL A1+	1.82
AU Small Finance Bank Limited	CARE A1+	1.79
Bank of Baroda	CARE A1+	1.73
<b>Total</b>		<b>12.65</b>
<b>Commercial Paper</b>		
Aditya Birla Housing Finance Limited	CRISIL A1+	3.47
Godrej Housing Finance Limited	CRISIL A1+	1.73
<b>Total</b>		<b>5.20</b>
<b>CDMDF</b>		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.29
<b>Total</b>		<b>0.29</b>

Portfolio Holdings	Industry/Rating	% to Net Assets
<b>GOVERNMENT BOND AND TREASURY BILL</b>		
<b>Government Bond</b>		
6.48% GOI (MD 06/10/2035)	SOV	12.18
6.33% GOI (MD 05/05/2035)	SOV	6.59
7.1% GOI (MD 18/04/2029)	SOV	1.87
<b>Total</b>		<b>20.64</b>
<b>State Government Bond</b>		
6.98% punjab SDL (MD 29/09/2033)	SOV	1.76
<b>Total</b>		<b>1.76</b>
<b>Treasury Bill</b>		
364 Days Tbill (MD 07/01/2027)	SOV	0.67
<b>Total</b>		<b>0.67</b>
<b>CASH &amp; CASH EQUIVALENT</b>		
Net Receivables/Payables		2.67
TREPS / Reverse Repo Investments		1.68
<b>Total</b>		<b>4.35</b>
<b>GRAND TOTAL</b>		<b>100.00</b>

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

Potential Risk Class Matrix				
		Credit Risk		
		Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk	Relatively Low (Class I)			
	Moderate (Class II)		<b>B-II</b>	
	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<sup>A</sup>

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

₹ 274.21 Crs.

## LATEST AUM

₹ 271.59 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, 2026)

Average / Residual Maturity: 3.39 Years

Macaulay Duration: 2.77 Years

Modified Duration: 2.64 Years

Annualised Yield: 7.19%

## NAV (As on April 30, 2026)

	NAV (₹)
<b>Regular Plan</b>	
Growth	27.7021
Monthly IDCW	14.2154
Quarterly IDCW	14.0087
<b>Direct Plan</b>	
Growth	30.2559
Monthly IDCW	14.7102
Quarterly IDCW	13.9482

## EXPENSE RATIO

Regular Plan: 1.00% Direct Plan: 0.45%

## 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

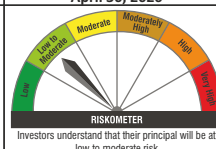
Invest Now

All data as on April 30, 2026 (Unless indicated otherwise)

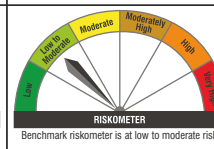
This product is suitable for investors who are seeking\*:

- 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, 2026

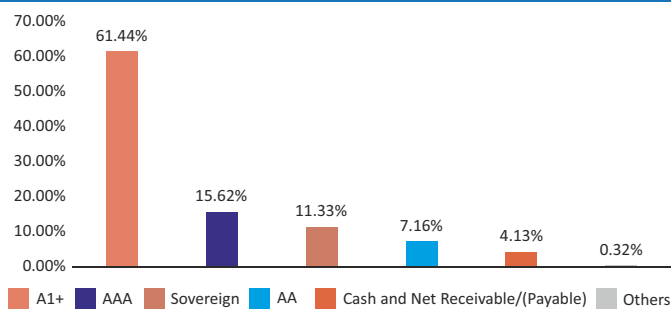


Benchmark Risk-o-meter as on April 30, 2026<sup>^</sup>

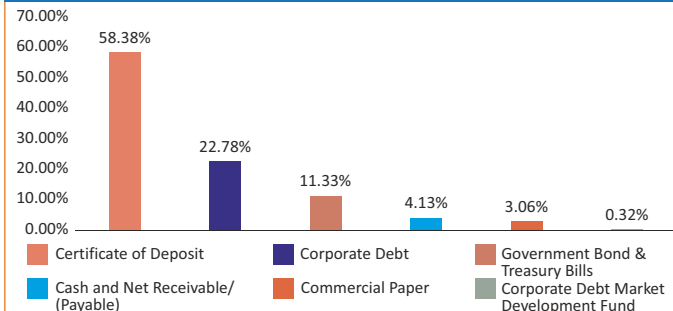


\*Investors should consult their financial advisor if they are not clear about the suitability of the product.

## CREDIT PROFILE



## COMPOSITION BY ASSETS



## PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
<b>CORPORATE DEBT</b>		
<b>Non-Convertible Debentures</b>		
Power Finance Corporation Limited	CRISIL AAA	9.11
Manappuram Finance Limited	CRISIL AA	7.16
REC Limited	CRISIL AAA	6.51
<b>Total</b>		<b>22.78</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Certificate of Deposit</b>		
Punjab National Bank	CARE A1+	9.51
HDFC Bank Limited	CRISIL A1+	9.19
Indian Bank	CRISIL A1+	6.46
AU Small Finance Bank Limited	CARE A1+	6.33
Bank of Baroda	CARE A1+	6.16
Small Industries Dev Bank of India	CRISIL A1+	6.16
Union Bank of India	ICRA A1+	3.81
Export Import Bank of India	CRISIL A1+	3.23
Kotak Mahindra Bank Limited	CRISIL A1+	3.08
Small Industries Dev Bank of India	CRISIL A1+	2.51
Bank of Baroda	CARE A1+	1.94
<b>Total</b>		<b>58.38</b>
<b>Commercial Paper</b>		
Motilal Oswal Financial Services Limited	CRISIL A1+	3.06
<b>Total</b>		<b>3.06</b>
<b>CDMDF</b>		
<b>Corporate Debt Market Development Fund</b>		
Corporate Debt Market Development Fund	OTHERS	0.32
<b>Total</b>		<b>0.32</b>

Portfolio Holdings	Industry/Rating	% to Net Assets
<b>GOVERNMENT BOND AND TREASURY BILL</b>		
<b>Treasury Bill</b>		
182 Days Tbill (MD 28/05/2026)	SOV	9.72
364 Days Tbill (MD 07/01/2027)	SOV	1.10
364 Days Tbill (MD 08/10/2026)	SOV	0.51
<b>Total</b>		<b>11.33</b>
<b>CASH &amp; CASH EQUIVALENT</b>		
<b>Net Receivables/Payables</b>		
Net Receivables/Payables		1.40
<b>TREPS / Reverse Repo Investments</b>		
TREPS / Reverse Repo Investments		2.73
<b>Total</b>		<b>4.13</b>
<b>GRAND TOTAL</b>		<b>100.00</b>

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

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

## INVESTMENT OBJECTIVE

The Scheme seeks to deliver reasonable market related returns with lower risk and higher liquidity through portfolio of debt and money market instruments. The Scheme is not providing any assured or guaranteed returns. Further there is no assurance that the investment objectives of the Scheme will be achieved.

## BENCHMARK<sup>^</sup>

Tier 1: CRISIL Ultra Short Duration Debt 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

₹ 147.39 Crs.

## LATEST AUM

₹ 153.81 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, 2026)

Average / Residual Maturity: 0.41 Years

Macaulay Duration: 0.40 Years

Modified Duration: 0.40 Years

Annualised Yield: 6.64%

## NAV (As on April 30, 2026)

		NAV (₹)
<b>Regular Plan</b>	<b>Growth</b>	3,312.1267
	<b>Bonus</b>	-
<b>Direct Plan</b>	<b>Growth</b>	3,441.5835
	<b>Bonus</b>	3,425.5836
Daily IDCW	Daily IDCW	1,004.7378
	Weekly IDCW	1,004.7643
Weekly IDCW	Weekly IDCW	1,004.8272
	Weekly IDCW	1,004.8548

## EXPENSE RATIO

Regular Plan: 0.85%

Direct Plan: 0.44%

## LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load NIL

# 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)

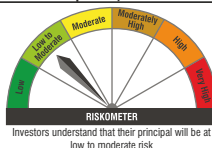
Invest Now

All data as on April 30, 2026 (Unless indicated otherwise)

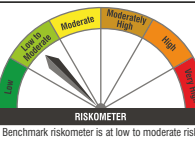
This product is suitable for investors who are seeking\*:

- 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, 2026

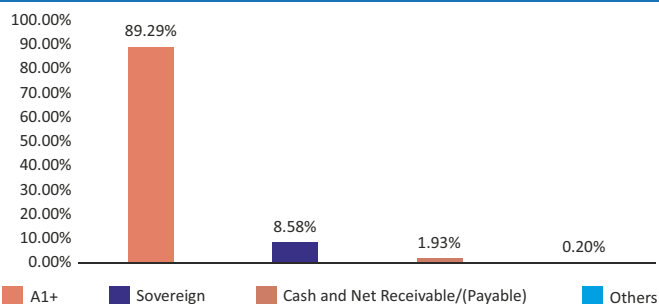


Benchmark Risk-o-meter as on April 30, 2026<sup>A</sup>

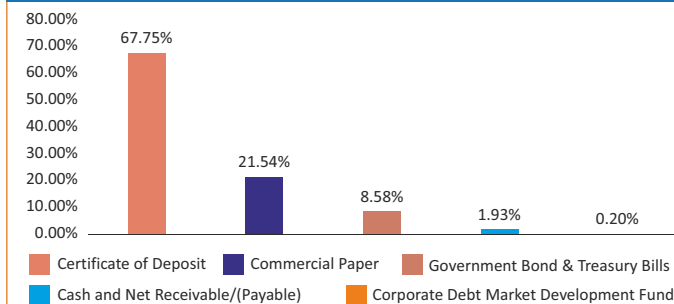


\*Investors should consult their financial advisor if they are not clear about the suitability of the product.

## CREDIT PROFILE



## COMPOSITION BY ASSETS



## PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Certificate of Deposit</b>		
HDFC Bank Limited	CRISIL A1+	8.97
Canara Bank	CRISIL A1+	7.86
Kotak Mahindra Bank Limited	CRISIL A1+	5.06
Punjab National Bank	CRISIL A1+	4.96
Small Industries Dev Bank of India	CRISIL A1+	4.90
National Bank For Agriculture and Rural Development	CRISIL A1+	4.88
ICICI Bank Limited	ICRA A1+	4.86
Kotak Mahindra Bank Limited	CRISIL A1+	3.92
Bank of Baroda	CARE A1+	3.90
National Bank For Agriculture and Rural Development	CRISIL A1+	3.89
Union Bank of India	ICRA A1+	3.84
Small Industries Dev Bank of India	CRISIL A1+	3.80
Bank of Baroda	CARE A1+	2.94
AU Small Finance Bank Limited	CARE A1+	2.01
ICICI Bank Limited	ICRA A1+	1.96
<b>Total</b>		<b>67.75</b>
<b>Commercial Paper</b>		
Axis Finance Limited	CRISIL A1+	4.88
Kotak Securities Limited	CRISIL A1+	4.88
Godrej Housing Finance Limited	CRISIL A1+	3.88
Manappuram Finance Limited	CRISIL A1+	3.02
Motilal Oswal Financial Services Limited	CRISIL A1+	2.93
Aditya Birla Housing Finance Limited	CRISIL A1+	1.95
<b>Total</b>		<b>21.54</b>
<b>CDMDF</b>		
Corporate Debt Market Development Fund	OTHERS	0.20
<b>Total</b>		<b>0.20</b>

Portfolio Holdings	Industry/Rating	% to Net Assets
<b>GOVERNMENT BOND AND TREASURY BILL</b>		
<b>Treasury Bill</b>		
364 Days Tbill (MD 25/02/2027)	SOV	4.95
182 Days Tbill (MD 28/05/2026)	SOV	2.06
364 Days Tbill (MD 17/09/2026)	SOV	1.01
364 Days Tbill (MD 07/01/2027)	SOV	0.50
364 Days Tbill (MD 10/09/2026)	SOV	0.06
<b>Total</b>		<b>8.58</b>
<b>CASH &amp; CASH EQUIVALENT</b>		
Net Receivables/Payables		(0.44)
TREPS / Reverse Repo Investments		2.37
<b>Total</b>		<b>1.93</b>
<b>GRAND TOTAL</b>		<b>100.00</b>

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<sup>A</sup>

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

₹ 435.64 Crs.

## LATEST AUM

₹ 483.07 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, 2026)

Average / Residual Maturity: 0.67 Years

Macaulay Duration: 0.67 Years

Modified Duration: 0.67 Years

Annualised Yield: 7.03%

## NAV (As on April 30, 2026)

	NAV (₹)
<b>Regular Plan</b>	
Growth	10.8293
Daily IDCW	10.0445
Weekly IDCW	10.0461
Monthly IDCW	10.0467
<b>Direct Plan</b>	
Growth	10.8974
Daily IDCW	10.0454
Weekly IDCW	-
Monthly IDCW	10.0467

## EXPENSE RATIO

Regular Plan: 0.45% Direct Plan: 0.14%

## 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.)

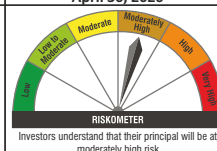
Invest Now

All data as on April 30, 2026 (Unless indicated otherwise)

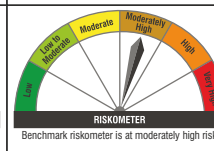
This product is suitable for investors who are seeking\*:

- 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, 2026

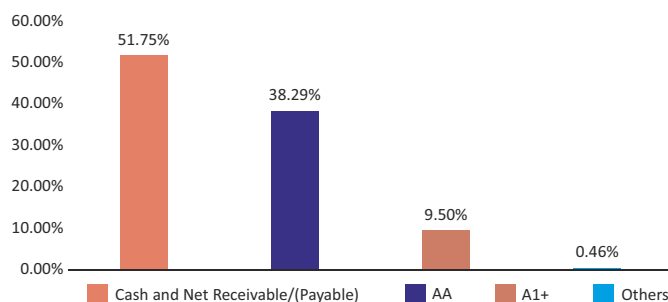


Benchmark Risk-o-meter as on April 30, 2026<sup>A</sup>



\*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	Portfolio Holdings	Industry/Rating	% to Net Assets																									
<b>CORPORATE DEBT</b>			<b>CASH &amp; CASH EQUIVALENT</b>																											
<b>Non-Convertible Debentures</b>			Net Receivables/Payables		14.20																									
Vedanta Limited	CRISIL AA	9.64	TREPS / Reverse Repo Investments		37.55																									
Manappuram Finance Limited	CRISIL AA	9.57	<b>Total</b>		<b>51.75</b>																									
360 One Prime Limited	ICRA AA	4.80	<b>GRAND TOTAL</b>																											
Rashtriya Chemicals and Fertilizers Limited	ICRA AA	4.79			<b>100.00</b>																									
JSW Steel Limited	ICRA AA	4.77	<b>#Note:</b> 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.																											
Nuvoco Vistas Corporation Limited	CRISIL AA	4.72	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.																											
<b>Total</b>		<b>38.29</b>	<a href="https://www.boimf.in/docs/default-source/reports/addenda-notice/boi---temporary-suspension-crf_28-june-2019.pdf">https://www.boimf.in/docs/default-source/reports/addenda-notice/boi---temporary-suspension-crf_28-june-2019.pdf</a>																											
<b>MONEY MARKET INSTRUMENTS</b>			As per SEBI Circular dated, June 07, 2021; the potential risk class (PRC) matrix based on interest rate risk and credit risk, is mentioned below :																											
<b>Certificate of Deposit</b>			<table border="1"> <thead> <tr> <th colspan="4">Potential Risk Class Matrix</th> </tr> <tr> <th colspan="2" rowspan="2"></th> <th colspan="3">Credit Risk</th> </tr> <tr> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <th rowspan="3">Interest Rate Risk</th> <th>Relatively Low (Class I)</th> <td></td> <td></td> <td></td> </tr> <tr> <th>Moderate (Class II)</th> <td></td> <td></td> <td><b>C-II</b></td> </tr> <tr> <th>Relatively High (Class III)</th> <td></td> <td></td> <td></td> </tr> </tbody> </table>			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>C-II</b>	Relatively High (Class III)			
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>C-II</b>																										
	Relatively High (Class III)																													
Indian Bank	CRISIL A1+	9.50																												
<b>Total</b>		<b>9.50</b>																												
<b>CDMDF</b>																														
<b>Corporate Debt Market Development Fund</b>																														
Corporate Debt Market Development Fund	OTHERS	0.46																												
<b>Total</b>		<b>0.46</b>																												

### INVESTMENT OBJECTIVE

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

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

Tier 1: CRISIL Credit Risk Debt 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

₹ 99.61 Crs.

### LATEST AUM

₹ 104.69 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, 2026)

Average / Residual Maturity: 0.60 Years

Macaulay Duration: 0.50 Years

Modified Duration: 0.46 Years

Annualised Yield: 5.76%

### NAV (As on April 30, 2026)

Regular Plan: 14.1313

Direct Plan: 14.5265

NAV (₹)

### 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.)

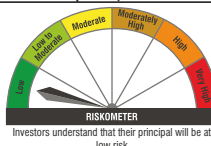
Invest Now

All data as on April 30, 2026 (Unless indicated otherwise)

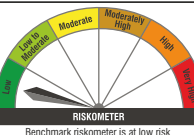
This product is suitable for investors who are seeking\*:

- 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, 2026

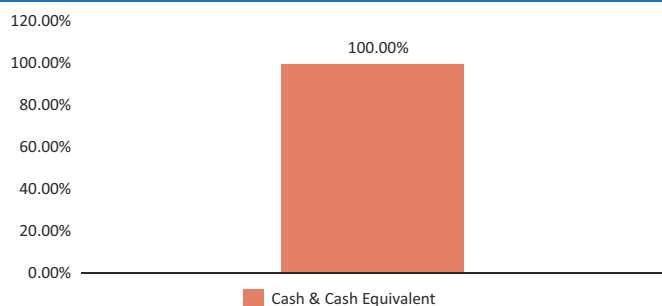


Benchmark Risk-o-meter as on April 30, 2026<sup>^</sup>

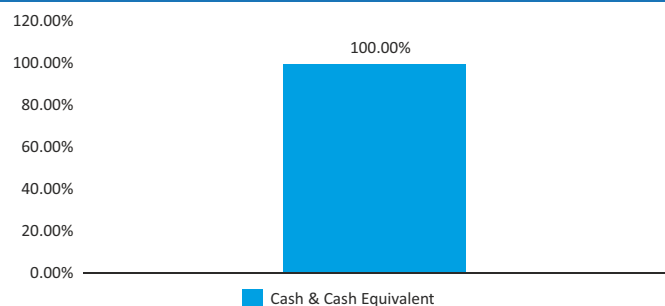


\*Investors should consult their financial advisor if they are not clear about the suitability of the product.

## CREDIT PROFILE



## COMPOSITION BY ASSETS



## PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
<b>CASH &amp; CASH EQUIVALENT</b>		
Net Receivables/Payables		1.94
TREPS / Reverse Repo Investments		98.06
<b>Total</b>		<b>100.00</b>
<b>GRAND TOTAL</b>		<b>100.00</b>

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

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

## INVESTMENT OBJECTIVE

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

## BENCHMARK<sup>^</sup>

Tier 1: CRISIL Liquid Overnight Index

## DATE OF ALLOTMENT

January 28, 2020

## FUND MANAGER

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

## AVERAGE AUM

₹ 49.20 Crs.

## LATEST AUM

₹ 42.82 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, 2026)

Average / Residual Maturity: 1 Day

Macaulay Duration: 1 Day

Modified Duration: 1 Day

Annualised Yield: 5.29%

NAV (As on April 30, 2026)		NAV (₹)
<b>Regular Plan</b>		
Growth	1,369.4937	1,373.5675
Daily IDCW	1,000.0000	1,000.0000
Weekly IDCW	-	-
Monthly IDCW	1,000.4128	1,000.4169

## EXPENSE RATIO

Regular Plan: 0.12% Direct Plan: 0.08% Unclaimed IDCW Plan: 0.08%

## LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL  
Exit Load NIL

# IDCW History

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

Record Date	IDCW/ Unit Declared (in ₹)	NAV <sup>^</sup> as on Record Date
<b>Bank of India Large &amp; Mid Cap Fund (Formerly Bank of India Large &amp; Mid Cap Equity Fund)</b>		
<b>Regular Plan - Regular IDCW</b>		
25-March-2021	0.90	12.88
29-July-2021	0.25	15.61
<b>Regular Plan - Quarterly IDCW</b>		
25-September-2018	0.09	13.00
25-March-2021	1.00	15.46
<b>Eco Plan - Regular IDCW</b>		
25-March-2021	1.00	13.16
29-July-2021	0.50	15.74
<b>Eco Plan - Quarterly IDCW</b>		
25-March-2019	0.04	10.36
25-March-2021	0.90	12.86
<b>Eco Plan - Annual IDCW</b>		
18-December-2014	5.00	18.59
<b>Institutional Plan - Regular IDCW<sup>†</sup></b>		
25-November-2009	1.00	-
29-April-2010	1.00	-
<b>Institutional Plan - Quarterly IDCW<sup>†</sup></b>		
29-March-2010	1.00	-
29-April-2010	1.00	-
<b>Direct Plan - Regular IDCW</b>		
30-June-2021	1.00	15.23
30-June-2021	1.00	15.23
<b>Direct Plan - Quarterly IDCW</b>		
25-March-2019	0.18	10.45
25-March-2021	1.00	12.98
<b>Bank of India ELSS Tax Saver</b>		
<b>Regular Plan</b>		
30-June-2021	2.00	18.23
29-July-2021	0.90	18.19
<b>Eco Plan</b>		
30-June-2021	1.00	16.26
29-July-2021	0.25	16.78
<b>Direct Plan</b>		
30-June-2021	2.00	40.98
29-July-2021	0.90	42.04
<b>Bank of India Manufacturing &amp; Infrastructure Fund</b>		
<b>Regular Plan - Regular IDCW</b>		
25-June-2019	0.44	10.05
29-July-2021	0.40	16.85
<b>Regular Plan - Quarterly IDCW</b>		
25-March-2019	0.88	10.33
25-June-2019	0.39	10.00
<b>Direct Plan - Regular IDCW</b>		
27-March-2017	0.50	13.57
<b>Bank of India Mid &amp; Small Cap Equity &amp; Debt Fund</b>		
<b>Regular Plan - Regular IDCW</b>		
26-February-2026	0.24	31.99
27-March-2026	0.23	30.27
27-April-2026	0.25	33.26
<b>Direct Plan - Regular IDCW</b>		
26-February-2026	0.25	33.85
27-March-2026	0.24	32.05
27-April-2026	0.26	35.27
<b>Bank of India Small Cap Fund</b>		
<b>Regular Plan - Regular IDCW</b>		
30-June-2021	1.25	17.37
29-July-2021	1.00	17.44
<b>Direct Plan - Regular IDCW</b>		
30-June-2021	1.25	18.06
29-July-2021	0.40	18.79
<b>Bank of India Flexi Cap Fund</b>		
<b>Regular Plan - Regular IDCW</b>		
7-December-2020	0.44601387	12.76
30-June-2021	1.00000000	15.85
<b>Direct Plan - Regular IDCW</b>		
30-June-2021	1.00000000	15.43
29-July-2021	0.25000000	15.96

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

Record Date	IDCW/ Unit Declared (in ₹)	NAV <sup>^</sup> as on Record Date
<b>Bank of India Arbitrage Fund</b>		
<b>Regular Monthly IDCW</b>		
27-April-2020	0.05385541	10.0000 <sup>‡</sup>
27-April-2020	0.05385543	10.0000 <sup>‡</sup>
26-May-2020	0.04345086	10.0000 <sup>‡</sup>
26-May-2020	0.04345088	10.0000 <sup>‡</sup>
<b>Regular Quarterly IDCW</b>		
26-December-2019	0.05539822	10.5148 <sup>‡</sup>
26-December-2019	0.05539822	10.5148 <sup>‡</sup>
26-March-2020	0.12553389	10.4501 <sup>‡</sup>
26-March-2020	0.12553389	10.4501 <sup>‡</sup>
<b>Regular Annual IDCW</b>		
26-December-2019	0.05266000	10.0788 <sup>‡</sup>
26-December-2019	0.05266000	10.0788 <sup>‡</sup>
26-March-2020	0.10504000	10.0613 <sup>‡</sup>
26-March-2020	0.10504000	10.0613 <sup>‡</sup>
<b>Direct Monthly IDCW</b>		
27-April-2020	0.06160558	10.0855 <sup>‡</sup>
27-April-2020	0.06160558	10.0855 <sup>‡</sup>
26-May-2020	0.05007525	10.0859 <sup>‡</sup>
26-May-2020	0.05007525	10.0859 <sup>‡</sup>
<b>Direct Quarterly IDCW</b>		
26-December-2019	0.07443389	10.5612 <sup>‡</sup>
26-December-2019	0.07443389	10.5612 <sup>‡</sup>
26-March-2020	0.14323909	10.5101 <sup>‡</sup>
26-March-2020	0.14323909	10.5101 <sup>‡</sup>
<b>Direct Annual IDCW</b>		
26-December-2019	0.07038567	10.0544 <sup>‡</sup>
26-December-2019	0.07038567	10.0544 <sup>‡</sup>
26-March-2020	0.13992202	10.0000 <sup>‡</sup>
26-March-2020	0.13992202	10.0000 <sup>‡</sup>
<b>Bank of India Conservative Hybrid Fund</b>		
<b>Regular Monthly IDCW</b>		
02-February-2021	0.23090000	11.2228 <sup>‡</sup>
02-February-2021	0.23090000	11.2228 <sup>‡</sup>
30-June-2021	0.30000000	11.3853 <sup>‡</sup>
30-June-2021	0.30000000	11.3853 <sup>‡</sup>
<b>Regular Quarterly IDCW</b>		
25-June-2018	0.0864385	11.1417 <sup>‡</sup>
25-June-2018	0.08004287	11.1417 <sup>‡</sup>
25-March-2019	0.03320971	11.1241 <sup>‡</sup>
25-March-2019	0.03075255	11.1241 <sup>‡</sup>
<b>Regular Annual IDCW</b>		
25-March-2019	0.07203243	10.3827 <sup>‡</sup>
25-March-2019	0.06670224	10.3827 <sup>‡</sup>
02-February-2021	0.26970000	10.3095 <sup>‡</sup>
02-February-2021	0.26970000	10.3095 <sup>‡</sup>
<b>Regular Plan Regular IDCW</b>		
25-June-2013	0.389636	12.0556 <sup>‡</sup>
25-June-2013	0.373162	12.0556 <sup>‡</sup>
25-March-2014	0.389636	10.9004 <sup>‡</sup>
25-March-2014	0.373162	10.9004 <sup>‡</sup>
<b>Direct Monthly IDCW</b>		
02-February-2021	0.22820000	10.1643 <sup>‡</sup>
02-February-2021	0.22820000	10.1643 <sup>‡</sup>
30-June-2021	0.03000000	10.3018 <sup>‡</sup>
30-June-2021	0.03000000	10.3018 <sup>‡</sup>
<b>Direct Quarterly IDCW</b>		
26-December-2018	0.21610173	10.6590 <sup>‡</sup>
26-December-2018	0.20010672	10.6590 <sup>‡</sup>
25-March-2019	0.21610173	10.5824 <sup>‡</sup>
25-March-2019	0.20010672	10.5824 <sup>‡</sup>
<b>Direct Annual IDCW</b>		
25-March-2019	0.28811758	10.2199 <sup>‡</sup>
25-March-2019	0.26680896	10.2199 <sup>‡</sup>
02-February-2021	0.41970000	10.1017 <sup>‡</sup>
02-February-2021	0.41970000	10.1017 <sup>‡</sup>
<b>Eco Monthly IDCW</b>		
02-February-2021	0.49370000	16.9514 <sup>‡</sup>
02-February-2021	0.49370000	16.9514 <sup>‡</sup>
30-June-2021	0.50000000	17.1667 <sup>‡</sup>
30-June-2021	0.50000000	17.1667 <sup>‡</sup>
<b>Eco Quarterly IDCW</b>		
26-December-2018	0.06838875	10.0000 <sup>‡</sup>
26-December-2018	0.06324962	10.0000 <sup>‡</sup>
25-March-2019	0.07206263	10.1033 <sup>‡</sup>
25-March-2019	0.06670224	10.1033 <sup>‡</sup>
<b>Eco Plan Regular IDCW</b>		
25-March-2013	0.440456	12.5487 <sup>‡</sup>
25-March-2013	0.377515	12.5487 <sup>‡</sup>
25-March-2014	0.779271	11.5826 <sup>‡</sup>
25-March-2014	0.746324	11.5826 <sup>‡</sup>
<b>Bank of India Balanced Advantage Fund</b>		
<b>Regular Plan - Regular IDCW</b>		
25-June-2018	0.02449771	10.7707 <sup>‡</sup>
25-June-2018	0.02449722	10.7707 <sup>‡</sup>
29-July-2021	0.40000000	11.2226 <sup>‡</sup>
29-July-2021	0.40000000	11.2226 <sup>‡</sup>
<b>Direct Plan - Regular IDCW</b>		
25-March-2019	0.44270637	10.2965 <sup>‡</sup>
25-June-2019	0.04427025	10.0302 <sup>‡</sup>
25-June-2019	0.0442703	10.0302 <sup>‡</sup>
30-June-2021	1.00000000	10.0785 <sup>‡</sup>

<sup>5</sup>Face Value - ₹ 10/-

<sup>55</sup>Face Value - ₹ 1000/-

<sup>^</sup>Pursuant to payment of IDCW, NAV of the IDCW Option of the Plan/Scheme falls to the extent of such IDCW payment and applicable statutory levy (taxes, levies, cess etc.), if any. <sup>†</sup>Since there are no investors in Bank of India Large & Mid Cap Fund - Institutional Plan - Regular IDCW and Institutional Plan - Quarterly IDCW the data of NAV as on record date is not provided

<sup>‡</sup>Individual/ HUFs. <sup>§</sup>Others. Past performance may or may not be sustained in the future. For complete IDCW History please visit [www.boimf.in](http://www.boimf.in)

# IDCW History

DEBT / INCOME FUNDS		
Record Date	IDCW/ Unit Declared (in ₹)	NAV <sup>^</sup> as on Record Date
<b>Bank of India Short Term Income Fund<sup>§</sup></b>		
<b>Institutional Monthly IDCW</b>		
25-January-2011	0.043921	10.1704 <sup>a</sup>
25-January-2011	0.040935	10.1704 <sup>b</sup>
25-February-2011	0.052705	10.1881 <sup>a</sup>
25-February-2011	0.049122	10.1881 <sup>b</sup>
<b>Institutional Quarterly IDCW</b>		
29-December-2009	0.1751890	10.2708 <sup>a</sup>
29-December-2009	0.1630520	10.2708 <sup>b</sup>
<b>Regular Monthly IDCW</b>		
25-March-2019	0.05042235	10.3919 <sup>a</sup>
25-March-2019	0.04668914	10.3919 <sup>b</sup>
25-April-2019	0.03601595	10.3441 <sup>a</sup>
25-April-2019	0.03334718	10.3441 <sup>b</sup>
<b>Regular Quarterly IDCW</b>		
26-December-2018	0.10804795	10.1585 <sup>a</sup>
26-December-2018	0.10005336	10.1585 <sup>b</sup>
25-March-2019	0.10804788	10.1917 <sup>a</sup>
25-March-2019	0.10005336	10.1917 <sup>b</sup>
<b>Direct Monthly IDCW</b>		
25-March-2019	0.05042155	10.3930 <sup>a</sup>
25-March-2019	0.04669158	10.3930 <sup>b</sup>
25-April-2019	0.03602011	10.3498 <sup>a</sup>
25-April-2019	0.03335117	10.3498 <sup>b</sup>
<b>Direct Quarterly IDCW</b>		
26-December-2018	0.14401749	10.1444 <sup>a</sup>
26-December-2018	0.13340448	10.1444 <sup>b</sup>
25-March-2019	0.10804758	10.1908 <sup>a</sup>
25-March-2019	0.10005336	10.1908 <sup>b</sup>
<b>Bank of India Overnight Fund<sup>§§</sup></b>		
<b>Regular Monthly IDCW</b>		
27-March-26	3.9749793	1000.0000 <sup>a</sup>
27-March-26	3.9749793	1000.0000 <sup>b</sup>
27-April-26	4.5530000	1,000.1343 <sup>a</sup>
27-April-26	4.5530000	1,000.1343 <sup>b</sup>
<b>Direct Monthly IDCW</b>		
27-March-26	4.0024442	1000.0000 <sup>a</sup>
27-March-26	4.0024442	1000.0000 <sup>b</sup>
27-April-26	4.5882643	1,000.1357 <sup>a</sup>
27-April-26	4.5882643	1,000.1357 <sup>b</sup>

DEBT / INCOME FUNDS		
Record Date	IDCW/ Unit Declared (in ₹)	NAV <sup>^</sup> as on Record Date
<b>Bank of India Money Market Fund<sup>§</sup></b>		
<b>Regular Monthly IDCW</b>		
27-March-2026	0.02016960	10.0702 <sup>a</sup>
27-March-2026	0.02016960	10.0702 <sup>b</sup>
27-April-2026	0.07216700	10.0512 <sup>a</sup>
27-April-2026	0.07216700	10.0512 <sup>b</sup>
<b>Direct Plan - Monthly IDCW</b>		
27-March-2026	0.02417772	10.0742 <sup>a</sup>
27-March-2026	0.02417772	10.0742 <sup>b</sup>
27-April-2026	0.07585890	10.0510 <sup>a</sup>
27-April-2026	0.07585890	10.0510 <sup>b</sup>

<sup>§</sup>Face Value - ₹ 10/-    <sup>§§</sup>Face Value - ₹ 1000/-    <sup>^</sup>Pursuant to payment of IDCW, NAV of the IDCW Option of the Plan/ Scheme falls to the extent of such IDCW payment and applicable statutory levy (taxes, levies, cess etc.), if any.    <sup>¶</sup>Since there are no investors in Bank of India Large & Mid Cap Fund - Institutional Plan - Regular IDCW and Institutional Plan - Quarterly IDCW the data of NAV as on record date is not provided

<sup>†</sup>Individual/HUFs.    <sup>‡</sup>Others.    Past performance may or may not be sustained in the future.    **For complete IDCW History please visit [www.boimf.in](http://www.boimf.in)**

# Scheme Performance - Regular Plan

## Bank of India Flexi Cap Fund - Growth Option - PERFORMANCE (As on April 30, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	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	14.82%	3.64%	-0.28%	11,482	10,364	9,972
3 years	21.80%	14.90%	11.18%	18,099	15,186	13,753
5 years	18.51%	13.87%	11.69%	23,387	19,150	17,382
Since inception*	24.63%	19.48%	16.89%	36,180	28,282	24,876

^ 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 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure

## Bank of India Small Cap Fund - Growth Option - PERFORMANCE (As on April 30, 2026)

Fund Manager - Alok Singh and Nav Bhardwaj				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (Nifty Smallcap 250 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Smallcap 250 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	15.27%	9.56%	-0.28%	11,527	10,956	9,972
3 years	21.77%	21.89%	11.18%	18,087	18,138	13,753
5 years	19.90%	18.99%	11.69%	24,791	23,865	17,382
Since inception*	23.96%	17.86%	12.50%	48,690	33,563	23,823

^ 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 8 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund. Mr. Nav Bhardwaj has been co-managing the Scheme w.e.f. July 14, 2025.
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, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	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	8.37%	3.64%	-0.28%	10,837	10,364	9,972
3 years	16.68%	14.90%	11.18%	15,907	15,186	13,753
5 years	14.73%	13.87%	11.69%	19,890	19,150	17,382
Since inception*	17.62%	16.47%	14.74%	1,62,840	1,37,356	1,06,336

^ 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 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

### 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, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	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) (₹)
1 year	6.26%	3.96%	-0.28%	10,626	10,396	9,972
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	-5.06%	-1.91%	-2.07%	9,170	9,684	9,656

^ 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 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

## Bank of India Mid Cap Fund - Growth Option - PERFORMANCE (As on April 30, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (Nifty Midcap 150 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midcap 150 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
6 Months	-1.80%	0.10%	-13.16%	9,911	10,005	9,347
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*	-0.14%	4.25%	-4.65%	9,990	10,292	9,676

^ Past performance may or may not be sustained in the future. \*Date of Allotment - August 22, 2025.

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 the Scheme since inception. In addition to this, he manages 7 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure

## Bank of India Mid & Small Cap Equity & Debt Fund - Growth Option - PERFORMANCE (As on April 30, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	13.63%	9.42%	-0.28%	11,363	10,942	9,972
3 years	19.80%	18.20%	11.18%	17,220	16,537	13,753
5 years	17.28%	15.81%	11.69%	22,196	20,840	17,382
Since inception*	15.22%	14.24%	12.42%	40,020	36,783	31,434

^ 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 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

### 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 Balanced Advantage Fund - Growth Option - PERFORMANCE (As on April 30, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 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	7.82%	0.63%	-0.28%	10,782	10,063	9,972
3 years	10.88%	8.78%	11.18%	13,645	12,881	13,753
5 years	10.64%	8.76%	11.69%	16,586	15,221	17,382
Since inception*	8.16%	10.55%	12.70%	25,927	33,783	42,677

^ 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 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure

## Bank of India Conservative Hybrid Fund - Growth Option - PERFORMANCE (As on April 30, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	4.52%	2.87%	0.59%	10,452	10,287	10,059
3 years	7.04%	7.91%	6.35%	12,270	12,574	12,035
5 years	10.19%	6.99%	4.78%	16,247	14,023	12,628
Since inception*	7.57%	8.91%	5.82%	34,889	43,177	26,351

^ 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 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure

## Bank of India Credit Risk Fund - Growth Option - PERFORMANCE (As on April 30, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	16.91%	6.87%	0.59%	11,691	10,687	10,059
3 years	9.56%	7.90%	6.35%	13,161	12,569	12,035
5 years	27.66%	7.14%	4.78%	33,925	14,122	12,628
Since inception*	3.14%	8.14%	6.24%	14,131	23,992	19,668

^ 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 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

### 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 Large Cap Fund - Growth Option - PERFORMANCE (As on April 30, 2026)

Fund Manager - Alok Singh and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	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	8.51%	1.32%	-3.05%	10,851	10,132	9,695
3 years	15.57%	12.80%	9.26%	20,141	17,910	15,348
5 years	NA	NA	NA	NA	NA	NA
Since inception*	10.65%	10.75%	9.43%	16,320	16,391	15,467

^ 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 open-ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund and Mr. Nilesh Jethani manages 2 close ended, 2 open ended 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 Cap Fund - Growth Option - PERFORMANCE (As on April 30, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (%)	Additional Benchmark Returns (BSE 500 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (₹)	Additional Benchmark Returns (BSE 500 TRI) (₹)
1 year	13.77%	5.95%	3.64%	11,377	10,595	10,364
3 years	21.12%	17.82%	14.90%	17,798	16,379	15,186
5 years	NA	NA	NA	NA	NA	NA
Since inception*	21.81%	18.00%	15.23%	18,670	16,886	15,660

^ 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, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period <sup>®</sup>	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	23.44%	11.92%	-0.28%	12,344	11,192	9,972
3 years	25.70%	23.86%	11.18%	19,899	19,036	13,753
5 years	22.68%	21.85%	11.69%	27,803	26,871	17,382
Since inception*	12.03%	8.57%	11.39%	62,780	37,778	57,230

^ 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.

### 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 Large & Mid Cap Fund - Growth Option - PERFORMANCE (As on April 30, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period <sup>®</sup>	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	9.25%	3.05%	-0.28%	10,925	10,305	9,972
3 years	16.06%	14.45%	11.18%	15,654	15,008	13,753
5 years	14.86%	13.50%	11.69%	19,996	18,844	17,382
Since inception*	13.33%	14.78%	13.43%	89,760	1,12,226	91,196

^ 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.

## Bank of India Consumption Fund - Growth Option - PERFORMANCE (As on April 30, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (Nifty India Consumption TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty India Consumption TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	4.81%	1.78%	-0.28%	10,481	10,178	9,972
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	3.36%	1.99%	2.30%	10,460	10,272	10,315

^ Past performance may or may not be sustained in the future. \*Date of Allotment - December 20, 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. 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 Liquid Fund - Growth Option - PERFORMANCE (As on April 30, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	4.06%	4.30%	-0.12%	10,008	10,008	10,000
15 Days	4.53%	4.71%	1.79%	10,018	10,019	10,007
30 Days	7.68%	7.32%	3.90%	10,061	10,058	10,031
3 Months	6.82%	6.55%	4.24%	10,162	10,156	10,102
6 Months	6.32%	6.11%	3.87%	10,306	10,298	10,226
1 year	6.26%	6.10%	4.62%	10,626	10,610	10,462
3 years	6.98%	6.86%	6.51%	12,244	12,205	12,085
5 years	6.06%	6.04%	5.63%	13,424	13,412	13,154
Since inception*	6.68%	6.78%	6.32%	31,614	32,160	29,761

^ 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 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 Ultra Short Duration Fund - Growth Option - PERFORMANCE (As on April 30, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-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) (₹)
7 Days	-0.07%	3.57%	-0.12%	10,000	10,007	10,000
15 Days	1.84%	4.49%	1.79%	10,007	10,018	10,007
30 Days	6.95%	8.11%	3.90%	10,055	10,064	10,031
3 Months	6.66%	7.10%	4.25%	10,160	10,171	10,103
6 Months	5.62%	6.23%	3.87%	10,286	10,311	10,226
1 year	5.85%	6.37%	4.62%	10,585	10,637	10,462
3 years	6.36%	7.19%	6.51%	12,037	12,323	12,089
5 years	5.54%	6.31%	5.63%	13,098	13,582	13,154
Since inception*	6.96%	7.38%	6.32%	33,121	35,532	29,761

^ 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, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	4.92%	5.07%	-0.12%	10,009	10,009	10,000
15 Days	4.89%	5.03%	1.79%	10,020	10,020	10,007
30 Days	5.00%	4.99%	3.90%	10,040	10,040	10,031
3 Months	5.07%	4.98%	4.24%	10,121	10,119	10,102
6 Months	5.23%	5.15%	3.87%	10,268	10,264	10,226
1 year	5.47%	5.39%	4.62%	10,547	10,539	10,462
3 years	6.32%	6.27%	6.51%	12,020	12,003	12,085
5 years	5.61%	5.59%	5.63%	13,587	13,129	13,154
Since inception*	5.15%	5.12%	5.57%	13,695	13,670	14,039

^ 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.

## Bank of India Short Term Income Fund - Growth Option - PERFORMANCE (As on April 30, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	4.48%	5.53%	0.59%	10,448	10,553	10,059
3 years	6.82%	7.13%	6.35%	12,195	12,302	12,035
5 years	9.99%	6.05%	4.78%	16,100	13,418	12,628
Since inception*	6.04%	7.44%	5.32%	27,702	34,813	24,613

^ 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.

### 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 Money Market Fund - Growth Option - PERFORMANCE (As on April 30, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (CRISIL Money Market A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Money Market A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	-1.49%	1.43%	-0.12%	9,997	10,003	10,000
15 Days	0.81%	2.74%	1.79%	10,003	10,011	10,007
30 Days	7.23%	7.42%	3.90%	10,058	10,059	10,031
3 Months	6.45%	6.30%	4.25%	10,155	10,152	10,103
6 Months	5.61%	5.59%	3.87%	10,275	10,274	10,226
1 year	6.05%	5.98%	4.62%	10,605	10,598	10,462
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	6.66%	6.42%	5.44%	10,829	10,406	10,391

<sup>^</sup> Past performance may or may not be sustained in the future. \*Date of Allotment - February 4, 2025.

Above returns are on Simple Annualized Basis.

@ 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 since inception. 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 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, 2026)

Co Fund Manager - Mithraem Bharucha and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	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	13.11%	8.75%	-0.28%	11,311	10,875	9,972
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	10.32%	11.27%	5.33%	11,032	11,127	10,533

<sup>^</sup> 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. In addition to this he manages 2 close ended, 2 open ended 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, 2026)

Fund Manager - Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Arbitrage Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Arbitrage Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	5.47%	7.00%	4.62%	10,547	10,700	10,462
3 years	6.34%	7.58%	6.51%	12,031	12,457	12,089
5 years	5.09%	6.42%	5.63%	12,819	13,654	13,154
Since inception*	4.77%	5.75%	5.98%	14,433	15,528	15,800

<sup>^</sup> 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. Nilesh Jethani has been managing the Scheme w.e.f. July 14, 2025. In addition to this scheme, he manages 1 open ended scheme, 2 close ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

### 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, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	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	16.46%	3.64%	-0.28%	11,646	10,364	9,972
3 years	23.55%	14.90%	11.18%	18,894	15,186	13,753
5 years	20.30%	13.87%	11.69%	25,204	19,150	17,382
Since inception#	26.58%	19.48%	16.89%	39,620	28,282	24,876

^ 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 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.

2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.

3. Different plans shall have a different expense structure

## Bank of India Small Cap Fund - Growth Option - PERFORMANCE (As on April 30, 2026)

Fund Manager - Alok Singh and Nav Bhardwaj				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (Nifty Smallcap 250 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Smallcap 250 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	16.93%	9.56%	-0.28%	11,693	10,956	9,972
3 years	23.56%	21.89%	11.18%	18,899	18,138	13,753
5 years	21.75%	18.99%	11.69%	26,764	23,865	17,382
Since inception#	26.00%	17.86%	12.50%	54,920	33,563	23,823

^ 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 8 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund. Mr. Nav Bhardwaj has been co-managing the Scheme w.e.f. July 14, 2025.

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, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	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	9.70%	3.64%	-0.28%	10,970	10,364	9,972
3 years	18.00%	14.90%	11.18%	16,452	15,186	13,753
5 years	16.01%	13.87%	11.69%	21,021	19,150	17,382
Since inception#	17.08%	13.63%	12.35%	81,882	54,971	47,282

^ 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 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.

2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.

3. Different plans shall have a different expense structure.

### 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 - Direct Plan

## Bank of India Business Cycle Fund - Growth Option - PERFORMANCE (As on April 30, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	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) (₹)
1 year	7.71%	3.96%	-0.28%	10,771	10,396	9,972
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception#	-3.89%	-1.91%	-2.07%	9,360	9,684	9,656

^ 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 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

## Bank of India Mid Cap Fund - Growth Option - PERFORMANCE (As on April 30, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (Nifty Midcap 150 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midcap 150 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
6 Months	-0.60%	0.10%	-13.16%	9,970	10,005	9,347
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#	1.01%	4.25%	-4.65%	10,070	10,292	9,676

^ Past performance may or may not be sustained in the future. #Date of Allotment - August 22, 2025.

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 the Scheme since inception. In addition to this, he manages 7 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure

## Bank of India Mid & Small Cap Equity & Debt Fund - Growth Option - PERFORMANCE (As on April 30, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	15.18%	9.42%	-0.28%	11,518	10,942	9,972
3 years	21.27%	18.20%	11.18%	17,861	16,537	13,753
5 years	18.58%	15.81%	11.69%	23,459	20,840	17,382
Since inception#	16.37%	14.24%	12.42%	44,080	36,783	31,434

^ 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 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

### 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 Balanced Advantage Fund - Growth Option - PERFORMANCE (As on April 30, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 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	9.14%	0.63%	-0.28%	10,914	10,063	9,972
3 years	12.06%	8.78%	11.18%	14,087	12,881	13,753
5 years	11.70%	8.76%	11.69%	17,394	15,221	17,382
Since inception#	8.94%	10.55%	12.70%	28,269	33,783	42,677

<sup>^</sup> 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 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure

## Bank of India Conservative Hybrid Fund - Growth Option - PERFORMANCE (As on April 30, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	5.44%	2.87%	0.59%	10,544	10,287	10,059
3 years	7.89%	7.91%	6.35%	12,568	12,574	12,035
5 years	10.93%	6.99%	4.78%	16,800	14,023	12,628
Since inception#	8.28%	8.66%	6.33%	28,875	30,289	22,667

<sup>^</sup> 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 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure

## Bank of India Credit Risk Fund - Growth Option - PERFORMANCE (As on April 30, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	17.38%	6.87%	0.59%	11,738	10,687	10,059
3 years	9.95%	7.90%	6.35%	13,303	12,569	12,035
5 years	28.07%	7.14%	4.78%	34,474	14,122	12,628
Since inception#	3.40%	8.14%	6.24%	14,527	23,992	19,668

<sup>^</sup> 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 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

### 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 Large Cap Fund - Growth Option - PERFORMANCE (As on April 30, 2026)

Fund Manager - Alok Singh and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	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	10.08%	1.32%	-3.05%	11,008	10,132	9,695
3 years	17.04%	12.80%	9.26%	21,411	17,910	15,348
5 years	NA	NA	NA	NA	NA	NA
Since inception#	12.08%	10.75%	9.43%	17,370	16,391	15,467

^ 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 open-ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund and Mr. Nilesh Jethani manages 2 close ended, 2 open ended 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 Cap Fund - Growth Option - PERFORMANCE (As on April 30, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (%)	Additional Benchmark Returns (BSE 500 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (₹)	Additional Benchmark Returns (BSE 500 TRI) (₹)
1 year	15.26%	5.95%	3.64%	11,526	10,595	10,364
3 years	22.51%	17.82%	14.90%	18,419	16,379	15,186
5 years	NA	NA	NA	NA	NA	NA
Since inception#	23.18%	18.00%	15.23%	19,340	16,886	15,660

^ 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, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period <sup>®</sup>	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	25.43%	11.92%	-0.28%	12,543	11,192	9,972
3 years	27.55%	23.86%	11.18%	20,791	19,036	13,753
5 years	24.40%	21.85%	11.69%	29,816	26,871	17,382
Since inception#	17.66%	12.43%	12.35%	87,518	47,694	47,282

^ 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 Large & Mid Cap Fund - Growth Option - PERFORMANCE (As on April 30, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period <sup>®</sup>	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	10.72%	3.05%	-0.28%	11,072	10,305	9,972
3 years	17.41%	14.45%	11.18%	16,205	15,008	13,753
5 years	16.11%	13.50%	11.69%	21,115	18,844	17,382
Since inception#	13.86%	13.62%	12.35%	56,497	54,887	47,282

^ 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 Consumption Fund - Growth Option - PERFORMANCE (As on April 30, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (Nifty India Consumption TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty India Consumption TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	6.09%	1.78%	-0.28%	10,609	10,178	9,972
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception#	4.59%	1.99%	2.30%	10,630	10,272	10,315

^ Past performance may or may not be sustained in the future. #Date of Allotment - December 20, 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. 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 Liquid Fund - Growth Option - PERFORMANCE (As on April 30, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	4.12%	4.30%	-0.12%	10,008	10,008	10,000
15 Days	4.59%	4.71%	1.79%	10,018	10,019	10,007
30 Days	7.73%	7.32%	3.90%	10,061	10,058	10,031
3 Months	6.86%	6.55%	4.24%	10,163	10,156	10,102
6 Months	6.36%	6.11%	3.87%	10,308	10,298	10,226
1 year	6.30%	6.10%	4.62%	10,630	10,610	10,462
3 years	7.01%	6.86%	6.51%	12,257	12,205	12,085
5 years	6.11%	6.04%	5.63%	13,457	13,412	13,154
Since inception#	6.84%	6.72%	6.40%	24,157	23,805	22,889

^ 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.

### 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 Ultra Short Duration Fund - Growth Option - PERFORMANCE (As on April 30, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-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) (₹)
7 Days	0.41%	3.57%	-0.12%	10,001	10,007	10,000
15 Days	2.32%	4.49%	1.79%	10,009	10,018	10,007
30 Days	7.40%	8.11%	3.90%	10,059	10,064	10,031
3 Months	7.16%	7.10%	4.25%	10,172	10,171	10,103
6 Months	6.13%	6.23%	3.87%	10,312	10,311	10,226
1 year	6.39%	6.37%	4.62%	10,639	10,637	10,462
3 years	6.86%	7.19%	6.51%	12,208	12,323	12,089
5 years	5.95%	6.31%	5.63%	13,351	13,582	13,154
Since inception#	7.28%	7.19%	6.40%	25,513	25,240	22,879

<sup>^</sup> 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, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	4.97%	5.07%	-0.12%	10,009	10,009	10,000
15 Days	4.94%	5.03%	1.79%	10,020	10,020	10,007
30 Days	5.04%	4.99%	3.90%	10,041	10,040	10,031
3 Months	5.10%	4.98%	4.24%	10,122	10,119	10,102
6 Months	5.26%	5.15%	3.87%	10,269	10,264	10,226
1 year	5.50%	5.39%	4.62%	10,550	10,539	10,462
3 years	6.34%	6.27%	6.51%	12,028	12,003	12,085
5 years	5.65%	5.59%	5.63%	13,602	13,129	13,154
Since inception#	5.20%	5.12%	5.57%	13,736	13,670	14,039

<sup>^</sup> 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.

## Bank of India Short Term Income Fund - Growth Option - PERFORMANCE (As on April 30, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	5.07%	5.53%	0.59%	10,507	10,553	10,059
3 years	7.39%	7.13%	6.35%	12,394	12,302	12,035
5 years	10.49%	6.05%	4.78%	16,474	13,418	12,628
Since inception#	6.83%	7.53%	6.33%	24,129	26,325	22,667

<sup>^</sup> 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.

### 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 Money Market Fund - Growth Option - PERFORMANCE (As on April 30, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (CRISIL Money Market A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Money Market A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	-1.10%	1.43%	-0.12%	9,998	10,003	10,000
15 Days	1.16%	2.74%	1.79%	10,005	10,011	10,007
30 Days	7.70%	7.42%	3.90%	10,061	10,059	10,031
3 Months	6.93%	6.30%	4.25%	10,167	10,152	10,103
6 Months	6.12%	5.59%	3.87%	10,299	10,274	10,226
1 year	6.57%	5.98%	4.62%	10,657	10,598	10,462
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception#	7.20%	6.42%	5.44%	10,897	10,406	10,391

<sup>^</sup> Past performance may or may not be sustained in the future. #Date of Allotment - February 4, 2025.

Above returns are on Simple Annualized Basis.

@ 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 since inception. 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 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, 2026)

Co Fund Manager - Mithraem Bharucha and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	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	14.36%	8.75%	-0.28%	11,436	10,875	9,972
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception#	11.46%	11.27%	5.33%	11,146	11,127	10,533

<sup>^</sup> 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. In addition to this, he manages 2 open ended scheme, 2 close ended schemes and co-manages 1 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 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, 2026)

Fund Manager - Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Arbitrage Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Arbitrage Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	6.02%	7.00%	4.62%	10,602	10,700	10,462
3 years	7.00%	7.58%	6.51%	12,256	12,457	12,089
5 years	5.65%	6.42%	5.63%	13,166	13,654	13,154
Since inception#	5.40%	5.75%	5.98%	15,127	15,528	15,800

<sup>^</sup> 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. Nilesh Jethani has been managing the Scheme w.e.f. July 14, 2025. In addition to this scheme, he manages 1 open ended scheme, 2 close ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

### 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 ELSS Tax Saver	Bank of India Mid & Small Cap Equity & Debt Fund	Bank of India Credit Risk Fund
	Bank of India Balanced Advantage Fund	Bank of India Mid Cap Fund

#### Funds Co-managed:

Bank of India Large Cap Fund	Bank of India Small Cap 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	16.91%	6.87%	9.56%	7.90%	27.66%	7.14%	3.14%	8.14%
	Bank of India Small Cap Fund	15.27%	9.56%	21.77%	21.89%	19.90%	18.99%	23.96%	17.86%
	Bank of India Flexi Cap Fund	14.82%	3.64%	21.80%	14.90%	18.51%	13.87%	24.63%	19.48%
Bottom 3	Bank of India Balanced Advantage Fund	7.82%	0.63%	10.88%	8.78%	10.64%	8.76%	8.16%	10.55%
	Bank of India Business Cycle Fund	6.26%	3.96%	NA	NA	NA	NA	-5.06%	-1.91%
	Bank of India Conservative Hybrid Fund	4.52%	2.87%	7.04%	7.91%	10.19%	6.99%	7.57%	8.91%

### 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	17.38%	6.87%	9.95%	7.90%	28.07%	7.14%	3.40%	8.14%
	Bank of India Small Cap Fund	16.93%	9.56%	23.56%	21.89%	21.75%	18.99%	26.00%	17.86%
	Bank of India Flexi Cap Fund	16.46%	3.64%	23.55%	14.90%	20.30%	13.87%	26.58%	19.48%
Bottom 3	Bank of India Balanced Advantage Fund	9.14%	0.63%	12.06%	8.78%	11.70%	8.76%	8.94%	10.55%
	Bank of India Business Cycle Fund	7.71%	3.96%	NA	NA	NA	NA	-3.89%	-1.91%
	Bank of India Conservative Hybrid Fund	5.44%	2.87%	7.89%	7.91%	10.93%	6.99%	8.28%	8.66%

\*To determine Top 3 & Bottom 3 schemes, 1 Year performance has been considered.

• Bank of India Credit Risk Fund - Benchmark: CRISIL Credit Risk Debt B-II Index • Bank of India Small Cap Fund - Benchmark: Nifty Smallcap 250 TRI • Bank of India Flexi Cap Fund - BSE 500 Total Return Index TRI • Bank of India Balanced Advantage Fund - Benchmark: NIFTY 50 Hybrid Composite Debt 50:50 TRI • Bank of India Business Cycle Fund - Benchmark: NIFTY 500 Total Return Index (TRI) • Bank of India Conservative Hybrid Fund - Benchmark: CRISIL Hybrid 85 + 15 - Conservative Index

# 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 Fund

**Regular Plan**

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%) <sup>^</sup>	Benchmark Returns (%) <sup>#</sup>	Scheme Returns (%) <sup>^</sup>	Benchmark Returns (%) <sup>#</sup>	Scheme Returns (%) <sup>^</sup>	Benchmark Returns (%) <sup>#</sup>	Scheme Returns (%) <sup>^</sup>	Benchmark Returns (%) <sup>#</sup>
Bank of India Multi Cap Fund	13.77%	5.95%	21.12%	17.82%	NA	NA	21.81%	18.00%
Bank of India Manufacturing & Infrastructure Fund	23.44%	11.92%	25.70%	23.86%	22.68%	21.85%	12.03%	8.57%
Bank of India Consumption Fund	4.81%	1.78%	NA	NA	NA	NA	3.36%	1.99%
Bank of India Large & Mid Cap Fund	9.25%	3.05%	16.06%	14.45%	14.86%	13.50%	13.33%	14.78%

**Direct Plan**

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%) <sup>^</sup>	Benchmark Returns (%) <sup>#</sup>	Scheme Returns (%) <sup>^</sup>	Benchmark Returns (%) <sup>#</sup>	Scheme Returns (%) <sup>^</sup>	Benchmark Returns (%) <sup>#</sup>	Scheme Returns (%) <sup>^</sup>	Benchmark Returns (%) <sup>#</sup>
Bank of India Multi Cap Fund	15.26%	5.95%	22.51%	17.82%	NA	NA	23.18%	18.00%
Bank of India Manufacturing & Infrastructure Fund	25.43%	11.92%	27.55%	23.86%	24.40%	21.85%	17.66%	12.43%
Bank of India Consumption Fund	6.09%	1.78%	NA	NA	NA	NA	4.59%	1.99%
Bank of India Large & Mid Cap Fund	10.72%	3.05%	17.41%	14.45%	16.11%	13.50%	13.86%	13.62%

• 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 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
Bank of India Arbitrage Fund	Bank of India Banking & Financial Services Fund

**Funds Co-managed:**

Bank of India Large Cap Fund	Bank of India Multi Asset Allocation Fund (Equity Portion)
------------------------------	------------------------------------------------------------

**Regular Plan**

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%) <sup>^</sup>	Benchmark Returns (%) <sup>#</sup>	Scheme Returns (%) <sup>^</sup>	Benchmark Returns (%) <sup>#</sup>	Scheme Returns (%) <sup>^</sup>	Benchmark Returns (%) <sup>#</sup>	Scheme Returns (%) <sup>^</sup>	Benchmark Returns (%) <sup>#</sup>
Bank of India Large Cap Fund	8.51%	1.32%	15.57%	12.80%	NA	NA	10.65%	10.75%
Bank of India Multi Asset Allocation Fund	13.11%	8.75%	NA	NA	NA	NA	10.32%	11.27%
Bank of India Mid Cap Tax Fund - Series 1	16.17%	3.64%	19.08%	14.90%	15.50%	13.87%	13.42%	12.91%
Bank of India Mid Cap Tax Fund - Series 2	11.61%	3.64%	18.19%	14.90%	14.43%	13.87%	16.93%	14.83%
Bank of India Arbitrage Fund	5.47%	7.00%	6.34%	7.58%	5.09%	6.42%	4.77%	5.75%
Bank of India Banking & Financial Services Fund	NA	NA	NA	NA	NA	NA	-16.85%	-24.25%

**Direct Plan**

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%) <sup>^</sup>	Benchmark Returns (%) <sup>#</sup>	Scheme Returns (%) <sup>^</sup>	Benchmark Returns (%) <sup>#</sup>	Scheme Returns (%) <sup>^</sup>	Benchmark Returns (%) <sup>#</sup>	Scheme Returns (%) <sup>^</sup>	Benchmark Returns (%) <sup>#</sup>
Bank of India Large Cap Fund	10.08%	1.32%	17.04%	12.80%	NA	NA	12.08%	10.75%
Bank of India Multi Asset Allocation Fund	14.36%	8.75%	NA	NA	NA	NA	11.46%	11.27%
Bank of India Mid Cap Tax Fund - Series 1	16.52%	3.64%	19.10%	14.90%	15.76%	13.87%	13.93%	12.91%
Bank of India Mid Cap Tax Fund - Series 2	11.84%	3.64%	18.09%	14.90%	14.70%	13.87%	17.55%	14.83%
Bank of India Arbitrage Fund	6.02%	7.00%	7.00%	7.58%	5.65%	6.42%	5.40%	5.75%
Bank of India Banking & Financial Services Fund	NA	NA	NA	NA	NA	NA	-15.64%	-24.25%

• Bank of India Large Cap 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 • Bank of India Arbitrage Fund - Benchmark: NIFTY 50 Arbitrage Index • Bank of India Banking & Financial Services Fund - Benchmark Nifty Financial Services 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	6.26%	6.10%	6.98%	6.86%	6.06%	6.04%	6.68%	6.78%
Bank of India Money Market Fund	6.05%	5.98%	NA	NA	NA	NA	6.66%	6.42%
Bank of India Ultra Short Duration Fund	5.85%	6.37%	6.36%	7.19%	5.54%	6.31%	6.96%	7.38%
Bank of India Overnight Fund	5.47%	5.39%	6.32%	6.27%	5.61%	5.59%	5.15%	5.12%
Bank of India Short Term Income Fund	4.48%	5.53%	6.82%	7.13%	9.99%	6.05%	6.04%	7.44%
Bank of India Multi Asset Allocation Fund	13.11%	8.75%	NA	NA	NA	NA	10.32%	11.27%

## 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	6.30%	6.10%	7.01%	6.86%	6.11%	6.04%	6.84%	6.72%
Bank of India Money Market Fund	6.57%	5.98%	NA	NA	NA	NA	7.20%	6.42%
Bank of India Ultra Short Duration Fund	6.39%	6.37%	6.86%	7.19%	5.95%	6.31%	7.28%	7.19%
Bank of India Overnight Fund	5.50%	5.39%	6.34%	6.27%	5.65%	5.59%	5.20%	5.12%
Bank of India Short Term Income Fund	5.07%	5.53%	7.39%	7.13%	10.49%	6.05%	6.83%	7.53%
Bank of India Multi Asset Allocation Fund	14.36%	8.75%	NA	NA	NA	NA	11.46%	11.27%

• 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. Nav Bhardwaj:** Nav Bhardwaj is an Assistant Fund Manager & Senior Analyst with around 17 years of diverse experience, in equity research, project finance, derivative trading and funds management. He was previously associated with Invesco Asset Management (India) Private Limited; Anand Rathi Shares and Stockbrokers Ltd and Sunflower Capital. He is a PhD - Business Management (Finance), master's in commerce and B. A. (Hons.) in Economics graduate.

**Funds Co-managed:**

Bank of India Small Cap 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 Small Cap Fund	15.27%	9.56%	21.77%	21.89%	19.90%	18.99%	23.96%	17.86%

## 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 Small Cap Fund	16.93%	9.56%	23.56%	21.89%	21.75%	18.99%	26.00%	17.86%

• Bank of India Small Cap Fund - Benchmark: Nifty Smallcap 250 TRI.

# SIP Returns of Selected Schemes

All data as on April 30, 2026 (Unless indicated otherwise)

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	21,00,000
Market Value of amount Invested	1,23,378	4,10,724	8,12,093	69,44,762
Scheme Returns (CAGR)	5.30%	8.78%	12.08%	12.40%
Benchmark returns# (CAGR)	-13.51%	5.43%	10.03%	13.61%
Additional Benchmark### (CAGR)	-6.15%	4.61%	8.34%	12.31%

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 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 (₹)	1,20,000	3,60,000	6,00,000	16,00,000
Market Value of amount Invested	1,24,291	4,19,129	8,39,081	44,36,648
Scheme Returns (CAGR)	6.75%	10.16%	13.40%	14.23%
Benchmark returns# (CAGR)	-13.51%	5.43%	10.03%	13.64%
Additional Benchmark### (CAGR)	-6.15%	4.61%	8.34%	12.24%

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 (₹)	1,20,000	3,60,000	6,00,000	20,60,000
Market Value of amount Invested	1,24,021	4,03,879	8,10,688	87,03,753
Scheme Returns (CAGR)	6.32%	7.64%	12.01%	15.06%
Benchmark returns# (CAGR)	-1.40%	6.83%	10.71%	13.48%
Additional Benchmark### (CAGR)	-6.15%	4.61%	8.34%	12.14%

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 (₹)	1,20,000	3,60,000	6,00,000	16,00,000
Market Value of amount Invested	1,24,835	4,11,622	8,37,454	55,23,394
Scheme Returns (CAGR)	7.62%	8.92%	13.32%	17.13%
Benchmark returns# (CAGR)	-1.40%	6.83%	10.71%	13.81%
Additional Benchmark### (CAGR)	-6.15%	4.61%	8.34%	12.24%

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 (₹)	1,20,000	3,60,000	6,00,000	19,30,000
Market Value of amount Invested	1,33,071	4,64,910	10,03,497	84,44,084
Scheme Returns (CAGR)	20.97%	17.38%	20.72%	16.52%
Benchmark returns# (CAGR)	-4.61%	11.32%	18.41%	13.57%
Additional Benchmark### (CAGR)	-6.15%	4.61%	8.34%	12.11%

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 (₹)	1,20,000	3,60,000	6,00,000	16,00,000
Market Value of amount Invested	1,34,243	4,77,066	10,47,782	69,03,714
Scheme Returns (CAGR)	22.91%	19.22%	22.51%	20.05%
Benchmark returns# (CAGR)	-4.61%	11.32%	18.41%	15.57%
Additional Benchmark### (CAGR)	-6.15%	4.61%	8.34%	12.24%

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, 2026 (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 (₹)	1,20,000	3,60,000	6,00,000	11,80,000
Market Value of amount Invested	1,27,660	4,29,627	8,64,552	27,35,787
Scheme Returns (CAGR)	12.14%	11.86%	14.61%	16.35%
Benchmark returns# (CAGR)	-10.76%	8.29%	13.12%	14.96%
Additional Benchmark### (CAGR)	-6.15%	4.61%	8.34%	12.09%

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 (₹)	1,20,000	3,60,000	6,00,000	11,80,000
Market Value of amount Invested	1,28,592	4,38,820	8,94,518	29,15,516
Scheme Returns (CAGR)	13.65%	13.33%	16.00%	17.55%
Benchmark returns# (CAGR)	-10.76%	8.29%	13.12%	14.96%
Additional Benchmark### (CAGR)	-6.15%	4.61%	8.34%	12.09%

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

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

## Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,80,000
Market Value of amount Invested	1,30,490	4,32,562	8,99,016	21,02,414
Scheme Returns (CAGR)	16.74%	12.33%	16.21%	23.26%
Benchmark returns# (CAGR)	-5.44%	7.77%	14.46%	20.18%
Additional Benchmark### (CAGR)	-6.15%	4.61%	8.34%	11.83%

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 (₹)	1,20,000	3,60,000	6,00,000	8,80,000
Market Value of amount Invested	1,31,485	4,43,122	9,39,242	22,70,244
Scheme Returns (CAGR)	18.36%	14.01%	18.00%	25.32%
Benchmark returns# (CAGR)	-5.44%	7.77%	14.46%	20.18%
Additional Benchmark### (CAGR)	-6.15%	4.61%	8.34%	11.83%

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

# Scheme Benchmark: Nifty Smallcap 250 TRI

## Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	7,10,000
Market Value of amount Invested	1,27,107	4,33,222	8,95,273	12,26,064
Scheme Returns (CAGR)	11.25%	12.44%	16.03%	18.38%
Benchmark returns# (CAGR)	-1.40%	6.83%	10.71%	12.94%
Additional Benchmark### (CAGR)	-6.15%	4.61%	8.34%	10.44%

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 (₹)	1,20,000	3,60,000	6,00,000	7,10,000
Market Value of amount Invested	1,28,098	4,43,927	9,34,576	12,94,606
Scheme Returns (CAGR)	12.85%	14.13%	17.79%	20.23%
Benchmark returns# (CAGR)	-1.40%	6.83%	10.71%	12.94%
Additional Benchmark### (CAGR)	-6.15%	4.61%	8.34%	10.44%

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, 2026 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 2026.

**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. • **Andheri** - Office No. 314, The Summit Business Park Premises Co-operative Society Ltd, Andheri (East), Mumbai - 400069. • **Bangalore** - Unit No. E-811, 8th Floor, Prestige Meridian-I, Municipal No.29/92, Mahatma Gandhi Road, Bangalore - 560001. • **Chandigarh** - 205, Megabyte Business Centre, SCO-333-334, 1st Floor, Sec-35B Chandigarh - 160 022. • **Chennai** - Cabin No. 308, Apeejay Business Centre 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, Penderghast Road, Secunderabad - 500 003. • **Indore** - Office No. 405, 4th Floor, D. M. Tower, Indore, Madhya Pradesh - 452001. • **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** - Office Number 605, 6th Floor, Kailash Building, 26, K. G. Marg, New Delhi - 110001. • **Nashik** - 3, B-Wing ABH Capital, Opposite Ramayan Bunglow, Tilakwadi, Nashik - 422001. • **Patna** - Office No. 406, 4th Floor, Ashiana Hariinivas Complex, Dark Bungalow Road, Bandlagicha, Frazer Road Area, Patna - 800001. • **Pune** - 105, 3rd Floor, Karan Selene Apartment, CTS No 851/2, Final Plot No 187/1, Bhandarkar Road, Pune - 411004. • **Vadodara** - C-173, 1st Floor Emerald One Building, Jetalpur road, Jetalpur, Vadodara - 390007.

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

• **Agra**: House No. 17/2/4, 2nd Floor, Deepak Wasan Plaza, Behind Hotel Holiday Inn, Sanjay Place, Agra - 282 002. • **Ahmedabad**: Shop 11 & 12, 3rd Eye, Near Girish Cold Drinks, C.G Road, Ahmedabad - 380006. • **Ahmednagar**: Baiju Heights, Opposite to Canara Bank, Near Old Vasant Talkies, Market Yard Road, Ahilyanagar, 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, 10, 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 Cantt, Ambala - 133 001, Haryana. • **Amritsar**: SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, City- Amritsar, Punjab - 143001. • **Anand**: B-42, Vaibhav Commercial Centre, Nr Tvs Down Town Show Room, Grid Char Rasta, Anand - 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 Pachli, G. T. Road, Asansol - 713 303, Paschim Bardhaman, West Bengal. • **Aurangabad**: Shop No B 38, Motiwala Trade Centre, Nirala Bazar, Aurangabad - 431001. • **Azamgarh**: Shop No. 18 Gr. Floor, Nagarpalika, Infront of Tresery Office, Azamgarh, UP - 276001. • **Agartala**: Ols Rms Chowmahani Mantri Bari Road 1st Floor Near Java Sevak Saloon Building, Traffic Point, Tripura West. Agartala 799001. • **Ajmer**: C/O Dani Complex, Behind Chandak Eye Hospital, Agra Gate Circle, P R Marg, Ajmer - 305001. • **Amaravathi**: Shop No. 21, 2nd Floor, Gulshan Tower Near Panchsheel Talkies Istamb Square - Amaravathi 444601. • **Ananthapur**: #13/4 Vishnu Priya Complex Beside SBI Bank Near Tower Clock Ananthapur - 515001. • **Alappuzha**: Sree Raja Rajeswar Building, Ground Floor, Church Adambulacal Ward, Alappuzha, Kerala- 688011. • **Bangalore**: Old No 35, New No:59, Kamala Nivas, 1st Floor, Puttanna Road, Basavanagudi, Bangalore - 560004. • **Bareilly**: Tola Ram Building 68E, Civil Lines Choupla Chauraha, Above Bajaj Cold Loan, Bareilly - 243001. • **Bankura**: Plot Nos- 80/1/Anantunathi Mahalla 3rd Floor, Ward No 24, Opposite P C Chandra, Bankura Town, Bankura - 722101. • **Baroda**: 1st Floor 125 Kancha 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 Darshani Tower, Anandwadi, Hindwadi, Belgaum - 590011. • **Bellary**: Ground Floor, 3rd Office, Near Womens College Road, Beside Amruth Diagnostic Shanthi Archade, Bellary - 583103. • **Bhagalpur**: 3rd Floor, Hakim Dey Prasad Bhawan, Dr. Rajendra Prasad Road, Beside Raymond Showroom, Near Ghantaghar, Bhagalpur, Bihar - 812002. • **Bhatinda**: Mcb-Z-3-01043, Goniana Road, Opposite Nippon India MF G T 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 House Show Room, Saheed Nagar, Bhubaneswar - 751 007. • **Bilaspur**: Anandam Plaza, Shop No. 305, 3rd Floor, Vyapar Vihar Main Road, Chaitingari, Bilaspur-495001. • **Bokaro**: City Centre, Plot No. HE-07, Sector-1V, Bokaro Steel City - 827004. • **Borivli**: Subh Ashwini Apartment, Ground Floor, Shop No. 5-8, VJP Road, Opp. HDFC Bank, Next to Jain Temple, Borivli West, Mumbai - 400092. • **Burdwan**: Saini Complex 846, Laxmi Pur, G T Road, Burwan; PS: BURDWAN & DIST: BURDWANEST, PIN: 713101. • **Balasure**: 1-B. 1st Floor, Kalinga Hotel Lane Baleswar Baleswar Sadar Balasure 756001. • **Berhampur (OR)**: Opp Divya Nandan Kalyan Mandap 3rd Lane Dharang 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 Pur Road Gandhi Nagar Near Canarabank Bhilwara 311001. • **Bikaner**: H.No.10, Himtasar House, Museum circle, Civil line, Bikaner, Rajasthan - 334001. • **Calicut**: Second Floor, Manimuriyl Centre, Bank Road, Kasaba Village, Calicut, Pincode - 673001. • **Chandigarh**: SCO No. 2475-2476, 1st Floor, Sector 22 C, Chandigarh - 160022. • **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 Tower, Chittoor Road, Ravipuram, Ernakulam Kerala - 682 015. • **Coimbatore**: 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641 018. • **Cooch Behar**: Beside Muthoot Fincorp, Opposite Udichi Market, Nripendra Narayan Road, Post & District- Cooch Behar, PIN-735101 -West Bengal. • **Cuttack**: Shop No. 45, 2nd Floor, Netaji Subhas Bose Arcade, (Big Bazar Building), Adjacent to Reliance Trends, Dargha Bazar, Cuttack, Odisha - 753001. • **Dandrapur**: C/o Global Financial Services 2nd Floor, Raghuwanthi Complex, Near Azad Garden, Chandrapur, Maharashtra-424002. • **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 Sheela Lounge Kaulagarh Road, Dehradun - 248001. • **Dhanbad**: 208 New Market, 2nd Floor, Bank More, Dhanbad - 826 001. • **Deoria**: K. K. Plaza, Above Apurva Sweets, Civil Lines Road, Deoria, UP -274001. • **Durgapur**: MWAV-16, Near Beshu Ambuja, 2nd Floor, City Centre, Distt. Burdwan, Durgapur - 713 216. • **Dhule**: House No.1676, Lane No.-5, Hindu Ekta Chowk, Beside HDB Finance Services, Opposite Satish Tailor, Dhule - 424001. • **Eluru**: Dno-23A-7/273K S Plaza, Munukutla Vairi Street, Opp Andhra Hospitals, R R Peta Uluru - 534002. • **Erode**: Address No 38/1, Ground Floor, Sathy Road (Vcty Main Road), Sorna Krishna Complex, Erode - 638 003. • **Faridabad**: A-2B, 2nd Floor, Neelam Bala Road, Peer Ki Mazra, Nehru Groundint, Faridabad - 121 001. • **Gandhidham**: Office No - 12 Plot No - 300 Ground Floor, Three Amica Arcade Building, Near HDFC Bank, Gandhidham - 370201. • **Ferozpur**: The Mall Road, Chawla Building, 1st Floor, Opp. Central Jail, Near Hanuman Mandir, Ferozepur, Punjab - 150022. • **Gandhinagar**: 138-Suyesh solitaire, Nr. Podar International School, Kudasam, Ganginghar-382421. • **Gaya**: Opposite of Bharat Sewa Ashram, Near Dr. A. Barkat Multispeciality Hospital, Swarajpur Road, Gaya - 823001. • **Ghatkopar**: 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai - 400077. • **Hazratnagar**: 31, Konark Building, Rajnagar, Ghaziabad, Uttar Pradesh. Pin code - 201003. • **Hezalpur**: House No. 148/19, Mahua Bagh, Raini, Nitra, Ghazipur, Uttar Pradesh - 233001. • **Gorakhpur**: Cross Road No. 8, 4th Floor, Bank, Gorakhpur - 273001. • **Gurgaon**: Plot No. 8-9, 4th Floor, Gurgaon, Haryana - 122001. • **Gwalior**: 2nd Shatter, 1st Floor, H.No. 6-14-48, 14/72 Lane, Arundel Rest, Guntur - 520002. • **Gurgaon**: Plot No: 212A 2nd Floor Vipul Asova, M. G. Road, Gurgaon - 122001. • **Guwahati**: Ganapati Enclave, 4th Floor, Opposite Bora Service, Ullubari, Guwahati - 781007. • **Gwalior**: City Centre, Near Axis Bank, Gwalior - 474 011. • **Haldwani**: Shop No 5, Kmnv Shopping Complex, Haldwani - 263139. • **Haridwar**: Shop No. - 17, Bhatia Complex, Near Jamuna Palace, Haridwar - 249410. • **Hassan**: Sas No: 490 Hemadri Arcade, 2nd Main Road, Salmage Road, Near Brahmims Boys Hostel, Hassan, Karnataka - 573201. • **Hoshiarpur**: Unit # 5F-6, The Mall Complex, 2nd Floor, Opposite Kapila Hospital, Sutheri Road, Hoshiarpur - 146001. • **Hubli**: R R Mahalakshmi Mansion, Above Indusind Bank, 2nd Floor, Desai Cross, Pinto Road, Hubli - 580029. • **Hyderabad**: JBS Station, Lower Concourse 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, Dinnur Hosur - 635109. • **Indore**: 101, Diamond Trade Centre, 3-4 Diamond Colony, New Palasia, Above Khurana Bakery, Indore - 452 001. • **Jabalpur**: 2nd Floor, 290/1 (165-New), Near Bhavartal Garden, Jabalpur - 482 001. • **Jaipur**: Office No 101, 1st Floor, Okay Plus Tower, Next To Kalyan Jewellers, Government Hostel Circle, Ajmer Road, Jaipur - 302 001. • **Jalandhar**: Office No 7, 3rd Floor, City Square Building, E-H197 Civil Lines, Jalandhar - 144001. • **Jamshedin**: 1D/D Extension 2, Valmiki Chowk, Gandhi Nagar, Jammu - 189 004. • **Jamshedpur**: Madhukuni, 3rd Floor, C Road, Sakshi, Bistupur, East Singhbhum, Jamshedpur - 831001. • **Jodhpur**: Flat No. B, Ground Floor, Jodhara Arcade Complex, Near Safi Petrol Pump, Bombay Motor Circle, Jodhpur - 342003. • **Jalgaon**: 3rd Floor, 269 Jeeva Plaza, Baliram Pet, Near Kishore Agencies, Jalgaon - 425001. • **Jhansi**: 1st Floor, Basera Arcade, Opp. Major Dhyanchand Stadium, BKT Chitra Road, Civil Lines, Jhansi - 284001. • **Jalpaiguri**: D B C Road Opp Nirala Hotel Opp Nirala Hotel Jalpaiguri 735101. • **Jamnagar**: 131 Madhav Plaza Opp SBI Bank Nr Lal Bunglow Jamnagar 361008. • **Junagadh**: Noble Plaza, Near Dorniyaji Wadi, Kalwa Chowk, 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 HO, Nadia, West Bengal - 741235. • **Kanpur**: 2nd Floor of Tower-A, Virendra Smriti Complex, 15/54-B Civil Lines, Kanpur - 208001. • **Karnal**: 3 Rashidri Colony, Near Doctor J. C. Bathla Hospital, Karnal, Haryana - 132001. • **Kharagpur**: 258/223/1, ICICI Bank Building, Bhawanipur, Malancha Road, Kharagpur - 721304. • **Kolhapur**: 605/1/4 E Ward, Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur - 416 001. • **Kolkata**: 2/1 Russel Street, 4th Floor, Kankaria Circle, Kolkata - 700071. • **Kottayam**: 1st Floor, Ciascension 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 Matha Complex Mankamathotha - Karimnagar 505001. • **Khammam**: 11-4-3/3 Shop No. 5-9 1st Floor. Srinakota Sairam Arcade. Old Cpi Office Near Prayasashini College Near Nagar Khanna 507002. • **Kollam**: Sree Vigneshwara Bhawan, Shastri Junction Kollam - 691001. • **Korba**: Office No.22, 2nd floor, ICR, QUITE, 97, T.P. Nagar, Korba -495677. • **Kota**: B-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur, Kota - 324007. • **Kurnool**: Shop No. 47, 2nd Floor, S Komda Shopping Mall, Kurnool - 518001. • **Lucknow**: Office No. 202, 2nd Floor, Bhalla Chambers, 5 Park Road, Hazratnagar, Lucknow - 226001. • **Ludhiana**: SCO 124, 1st Floor, Feroze Gandhi Market, Ludhiana - 141001. • **Madurai**: No. G-16/17, AR Plaza, 1st Floor, North Veli Street, Madurai - 625010. • **Malappuram**: MM18/1974, Peekees 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 Centrum, Near New Bus Stand, Mathura - 281001. • **Mangalore**: Shop No - 305, Mariani Parade Plaza, 3rd Floor, Bunts Hostel Road, Mangalore - 575003. • **Mandi**: House No. 99/11, 3rd Floor, Opposite GSS Boy School, Bazar Mandi - 175001. • **Margosa**: 520, 2nd Floor, L & L Correia's Plaza, Nearest landmark above KFC, Near KTC Bus Stand, Salunte, Margosa - 403601. • **Meerut**: Shop No- 111, First Floor, Shivam Plaza, Near Canara Bank, Opposite Eves Petrol Pump, Meerut - 250001. • **Moga**: 2nd Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barar Ghat 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 Mehsana - 384002. • **Nagpur**: Block No. B/1 & 2, Shree Apartment, Plot No. 2, Khare Town, Mata Mandir Road, Dharwad, Nagpur - 440010. • **Nanded**: Shop No. 4, Santakripa Market, G Road, Opp Bank of India, Nanded - 433 601. • **Nasik**: 5-9, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422 002. • **New Delhi**: 305, New Delhi House, 27 Barakhamba Road, New Delhi - 110 001. • **Noida**: F-21, 2nd Floor, Sector-18, Noida, Uttar Pradesh - 201301. • **Nadiad**: 311-3rd Floor City Center Near Paras Circle - Nadiad 387001. • **Nagerkoll**: HO 45 1st Floor East Car Street Nagerkoll 629001. • **Namakkal**: 1st Floor, 18/41, Salem Road, R. P. Pudur, Namakkal, Tamil Nadu - 637001. • **Nasvadi**: 103 1st Floor Landmark Mall Near Sayaji Library, Navsari Gujarat Navsari 396445. • **Nellore**: 4-6-326/1, Ibaaco Building 4th Floor, Grand Truck Road, Beside Hotel Minerva, Saraswathi Nagar, Dargamitta Nellore - 524003. • **Palghar**: The Edge Ground Floor, Shop number 4, Bhausaheb Dandekar Marg, Behind Prakash Talkies, Palghar - 401404. • **Palghat**: No-20 & 21, Metro Complex H.P.O.Road Palakkad H.P.O.Road Palakkad 678001. • **Panipat**: Shop No. 20, 1st Floor BKM 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, Adf. Indira Colony Gate, Railway Road, Pathankot - 145001. • **Patiala**: B-17/423 Opposite Modi College, Lower Mall, Patiala - 147001. • **Patna**: Flat No- 102, 2BHK Maas Bhawani Shirdalaya, Exhibition Road, Patna - 800 001. • **Pondicherry**: No 122(10B), Muthumariamman, Koli Street, Pondicherry - 605001. • **Pune**: Ayazam Chandrika, Office No. 14, 15, 16, Second Floor, H.No. 1315, F. No. 701, Dadasaheb Torne Path, Off Jangli Maharaj Road, Shivaji Nagar, Pune - 411005. • **Ratlam**: 106 Rajawasa Colony, Near Salama Bus Stand, Ratlam (M.P.) 457001. • **Rewa**: Shop No. 2, Shree Sai Anmol Complex, Ground Floor, Opp 28th Memorial Hospital Rewa 486001. • **Raipur**: Office No.22, 2nd floor, ICICI, QUITE, 97, T.P. Nagar, Korba -495677. • **Rohatki**: 5-9, Second Floor, Sagar Sagar 470002. • **Sikar**: First Floor Sultansuper Tower Behind Ram Mandir Near Taparyia Bagichi - Sikar 332001. • **Silchar**: N.N. Dutta Road Chowchakra Complex Premtala Silchar 788001. • **Sonepat**: Shop No 207, 2nd Floor, Opposite 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**: No D- 16-1/2, First Floor, Near Vijaya Ganapathi Temple, Beside K. Rao Building, Palakonda Road, Srikakulam (Village, Mandala, District) - 532001, Andhra Pradesh. • **Thane**: Tropical Elite, 1st Floor, Shop No. 106, Near Navpada Police Station, Near Hari Niwas Circle, Thane West, Thane - 400602. • **Tirunelveli**: 55/18 Jency Building, 2nd Floor, S N Road, Near Aravind Eye Hospital, Tirunelveli - 627001. • **Tirupur**: 22/1, Binny Compound Main Street, Balaji Layout, Kannipiran Colony, Binny Compound, Tirupur - 641601. • **Tirupathi**: Shop No:18-1421/F1 City Center, K.T.Road, Airtel Backside Office, Tirupathi - 517501. • **Thrissur**: 4th Floor Crown Tower, Shakthan Nagar, Opp. Head Post Office, Thrissur - 680001. • **Trichy**: N o 23C/1 E V R Road, Near Vekkaliamman Kalyana Mandapam Puththur - Trichy - 620017. • **Trivandrum**: 3rd Floor, No. 50-3B K-82/3417, Capitol Centre, Opp. Secretariat, MG Road, Trivandrum - 695 001. • **Tinsukia**: 3rd Floor, Chirwapatty Road, Tinsukia -786125, Assam. • **Tiruvalla**: 2Nd Floor/Injiny Complex, Ramachitra, Opp Axis Bank, Thiruvalla 689107. • **Thiruvananthapuram**: B-93A -A37 Mangalmal Niagar Opp Rajaji Palayamkottai Road, Tuticorin 628003. • **Udaipur**: Shop No. 202, 2nd Floor, Business Centre, IC Madhuvan, Opp G P C, Chetak Circle, Udaipur - 313 001. • **Ujjain**: Heritage, Shop No. 227, 87 Vishwavidyalaya Marg, Station Road, Near ICICI Bank Above Vishal Mega Mart, Ujjain - 456001. • **Varanasi**: D.64 / 52, G-4 Arishtam Complex, Second Floor, Madhopur, Shivpurva Siga, Near Petrol Pump, Varanasi - 221010. • **Vashi**: Hware Infotech Park, 902, 9th Floor, Plot No 39/03, Opp Inorbit Mill, Vashi, Navi Mumbai - 400 703. • **Vellore**: No 2/19, 1st Floor, Vellore City Centre, Anna Salai, Vellore - 632001. • **Vijayawada**: Sub Register Office Road, Acharya Ranga Nagar, Benz Circle Vijayawada - 520008. • **Visakhapatnam**: D. NO. 48-10-40, Ground Floor, Surya Ratna Centre, Srinagar, Opp. Road to Lalitha Jeweller Showroom, Beside Taj Hotel Lodge, Visakhapatnam - 530016. • **Valsad**: 406 Dreamland Arcade Opp Jade Blue Tithal Road Valsad 396001. • **Vapi**: A-8 Second Floor Solitaire Business Centre Opp Dcb Bank Gidc Char Rasta Silvasva Road Vapi 396191. • **Warangal**: Shop No. 22, Ground Floor, Warangal City Centre, 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.

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

You can download the forms using the QR codes -

Common Application Form



Common KIM



KYC Form



SIP NACH Form



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

# Shape a Future for growth



Get the Benefits of a diversified portfolio with

## Bank of India Flexi Cap Fund

### Key Features





Offers Flexibility



Better Investment Possibilities



Investment opportunity across various market capitalisation

PRODUCT LABEL	Risk-o-meter is based on the scheme portfolio as on April 30, 2026	Benchmark Risk-o-meter as on April 30, 2026#	Bank of India Flexi Cap Fund (An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)
	 <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"> <li>• Capital appreciation over medium to long term.</li> <li>• Investment in a diversified portfolio consisting of equity and equity related instruments across market capitalization.</li> </ul>
	#BSE 500 TRI		*Investor should consult their financial advisor if they are not clear about the suitability of the product.



1800-266-2676 & 1800-103-2263



www.boimf.in



service@boimf.in

To invest scan the QR Code