

Facts in Figures

Monthly Fund Factsheet and Market Review

August
2023



Bank of India 
M u t u a l F u n d

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

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Dear Readers,

Greetings from team Bank of India Investment Managers!

India's first-quarter earnings season for FY24 concluded in the last month. Due to the high base effect in the June quarter of the previous year, the Nifty 50's revenue in Q1 FY24 increased by 5% compared to the previous year. Net profit experienced a notable surge, achieving its highest annual growth rate in six quarters. The companies have benefited from reduced input costs, leading to the expansion of their profit margins.

The capital goods, IT, and healthcare sectors gave a positive return in the last month. India's purchasing managers' index (PMI) for manufacturing for August rose to a three-month high of 58.6 during the month on the back of an increase in orders and output. However, Services PMI & Composite PMI experienced a slight decline, dropping to 60.1 & 61.9, respectively. PMI may continue to be in an expansionary phase when observed over a longer period.

Foreign Institutional Investors ("FIIs") were net buyers totaling ₹ 13,026 crore in August 2023. Domestic Institutional Investors ("DIIs") have also exhibited a positive trend with purchasing amount at ₹ 14,488 crore during the previous month. DII participation nearly doubled in the last month, which demonstrates domestic optimism and confidence in our market.

Projections suggest that India may be among the fastest-growing economies in 2023. Recent policy reforms, government-led capital expenditure focus, and stronger corporate balance sheets have potentially established a robust foundation for sustained growth over multiple quarters.

Based on the data released by the AMFI (Association of Mutual Funds in India), the Average AAUM (Assets Under Management) of the Indian Mutual Fund Industry as of August 31, 2023, rose to ₹ 46.93 lakh crores, whereas the Industry's Net AUM (Asset Under Management) stands at ₹ 46.63 lakh crores. Further, the industry continues to grow with folios reaching 15.42 crores & SIP (Systematic Investment Plan) contributions to ₹ 15,814 crore-mark.

Our AUM at end of August 2023 stood at ₹ 4,885.84 crores with an investor base of over 334,534 folios. It brings me great joy to bring to your notice the remarkable achievement of ₹ 5,000 crore in overall AUM as of September 4th, 2023. We are appreciative of your unwavering trust and continuing support to Bank of India Mutual Fund's growing journey. Our mutual fund represents a diverse range of investment opportunities and we continually endeavor to deliver better long term performance across our various schemes, through our research focused Investment process and robust risk management framework.

I take this opportunity to thank you for investments made by you and your family members in our Mutual Fund schemes and we would welcome your suggestions / feedback. You may write to us at feedback@boimf.in or reach out to us at any of our branch / head office locations..

Sincerely

Mohit Bhatia
Chief Executive Officer
Bank of India Investment Mangers Private Limited

Above Assets Under Management as on August 31, 2023 (in Lakhs) includes: Equity: 177,746.90 | Debt: 38,949.62 | Hybrid: 63,622 | Liquid: 115,454.69 | ELSS: 92,810.71 | Geographical Spread (%): Top 5 Cities: 55.44% | Next 10 Cities: 14.53% | Next 20 Cities: 7.29% | Next 75 Cities: 7.24% | Others: 15.50%

Source of MF Industry data: AMFI, Internal research

MARKET UPDATE

Alok Singh
Chief Investment Officer



Corporate India delivered yet another financial quarter of good performance. The recently concluded result season for Q1 FY24 suggests that the inflationary pressures that prevailed in FY23 are normalizing. This has helped in gross margin expansion on a sequential basis, which has resulted in the normalization of EBITDA and profit margins. Overall, financial results for Q1 FY24 were on the expected lines, and margin normalization has gained pace.

There are only three sectors: IT, Chemicals, and Metal & Mining, which reported a reduction in EBITDA margin both sequentially and annually. Financial Services, Power, and Automobiles witnessed strong growth in gross profits, EBITDA margins, and PAT margins. Overall, the margin expansion witnessed so far in Q1 FY24 may allow earnings upgrades for forthcoming quarters, which in turn may support market valuation and sentiment.

This good corporate performance is attained because of a positive macroeconomic environment. India's GDP in Q1 FY24 rose by 7.8% YoY vs. 6.1% in the previous quarter (Q4 FY23). The upside surprise was led by sharper-than-anticipated growth in private consumption. The robust momentum in domestic demand conditions continues to reflect in the GDP numbers, which have surprised to the upside for two consecutive quarters. Indeed, incoming data on high-frequency indicators exhibits strength, as real GST collections are tracking at 9.8%, real credit growth is at 14% in the last eight months, and PMIs have been above the 50 mark since July 2021. We expect the resilience to be sustained, bolstered by the confluence of favorable structural and cyclical drivers. Stronger balance sheets across economic agents and the government's proactive supply-side response ushering in structural reforms are likely to provide a secure foundation for a strong multiyear growth cycle. As such, the GDP growth for the full year is expected to be around 6.5% for FY2024. If one looks at the behavior of INR vs. global currencies, INR has shown signs of relative strength. The one-year INR forward rate, which used to trade around 4% until last year, has now come down to around 1.5%, exhibiting the financial and price stability of the Indian economy. The risks lie in weak global growth conditions, trends in global commodity prices, and erratic weather conditions.

Strong corporate performance and macroeconomic stability continue to support the markets. The Indian equity market continues its outperformance over its global peers. The broader market is demonstrating remarkable strength, with the advance-decline ratio remaining positive and the volatility index remaining near its historical low. The domestic flows to the Indian market remain steady, and FPI continues to remain a buyer. The valuation of markets after absorbing these inflows remains reasonable. In July 2023, Nifty50 delivered a total return of -2.19%, underperforming the MSCI EM Index marginally by 34 bps but outperforming the MSCI Global Index by 362 bps, which delivered a total return of -1.85% & -5.81%, respectively. However, the Indian market continues to maintain its outperformance on a three and six-month basis.

In our portfolios, we continue to maintain larger weights in Financial Services, Auto, Capital Goods, Healthcare, and Power. Our underweight position is mainly in IT, Oil & Gas, and Consumer durables spaces.

In fixed income, we also continue to believe that the current inflation scenario in the Indian economy doesn't warrant the RBI to hike the rate. At the same time, continued rate hikes by global central banks reduce the scope of any rate cut in this financial year. We continue to like the middle part of the yield curve, as it looks better on a risk-adjusted basis.

Data Source: Bloomberg/ Internal Research

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

[Click here to watch](#)

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Large & Mid Cap Equity Fund**

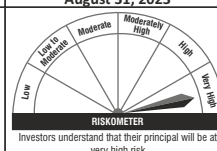
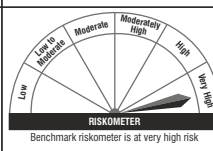
(An open ended equity scheme investing in both large cap and mid cap stocks)

All data as on August 31, 2023 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:

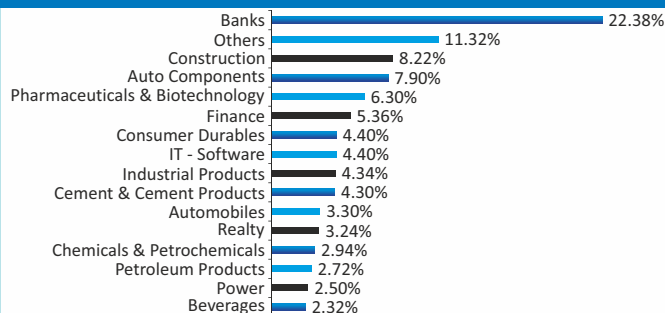
- Long-term capital growth.
- Investment in equity and equity-related securities including equity derivatives of companies across market capitalisations.

Risk-o-meter is based on the scheme portfolio as on August 31, 2023

Benchmark Risk-o-meter as on August 31, 2023^A

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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

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

DATE OF ALLOTMENT

October 21, 2008

FUND MANAGER

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

AVERAGE AUM

₹ 227.58 Crs.

LATEST AUM

₹ 229.88 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 August 31, 2023)

1.16 Times* (*Basis last rolling 12 months)

OTHER PARAMETERS (As on August 31, 2023)

Standard Deviation (Annualized): 18.80% (Bank of India Large & Mid Cap Equity Fund)
18.24% (S&P BSE 250 LargeMidCap (TRI))

Beta: 0.97

Sharpe Ratio*: 0.22

Tracking Error (Annualized): 6.46%

Above ratios are calculated using 6 years history of monthly returns

*Risk-free rate assumed to be 6.69% (MIBOR as on August 31, 2023)

NAV (As on August 31, 2023)

	NAV (₹)	
Regular Plan	Eco Plan	
Growth	63.48	Growth 68.88
Bonus	63.47	Bonus 68.88
Regular IDCW	18.95	Regular IDCW 19.28
Quarterly IDCW	23.12	Quarterly IDCW 19.43
Direct Plan		
Growth	71.40	
Bonus	36.89	
Regular IDCW	19.56	
Quarterly IDCW	19.85	

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load	NIL
Exit Load	<ul style="list-style-type: none"> • 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"

**Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		CEMENT & CEMENT PRODUCTS 4.30	
BANKS 22.38		✓ UltraTech Cement Limited	2.46
✓ HDFC Bank Limited	8.43	JK Cement Limited	1.84
✓ ICICI Bank Limited	4.89	AUTOMOBILES 3.30	
✓ Axis Bank Limited	2.65	Maruti Suzuki India Limited	1.99
✓ Bank of Baroda	2.64	TVS Motor Company Limited	1.31
IDFC First Bank Limited	1.95	REALTY 3.24	
Canara Bank	1.44	Oberoi Realty Limited	1.92
Utkarsh Small Finance Bank Ltd	0.38	The Phoenix Mills Limited	1.32
CONSTRUCTION 8.22		CHEMICALS & PETROCHEMICALS 2.94	
✓ Larsen & Toubro Limited	4.84	Vinati Organics Limited	1.13
Rail Vikas Nigam Limited	2.06	Linde India Limited	1.02
ITD Cementation India Limited	1.32	Navin Fluorine International Limited	0.79
AUTO COMPONENTS 7.90		PETROLEUM PRODUCTS 2.72	
Sundram Fasteners Limited	1.90	✓ Reliance Industries Limited	2.72
UNO Minda Limited	1.50	POWER 2.50	
Apollo Tyres Limited	1.35	✓ NTPC Limited	2.50
Endurance Technologies Limited	1.17	BEVERAGES 2.32	
CIE Automotive India Limited	1.01	United Breweries Limited	1.30
Lumax Industries Limited	0.97	Radico Khaitan Limited	1.02
PHARMACEUTICALS & BIOTECHNOLOGY 6.30		OTHERS 11.32	
JB Chemicals & Pharmaceuticals Limited	1.79	Ashok Leyland Limited	2.09
Eris Lifesciences Limited	1.58	Indraprastha Gas Limited	1.87
Ajanta Pharma Limited	1.55	L&T Technology Services Limited	1.65
Sun Pharmaceutical Industries Limited	1.38	Lemon Tree Hotels Limited	1.49
FINANCE 5.36		Siemens Limited	1.28
✓ CRISIL Limited	2.48	PB Fintech Limited	1.17
Power Finance Corporation Limited	1.29	JSW Steel Limited	1.04
Sundaram Finance Limited	1.06	Hindustan Aeronautics Limited	0.73
Jio Financial Services Limited	0.53	Total 95.94	
IT - SOFTWARE 4.40		GOVERNMENT BOND AND TREASURY BILL	
✓ Infosys Limited	2.60	Treasury Bill	
Persistent Systems Limited	1.09	364 Days Tbill (MD 15/02/2024) (SOV)	0.06
HCL Technologies Limited	0.71	Total 0.06	
CONSUMER DURABLES 4.40		CASH & CASH EQUIVALENT	
Kajaria Ceramics Limited	1.88	Net Receivables/Payables	2.02
Cera Sanitaryware Limited	1.02	TREPS / Reverse Repo Investments	1.98
La Opala RG Limited	1.02	Total 4.00	
Senco Gold Limited	0.48	GRAND TOTAL 100.00	
INDUSTRIAL PRODUCTS 4.34		✓ Indicates Top 10 Holdings.	
AIA Engineering Limited	2.14		
Carborundum Universal Limited	1.13		
Apollo Pipes Limited	1.07		

MCAP Categorization

Mcap Category	Market Value as % of Net Asset
Large Cap	44.14%
Mid Cap	37.10%
Small Cap	14.70%
GB/TB/Repo/Others	4.06%
Grand Total	100.00%

Invest Now

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Tax Advantage Fund**

(An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)

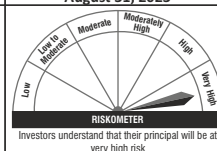


All data as on August 31, 2023 (Unless indicated otherwise)

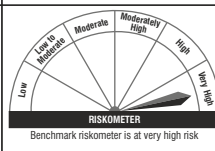
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on August 31, 2023

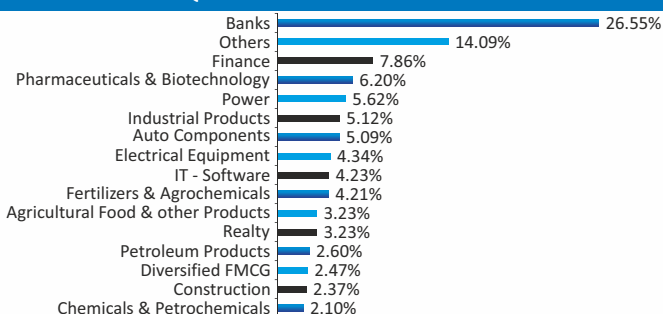


Benchmark Risk-o-meter as on August 31, 2023^



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^

S&P BSE 500 Total Return Index (TRI)

DATE OF ALLOTMENT

February 25, 2009

FUND MANAGER

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

AVERAGE AUM

₹ 836.70 Crs.

LATEST AUM

₹ 843.13 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on August 31, 2023)

0.65 Times* ("Basis last rolling 12 months)

OTHER PARAMETERS (As on August 31, 2023)

Standard Deviation (Annualized): 18.72% (Bank of India Tax Advantage Fund)
18.52% (S&P BSE 500 TRI)

Beta: 0.93

Sharpe Ratio*: 0.44

Tracking Error (Annualized): 7.39%

Above ratios are calculated using 6 years history of monthly returns

*Risk-free rate assumed to be 6.69% (MIBOR as on August 31, 2023)

NAV (As on August 31, 2023)

Regular Plan		Eco Plan	
Growth	114.53	Growth	123.29
IDCW	22.06	IDCW	20.46
Direct Plan			
Growth	130.64		
IDCW	52.18		

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.

**Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		FERTILIZERS & AGROCHEMICALS	
BANKS		4.21	
✓ State Bank of India	26.55	Coromandel International Limited	1.49
✓ HDFC Bank Limited	4.93	PI Industries Limited	1.38
✓ Bank of Baroda	4.92	EID Parry India Limited	1.34
✓ Canara Bank	3.66	REALTY	3.23
✓ ICICI Bank Limited	3.40	DLF Limited	1.14
✓ Union Bank of India	2.96	Obero Realty Limited	1.06
IndusInd Bank Limited	2.78	Mahindra Lifespace	1.03
IDFC First Bank Limited	1.47	Developers Limited	
Indian Bank	1.32	AGRICULTURAL FOOD & OTHER PRODUCTS	3.23
FINANCE	7.86	Balrampur Chini Mills Limited	1.91
✓ Power Finance Corporation Limited	3.43	Triveni Engineering & Industries Limited	1.32
Indian Railway Finance Corporation Limited	1.79	PETROLEUM PRODUCTS	2.60
Fusion Micro Finance Limited	1.43	✓ Reliance Industries Limited	2.60
Cholamandalam Investment and Finance Company Ltd	0.96	DIVERSIFIED FMCG	2.47
Jio Financial Services Limited	0.25	ITC Limited	2.47
PHARMACEUTICALS & BIOTECHNOLOGY	6.20	CONSTRUCTION	2.37
✓ Sun Pharmaceutical Industries Limited	2.65	Larsen & Toubro Limited	2.37
JB Chemicals & Pharmaceuticals Limited	2.00	CHEMICALS & PETROCHEMICALS	2.10
Mankind Pharma Limited	0.86	Navin Fluorine International Limited	1.42
Abbott India Limited	0.69	Vinati Organics Limited	0.68
POWER	5.62	OTHERS	14.09
✓ NTPC Limited	3.29	Poly Medicure Limited	1.82
Tata Power Company Limited	1.31	Tata Steel Limited	1.79
Power Grid Corporation of India Limited	1.02	The Indian Hotels Company Limited	1.70
INDUSTRIAL PRODUCTS	5.12	Hindustan Aeronautics Limited	1.67
HEG Limited	1.62	Varun Beverages Limited	1.58
Astral Limited	1.21	UltraTech Cement Limited	1.48
APL Apollo Tubes Limited	1.12	Tega Industries Limited	1.09
Graphite India Limited	0.90	Oil India Limited	0.97
RHI Magnesita India Limited	0.27	Tata Motors Limited	0.96
AUTO COMPONENTS	5.09	Metro Brands Limited	0.55
CIE Automotive India Limited	1.64	Ganesha Ecosphere Limited	0.48
Jtekt India Limited	1.40	Total	99.31
UNO Minda Limited	1.07	GOVERNMENT BOND AND TREASURY BILL	
Endurance Technologies Limited	0.98	Treasury Bill	
ELECTRICAL EQUIPMENT	4.34	364 Days Tbill (MD 15/02/2024) (SOV)	0.06
Siemens Limited	1.81	Total	0.06
ABB India Limited	1.51	CASH & CASH EQUIVALENT	
Bharat Heavy Electricals Limited	1.02	Net Receivables/Payables	(0.06)
IT - SOFTWARE	4.23	TREPS / Reverse Repo Investments	0.69
Infosys Limited	1.77	Total	0.63
Coforge Limited	1.23	GRAND TOTAL	
KPIT Technologies Limited	1.23	100.00	

✓ Indicates Top 10 Holdings.

MCAP Categorization

Mcap Category	Percentage
Large Cap	54.21%
Mid Cap	26.85%
Small Cap	18.25%
GB/TB/Repo/Others	0.69%
Grand Total	100.00%

Invest Now

Bank of India Manufacturing & Infrastructure Fund**

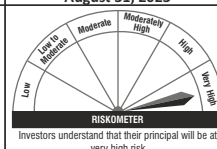
(An open ended equity scheme investing in manufacturing and infrastructure sectors)

All data as on August 31, 2023 (Unless indicated otherwise)

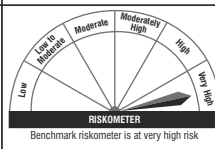
This product is suitable for investors who are seeking*:

- 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 August 31, 2023

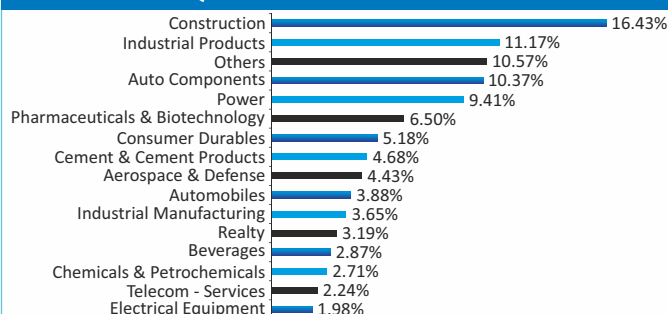


Benchmark Risk-o-meter as on August 31, 2023^A



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

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

DATE OF ALLOTMENT

March 05, 2010

FUND MANAGER

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

AVERAGE AUM

₹ 121.88 Crs.

LATEST AUM

₹ 127.87 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 August 31, 2023)

0.88 Times^B (Basis last rolling 12 months)

OTHER PARAMETERS (As on August 31, 2023)

Standard Deviation (Annualized): 20.42% (Bank of India Manufacturing & Infrastructure Fund)
20.03% (S&P BSE India Manufacturing TRI - 50% & S&P BSE India Infrastructure TRI - 50%)

Beta: 0.92

Sharpe Ratio*: 0.45

Tracking Error (Annualized): 8.85%

Above ratios are calculated using 6 years history of monthly returns

*Risk-free rate assumed to be 6.69% (MIBOR as on August 31, 2023)

NAV (As on August 31, 2023)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	42.49
Regular IDCW	Regular IDCW	40.10
Quarterly IDCW	Quarterly IDCW	41.77

LOAD STRUCTURE (FOR ALL PLANS)

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

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		AEROSPACE & DEFENSE	
CONSTRUCTION		4.43	
✓ Larsen & Toubro Limited	8.04	✓ MTAR Technologies Limited	2.00
✓ ITD Cementation India Limited	3.26	Bharat Electronics Limited	1.73
✓ Rail Vikas Nigam Limited	2.68	Hindustan Aeronautics Limited	0.70
Kalpattu Projects	1.30	AUTOMOBILES	
International Limited	1.15	3.88	
PSP Projects Limited	1.15	✓ Maruti Suzuki India Limited	2.72
INDUSTRIAL PRODUCTS		TVS Motor Company Limited	1.16
11.17		INDUSTRIAL MANUFACTURING	
KEI Industries Limited	1.96	3.65	
Ratnamani Metals & Tubes Limited	1.84	Kennametal India Limited	1.97
AIA Engineering Limited	1.74	Tega Industries Limited	1.68
Aeroflex Industries Limited	1.65	REALTY	
Carborundum Universal Limited	1.40	3.19	
Apollo Pipes Limited	1.18	Oberoi Realty Limited	1.62
HEG Limited	1.15	Brigade Enterprises Limited	1.57
Ingersoll Rand (India) Limited	0.25	BEVERAGES	
AUTO COMPONENTS		2.87	
10.37		Radico Khaitan Limited	1.56
Sundram Fasteners Limited	1.78	United Breweries Limited	1.31
CIE Automotive India Limited	1.38	CHEMICALS & PETROCHEMICALS	
UNO Minda Limited	1.35	2.71	
Apollo Tyres Limited	1.34	Linde India Limited	1.74
Jamna Auto Industries Limited	1.31	PCBL Limited	0.97
Lumax Industries Limited	1.13	TELECOM - SERVICES	
Endurance Technologies Limited	1.07	2.24	
Tube Investments of India Limited	1.01	✓ Bharti Airtel Limited	2.24
POWER		ELECTRICAL EQUIPMENT	
9.41		1.98	
✓ NTPC Limited	6.38	Siemens Limited	1.63
✓ Power Grid Corporation of India Limited	3.03	Avalon Technologies Limited	0.35
PHARMACEUTICALS & BIOTECHNOLOGY		OTHERS	
6.50		10.57	
✓ Ajanta Pharma Limited	2.21	Oil & Natural Gas Corporation Limited	1.93
JB Chemicals & Pharmaceuticals Limited	1.77	Indraprastha Gas Limited	1.92
Eris Lifesciences Limited	1.57	Ashok Leyland Limited	1.70
Sun Pharmaceutical Industries Limited	0.95	Balrampur Chini Mills Limited	1.29
CONSUMER DURABLES		Lemon Tree Hotels Limited	1.10
5.18		Kewal Kiran Clothing Limited	0.96
Kajaria Ceramics Limited	1.66	JSW Steel Limited	0.90
La Opala RG Limited	1.29	Reliance Industries Limited	0.77
Senco Gold Limited	1.13	Total	
Cera Sanitaryware Limited	1.10	99.26	
CEMENT & CEMENT PRODUCTS		GOVERNMENT BOND AND TREASURY BILL	
4.68		Treasury Bill	
✓ UltraTech Cement Limited	3.22	364 Days Tbill (MD 15/02/2024) (SOV)	0.08
JK Cement Limited	1.46	Total	
GRAND TOTAL		100.00	

✓ Indicates Top 10 Holdings.

MCAP Categorization

Mcap Category	Percentage
Small Cap	40.08%
Large Cap	36.41%
Mid Cap	22.77%
GB/TB/Repo/Others	0.74%
Grand Total	100.00%

**Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

Invest Now

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Small Cap Fund**

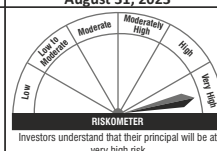
(An open ended equity scheme predominantly investing in small cap stocks)

All data as on August 31, 2023 (Unless indicated otherwise)

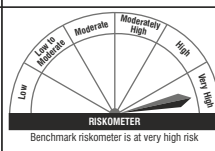
This product is suitable for investors who are seeking*:

- 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 August 31, 2023

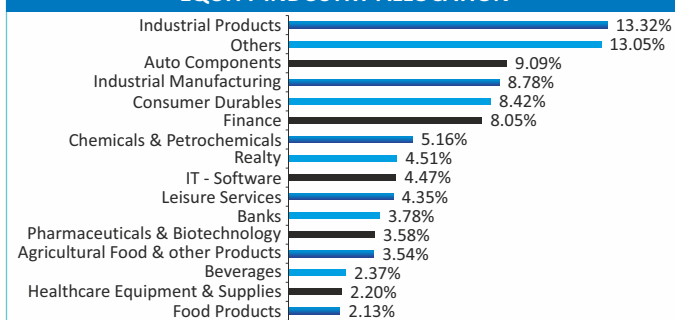


Benchmark Risk-o-meter as on August 31, 2023^



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^

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

DATE OF ALLOTMENT

December 19, 2018

FUND MANAGER

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

AVERAGE AUM

₹ 608.24 Crs.

LATEST AUM

₹ 641.71 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

PORTFOLIO TURNOVER RATIO (As on August 31, 2023)

0.54 Times^("Basis last rolling 12 months)

OTHER PARAMETERS (As on August 31, 2023)

Standard Deviation (Annualized): 21.87% (Bank of India Small Cap Fund)
26.89% (NIFTY Smallcap 250 TRI)

Beta: 0.77

Sharpe Ratio*: 1.35

Tracking Error (Annualized): 9.60%

*Risk-free rate assumed to be 6.69% (MIBOR as on August 31, 2023)

NAV (As on August 31, 2023)

	Regular Plan	Direct Plan	NAV (₹)
Growth	32.90	Growth	35.68
IDCW	23.98	IDCW	26.72

LOAD STRUCTURE (FOR ALL PLANS)

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

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS			
INDUSTRIAL PRODUCTS	13.32	Persistent Systems Limited	1.13
✓ KEI Industries Limited	2.87	LEISURE SERVICES	4.35
✓ KSB Limited	2.50	✓ Lemon Tree Hotels Limited	3.00
Apollo Pipes Limited	2.05	Westlife Foodworld Limited	1.35
Aeroflex Industries Limited	1.41	BANKS	3.78
Ratnamani Metals & Tubes Limited	1.43	Utkarsh Small Finance Bank Ltd	1.34
Timken India Limited	1.19	CSB Bank Limited	1.24
SKF India Limited	1.13	Canara Bank	1.20
Mold-Tek Packaging Limited	0.74	PHARMACEUTICALS & BIOTECHNOLOGY	3.58
AUTO COMPONENTS	9.09	Eris Lifesciences Limited	1.84
Jamna Auto Industries Limited	2.08	JB Chemicals &	1.74
CIE Automotive India Limited	1.69	Pharmaceuticals Limited	
Rolax Rings Limited	1.16	AGRICULTURAL FOOD & OTHER PRODUCTS	3.54
Jtelt India Limited	1.15	✓ CCL Products (India) Limited	2.21
Apollo Tyres Limited	1.05	Balrampur Chini Mills Limited	1.33
Tube Investments of India Limited	1.00	BEVERAGES	2.37
Lumax Industries Limited	0.96	✓ Radico Khaitan Limited	2.37
INDUSTRIAL MANUFACTURING	8.78	HEALTHCARE EQUIPMENT & SUPPLIES	2.20
✓ Kaynes Technology India Limited	2.64	Poly Medicure Limited	2.20
✓ Praj Industries Limited	2.53	FOOD PRODUCTS	2.13
Syrra SGS Technology Limited	2.13	Mrs. Bectors Food Specialities Limited	2.13
Shanthi Gears Limited	1.48	OTHERS	13.05
CONSUMER DURABLES	8.42	TD Power Systems Limited	2.10
Senco Gold Limited	2.09	Mishra Dhatu Nigam Limited	2.01
La Opala RG Limited	1.80	Krishna Institute Of Medical Sciences Limited	1.63
Cera Sanitaryware Limited	1.38	BSE Limited	1.59
Metro Brands Limited	1.09	Century Textiles & Industries Limited	1.37
Century Plyboards (India) Limited	1.07	Larsen & Toubro Limited	1.35
Stylam Industries Limited	0.99	Vedant Fashions Limited	0.95
FINANCE	8.05	Go Fashion (India) Limited	0.94
✓ CreditAccess Grameen Limited	2.99	EID Parry India Limited	0.78
Cholamandalam Financial Holdings Limited	1.99	Ganesha Ecosphere Limited	0.33
Fusion Micro Finance Limited	1.66	Total	96.80
Home First Finance Company India Limited	1.41	GOVERNMENT BOND AND TREASURY BILL	
CHEMICALS & PETROCHEMICALS	5.16	Treasury Bill	
✓ Linde India Limited	2.21	364 Days Tbill (MD 15/02/2024) (SOV)	0.02
PCBL Limited	2.08	Total	0.02
Navin Fluorine International Limited	0.87	CASH & CASH EQUIVALENT	
REALTY	4.51	Net Receivables/Payables	1.59
The Phoenix Mills Limited	1.72	TREPS / Reverse Repo Investments	1.59
Mahindra Lifespace Developers Limited	1.40	Total	3.18
Brigade Enterprises Limited	1.39	GRAND TOTAL	
IT - SOFTWARE	4.47	100.00	
✓ Rategain Travel Technologies Limited	3.34	✓ Indicates Top 10 Holdings.	

**Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

Invest Now

Bank of India Flexi Cap Fund

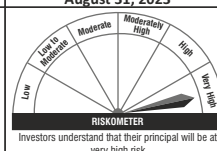
(An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)

All data as on August 31, 2023 (Unless indicated otherwise)

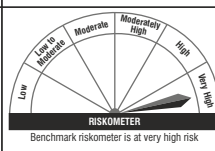
This product is suitable for investors who are seeking*:

- 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 August 31, 2023

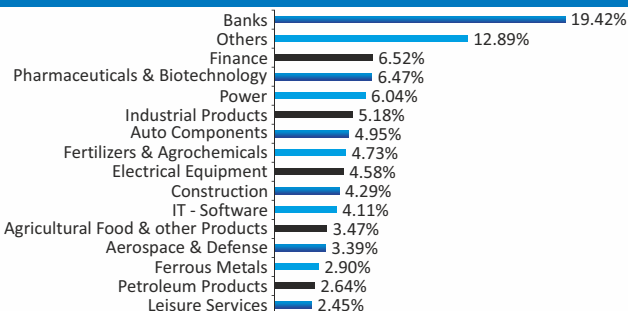


Benchmark Risk-o-meter as on August 31, 2023^A



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

S&P BSE 500 Total Return Index (TRI)

DATE OF ALLOTMENT

June 29, 2020

FUND MANAGER

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

AVERAGE AUM

₹ 392.31 Crs.

LATEST AUM

₹ 396.81 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

PORTFOLIO TURNOVER RATIO (As on August 31, 2023)

0.58 Times^B (Basis last rolling 12 months)

OTHER PARAMETERS (As on August 31, 2023)

Standard Deviation (Annualized): 14.62% (Bank of India Flexi Cap Fund)
14.30% (S&P BSE 500 TRI)

Beta: 0.93

Sharpe Ratio*: 1.44

Tracking Error (Annualized): 6.13%

*Risk-free rate assumed to be 6.69% (MIBOR as on August 31, 2023)

NAV (As on August 31, 2023)

NAV (₹)

Regular Plan

Direct Plan

Growth	22.42	Growth	23.62
IDCW	20.37	IDCW	20.19

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load (W.e.f July 1, 2020)

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

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		IT - SOFTWARE	
BANKS		4.11	
State Bank of India	5.23	Infosys Limited	1.81
HDFC Bank Limited	4.91	KPIT Technologies Limited	1.23
Bank of Baroda	3.59	Coforge Limited	1.07
ICICI Bank Limited	2.88	AGRICULTURAL FOOD & OTHER PRODUCTS	
Union Bank of India	1.87	3.47	
IDFC First Bank Limited	0.94	Balrampur Chini Mills Limited	2.36
FINANCE		Triveni Engineering & Industries Limited	1.11
Power Finance Corporation Limited	3.03	AEROSPACE & DEFENSE	
Indian Railway Finance Corporation Limited	2.02	3.39	
Mahindra & Mahindra Financial Services Limited	1.21	Hindustan Aeronautics Limited	3.39
Jio Financial Services Limited	0.26	FERROUS METALS	
PHARMACEUTICALS & BIOTECHNOLOGY		2.90	
Sun Pharmaceutical Industries Limited	2.83	Tata Steel Limited	2.04
Ajanta Pharma Limited	1.96	JSW Steel Limited	0.86
Torrent Pharmaceuticals Limited	0.98	PETROLEUM PRODUCTS	
Abbott India Limited	0.70	2.64	
POWER		LEISURE SERVICES	
NTPC Limited	3.53	2.45	
Torrent Power Limited	1.49	Lemon Tree Hotels Limited	2.45
Power Grid Corporation of India Limited	1.02	OTHERS	
INDUSTRIAL PRODUCTS		12.89	
Ingersoll Rand (India) Limited	1.18	PCBL Limited	1.47
APL Apollo Tubes Limited	1.14	Elecon Engineering Company Limited	1.42
SKF India Limited	0.99	UltraTech Cement Limited	1.36
Astral Limited	0.94	ITC Limited	1.34
HEG Limited	0.93	Tata Motors Limited	1.21
AUTO COMPONENTS		Brigade Enterprises Limited	1.21
Jamna Auto Industries Limited	1.67	Cyient Limited	1.11
UNO Minda Limited	1.67	Sobha Limited	1.02
Apollo Tyres Limited	0.98	Oil India Limited	0.97
Roxel Rings Limited	0.63	Radico Khaitan Limited	0.95
FERTILIZERS & AGROCHEMICALS		BSE Limited	0.83
Coromandel International Limited	1.70	Total	
Sumitomo Chemical India Limited	1.23	94.03	
PI Industries Limited	0.91	MUTUAL FUNDS/EXCHANGE TRADED FUNDS	
EID Parry India Limited	0.89	TRADED FUNDS	
ELECTRICAL EQUIPMENT		5.02	
Siemens Limited	1.88	Nippon India ETF Nifty PSU Bank BeES	5.02
ABB India Limited	1.55	GOVERNMENT BOND AND TREASURY BILL	
Avalon Technologies Limited	1.15	Treasury Bill	
CONSTRUCTION		364 Days Tbill (MD 15/02/2024) (SOV)	
Larsen & Toubro Limited	2.18	0.02	
Rail Vikas Nigam Limited	2.11	CASH & CASH EQUIVALENT	
		Net Receivables/Payables	
		0.05	
		TREPS / Reverse Repo Investments	
		0.88	
		Total	
		0.93	
		GRAND TOTAL	
		100.00	

✓ Indicates Top 10 Holdings.

Invest Now

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Bluechip Fund

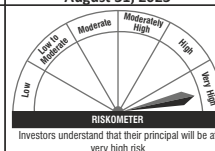
(An open ended equity scheme predominantly investing in Large Cap Stocks)

All data as on August 31, 2023 (Unless indicated otherwise)

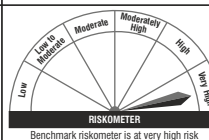
This product is suitable for investors who are seeking*:

- 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 August 31, 2023

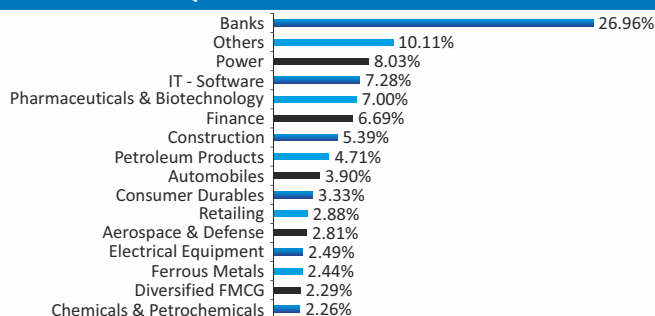


Benchmark Risk-o-meter as on August 31, 2023^A



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

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

DATE OF ALLOTMENT

June 29, 2021

FUND MANAGER

Mr. Dhruv Bhatia (w.e.f. January 20, 2022) - Around 10 years of experience in Equity Research, Fund Management and Portfolio Construction.

AVERAGE AUM

₹ 108.78 Crs.

LATEST AUM

₹ 104.84 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 August 31, 2023)

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

OTHER PARAMETERS (As on August 31, 2023)

Standard Deviation (Annualized): 13.98% (Bank of India Bluechip Fund)
13.81% (NIFTY 100 TRI)

Beta: 0.98

Sharpe Ratio*: -0.01

Tracking Error (Annualized): 3.76%

*Risk-free rate assumed to be 6.69% (MIBOR as on August 31, 2023)

NAV (As on August 31, 2023)

NAV (₹)

Regular Plan

Direct Plan

Growth	11.66	Growth	11.98
IDCW	11.66	IDCW	11.97

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

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

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		AEROSPACE & DEFENSE	
BANKS	26.96	Mishra Dhatu Nigam Limited	1.49
✓ HDFC Bank Limited	9.61	Hindustan Aeronautics Limited	1.32
✓ ICICI Bank Limited	6.33	ELECTRICAL EQUIPMENT	2.49
✓ State Bank of India	4.07	TD Power Systems Limited	1.95
✓ Bank of Baroda	3.96	Bharat Heavy Electricals Limited	0.54
Axis Bank Limited	2.99	FERROUS METALS	2.44
POWER	8.03	Tata Steel Limited	2.44
✓ NTPC Limited	5.08	DIVERSIFIED FMCG	2.29
Power Grid Corporation of India Limited	2.95	ITC Limited	2.29
IT - SOFTWARE	7.28	CHEMICALS & PETROCHEMICALS	2.26
✓ Infosys Limited	3.56	PCBL Limited	2.26
Tata Consultancy Services Limited	2.24	OTHERS	10.11
HCL Technologies Limited	1.48	DLF Limited	2.14
PHARMACEUTICALS & BIOTECHNOLOGY	7.00	Kaynes Technology India Limited	1.75
✓ Sun Pharmaceutical Industries Limited	3.51	Endurance Technologies Limited	1.38
Torrent Pharmaceuticals Limited	1.50	Nestle India Limited	1.33
Mankind Pharma Limited	1.46	PB Fintech Limited	1.26
Dr. Reddy's Laboratories Limited	0.53	UltraTech Cement Limited	1.19
FINANCE	6.69	The Indian Hotels Company Limited	1.06
CreditAccess Grameen Limited	2.75	GOVERNMENT BOND AND TREASURY BILL	
Power Finance Corporation Limited	1.79	Treasury Bill	
Bajaj Finance Limited	1.69	364 Days Tbill (MD 15/02/2024) (SOV)	0.32
Jio Financial Services Limited	0.46	Total	0.32
CONSTRUCTION	5.39	CASH & CASH EQUIVALENT	
✓ Larsen & Toubro Limited	5.39	Net Receivables/Payables	1.03
PETROLEUM PRODUCTS	4.71	TREPS / Reverse Repo Investments	0.08
✓ Reliance Industries Limited	4.71	Total	1.11
AUTOMOBILES	3.90	GRAND TOTAL	100.00
Maruti Suzuki India Limited	2.90		
Tata Motors Limited	1.00		
CONSUMER DURABLES	3.33		
✓ Titan Company Limited	3.33		
RETAILING	2.88		
Info Edge (India) Limited	1.55		
Trent Limited	1.33		

✓ Indicates Top 10 Holdings.

MCAP Categorization

Mcap Category	Percentage
Large Cap	80.79%
Small Cap	10.20%
Mid Cap	7.58%
GB/TB/Repo/Others	1.43%
Grand Total	100.00%

Invest Now

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Multi Cap Fund

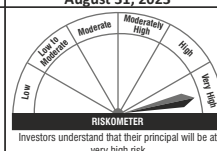
(An open ended equity scheme investing across large cap, mid cap, small cap stocks)

All data as on August 31, 2023 (Unless indicated otherwise)

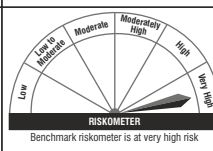
This product is suitable for investors who are seeking*:

- 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 August 31, 2023

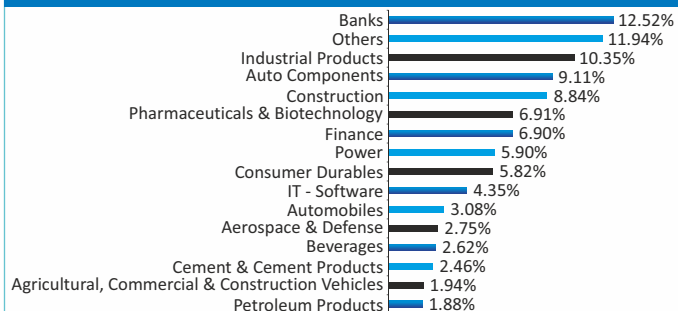


Benchmark Risk-o-meter as on August 31, 2023^A



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

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

DATE OF ALLOTMENT

March 3, 2023

FUND MANAGER

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

AVERAGE AUM

₹ 265.38 Crs.

LATEST AUM

₹ 276.12 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 August 31, 2023)

0.69 Times^B (Basis last rolling 12 months)

NAV (As on August 31, 2023)

Regular Plan		Direct Plan		NAV (₹)
Growth	12.28	Growth	12.34	
IDCW	12.28	IDCW	12.33	

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

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

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		CONSUMER DURABLES	
BANKS		12.52	
✓ HDFC Bank Limited	3.61	Cera Sanitaryware Limited	1.84
✓ ICICI Bank Limited	2.49	Kajaria Ceramics Limited	1.51
Bank of Baroda	2.01	La Opala RG Limited	1.32
IDFC First Bank Limited	1.51	Senco Gold Limited	1.15
Axis Bank Limited	1.40	IT - SOFTWARE	
Canara Bank	1.15	4.35	
Utkarsh Small Finance Bank Ltd	0.35	Rategain Travel Technologies Limited	1.50
INDUSTRIAL PRODUCTS		Infosys Limited	1.45
10.35		Persistent Systems Limited	0.79
AIA Engineering Limited	1.52%	HCL Technologies Limited	0.61
Ratnamani Metals & Tubes Limited	1.48%	AUTOMOBILES	
9.11		3.08	
Aeroflex Industries Limited	1.42	Maruti Suzuki India Limited	1.89
KEI Industries Limited	1.42	TVS Motor Company Limited	1.19
Apollo Pipes Limited	1.22	AEROSPACE & DEFENSE	
HEG Limited	1.17	2.75	
Ingersoll Rand (India) Limited	1.12	MTAR Technologies Limited	2.04
Carborundum Universal Limited	1.00	Hindustan Aeronautics Limited	0.71
AUTO COMPONENTS		BEVERAGES	
9.11		2.62	
Sundram Fasteners Limited	1.79	Radico Khaitan Limited	1.40
Jamna Auto Industries Limited	1.49	United Breweries Limited	1.22
UNO Minda Limited	1.38	CEMENT & CEMENT PRODUCTS	
Apollo Tyres Limited	1.15	2.46	
Endurance Technologies Limited	1.14	JK Cement Limited	1.24
CIE Automotive India Limited	1.12	UltraTech Cement Limited	1.22
Lumax Industries Limited	1.04	AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	
CONSTRUCTION		1.94	
8.84		Ashok Leyland Limited	1.94
✓ Larsen & Toubro Limited	3.04	PETROLEUM PRODUCTS	
✓ Rail Vikas Nigam Limited	2.40	1.88	
✓ ITD Cementation India Limited	2.30	Reliance Industries Limited	1.88
PSP Projects Limited	1.10	OTHERS	
PHARMACEUTICALS & BIOTECHNOLOGY		11.94	
6.91		Kennametal India Limited	1.78
✓ Ajanta Pharma Limited	2.31	Indraprastha Gas Limited	1.67
✓ JB Chemicals & Pharmaceuticals Limited	2.17	Lemon Tree Hotels Limited	1.32
Eris Lifesciences Limited	1.72	Obero Realty Limited	1.17
Sun Pharmaceutical Industries Limited	0.71	PB Fintech Limited	1.12
FINANCE		Balrampur Chini Mills Limited	1.01
6.90		Linde India Limited	0.94
✓ CRISIL Limited	2.15	Kewal Kiran Clothing Limited	0.93
✓ CreditAccess Grameen Limited	2.10	JSW Steel Limited	0.90
Power Finance Corporation Limited	1.10	Cyient Limited	0.74
Sundaram Finance Limited	1.01	Avalon Technologies Limited	0.36
Jio Financial Services Limited	0.54	Total	
POWER		97.37	
5.90		CASH & CASH EQUIVALENT	
✓ NTPC Limited	3.89	2.09	
Power Grid Corporation of India Limited	2.01	Net Receivables/Payables	2.09
GRAND TOTAL		TRIPS / Reverse Repo Investments	0.54
100.00		Total	
7.00		2.63	

✓ Indicates Top 10 Holdings.

MCAP Categorization

Mcap Category	Percentage
Large Cap	30.70%
Mid Cap	27.75%
Small Cap	38.92%
GB/TB/Repo/Others	2.63%
Grand Total	100.00%

Invest Now

Bank of India Conservative Hybrid Fund**

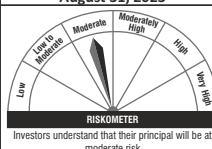
(An open ended hybrid scheme investing predominantly in debt instruments)

All data as on August 31, 2023 (Unless indicated otherwise)

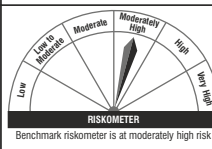
This product is suitable for investors who are seeking*:

- 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 August 31, 2023

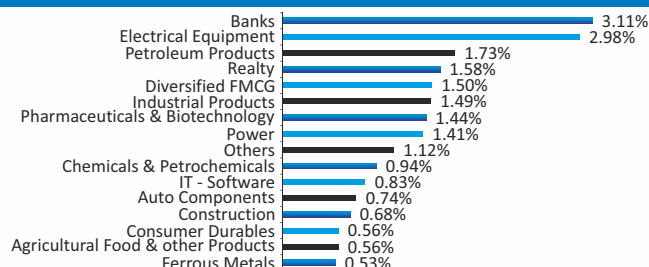


Benchmark Risk-o-meter as on August 31, 2023^A



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

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

BENCHMARK^A

CRISIL Hybrid 85 + 15 - Conservative Index

DATE OF ALLOTMENT

March 18, 2009

FUND MANAGER

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

AVERAGE AUM

₹ 55.46 Crs.

LATEST AUM

₹ 55.68 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on August 31, 2023)

Average / Residual Maturity: 3.21 Years

Macaulay Duration: 2.50 Years

Modified Duration: 2.40 Years

Annualised Yield: 7.22%

NAV (As on August 31, 2023)

Regular Plan		Eco Plan	
Growth	29.4985	Growth	30.3095
Monthly IDCW	15.1870	Monthly IDCW	22.9551
Quarterly IDCW	15.7407	Quarterly IDCW	-
Annual IDCW	14.3192	Annual IDCW	-
Direct Plan			
Growth	31.0757		
Monthly IDCW	13.8497		
Quarterly IDCW	15.2759		
Annual IDCW	14.1666		

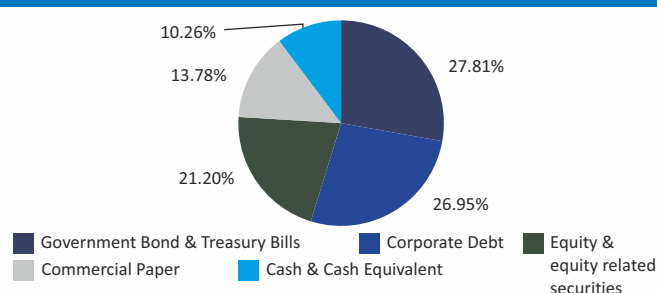
LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

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

COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		OTHERS	
BANKS	3.11	Cyient Dlm Ltd	0.50
✓ State Bank of India	1.92	UltraTech Cement Limited	0.45
HDFC Bank Limited	0.56	Jio Financial Services Limited	0.17
Utkarsh Small Finance Bank Ltd	0.44	Total	21.20
ICICI Bank Limited	0.19		
ELECTRICAL EQUIPMENT	2.98	CORPORATE DEBT	
✓ Siemens Limited	1.13	Non-Convertible Debentures	
✓ Bharat Heavy Electricals Limited	1.09	Small Industries Dev Bank of India (ICRA AAA)	8.91
TD Power Systems Limited	0.76	REC Limited (CRISIL AAA)	7.25
PETROLEUM PRODUCTS	1.73	Bharat Petroleum Corporation Limited (CRISIL AAA)	7.20
✓ Reliance Industries Limited	1.73	Power Finance Corporation Limited (CRISIL AAA)	3.59
REALTY	1.58	Total	26.95
✓ DLF Limited	1.58	MONEY MARKET INSTRUMENTS	
DIVERSIFIED FMCG	1.50	Commercial Paper	
✓ ITC Limited	1.50	Export Import Bank of India (CRISIL A1+)	8.65
INDUSTRIAL PRODUCTS	1.49	HDFC Bank Limited (CRISIL A1+)	5.13
✓ Astral Limited	0.91	Total	13.78
Ingersoll Rand (India) Limited	0.58	GOVERNMENT BOND AND TREASURY BILL	
PHARMACEUTICALS & BIOTECHNOLOGY	1.44	Government Bond	
✓ Sun Pharmaceutical Industries Limited	1.44	7.26% GOI (MD 06/02/2033) (SOV)	19.88
POWER	1.41	7.38% GOI (MD 20/06/2027) (SOV)	2.71
NTPC Limited	0.71	Total	22.59
Power Grid Corporation of India Limited	0.70	Treasury Bill	
CHEMICALS & PETROCHEMICALS	0.94	364 Days Tbill (MD 15/02/2024) (SOV)	5.22
✓ PCBL Limited	0.94	Total	5.22
IT - SOFTWARE	0.83	CASH & CASH EQUIVALENT	
✓ Coforge Limited	0.83	Net Receivables/(Payables)	3.90
AUTO COMPONENTS	0.74	TREPS / Reverse Repo	6.36
S.J.S. Enterprises Limited	0.74	Investments	10.26
CONSTRUCTION	0.68	Total	100.00
Larsen & Toubro Limited	0.68		
AGRICULTURAL FOOD & OTHER PRODUCTS	0.56		
Triveni Engineering & Industries Limited	0.56		
CONSUMER DURABLES	0.56		
Senco Gold Limited	0.56		
FERROUS METALS	0.53		
Tata Steel Limited	0.53		

✓ Indicates Top 10 Holdings.

MCAP Categorization

Mcap Category	Percentage
Debt	40.73%
GB/TB/Repo/Others	38.07%
Large Cap	13.29%
Small Cap	5.08%
Mid Cap	2.83%
Grand Total	100.00%

**Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

Invest Now

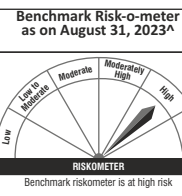
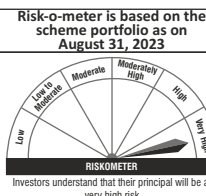
Bank of India Balanced Advantage Fund**

(An Open Ended Dynamic Asset Allocation Fund)

All data as on August 31, 2023 (Unless indicated otherwise)

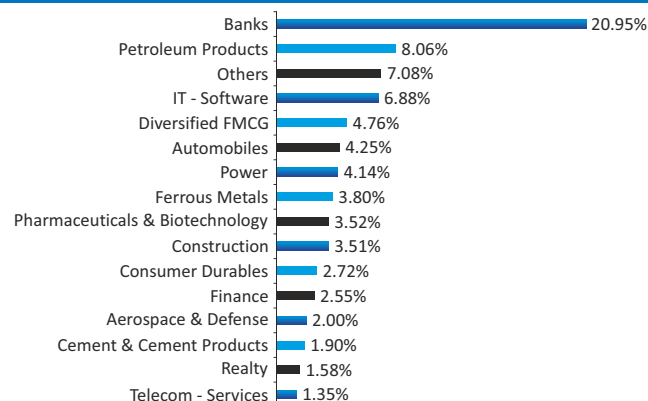
This product is suitable for investors who are seeking*:

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



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

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

BENCHMARK^A

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

DATE OF ALLOTMENT

March 14, 2014

FUND MANAGER

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

AVERAGE AUM

₹102.29 Crs.

LATEST AUM

₹101.55 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 August 31, 2023)

Average / Residual Maturity: 0.11 Years

Macaulay Duration: 0.11 Years

Modified Duration: 0.11 Years

Annualised Yield: 6.70%

NAV (As on August 31, 2023)

	Regular Plan	Direct Plan	NAV (₹)
Growth	20.0239	Growth	21.2082
IDCW	13.9706	IDCW	12.8197

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

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

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		AEROSPACE & DEFENSE	
BANKS		Hindustan Aeronautics Limited	
✓ HDFC Bank Limited	8.12	CEMENT & CEMENT PRODUCTS	2.00
✓ State Bank of India	4.03	UltraTech Cement Limited	1.47
✓ ICICI Bank Limited	3.78	Grasim Industries Limited	0.43
Kotak Mahindra Bank Limited	1.56	REALTY	1.58
Axis Bank Limited	1.48	DLF Limited	1.58
Bank of Baroda	1.40	TELECOM - SERVICES	1.35
IndusInd Bank Limited	0.58	Bharti Airtel Limited	1.35
PETROLEUM PRODUCTS		OTHERS	
✓ Reliance Industries Limited	7.85	Adani Ports and Special	1.25
Bharat Petroleum Corporation Limited	0.21	Economic Zone Limited	0.89
IT - SOFTWARE		Coal India Limited	0.84
✓ Infosys Limited	3.14	Adani Enterprises Limited	0.80
Tata Consultancy Services Limited	1.75	Hindalco Industries Limited	0.80
HCL Technologies Limited	0.81	Nestle India Limited	0.53
Tech Mahindra Limited	0.48	Oil & Natural Gas Corporation Limited	0.42
Wipro Limited	0.39	GAIL (India) Limited	0.40
LTIMindtree Limited	0.31	Apollo Hospitals Enterprise Limited	0.39
DIVERSIFIED FMCG		✓ HDFC Life Insurance Company Limited	0.39
✓ ITC Limited	3.72	SBI Life Insurance Company Limited	0.37
Hindustan Unilever Limited	1.04	Britannia Industries Limited	0.34
AUTOMOBILES		Tata Consumer Products Limited	0.25
Maruti Suzuki India Limited	1.05	UPL Limited	0.21
Mahindra & Mahindra Limited	0.91	Total	79.05
Tata Motors Limited	0.80	MUTUAL FUND INVESTMENT	
Hero MotoCorp Limited	0.75	Bank of India Balanced Advantage Fund	2.66
Bajaj Auto Limited	0.37	Total	2.66
Eicher Motors Limited	0.37	INVIT	
POWER		IRB InvIT Fund	3.44
NTPC Limited	1.89	India Grid Trust InvIT Fund	2.04
Tata Power Company Limited	1.47	Total	5.48
Power Grid Corporation of India Limited	0.78	GOVERNMENT BOND AND TREASURY BILL	
FERROUS METALS		Treasury Bill	
✓ Tata Steel Limited	2.08	364 Days Tbill (MD 14/09/2023) (Sov)	0.98
JSW Steel Limited	1.72	364 Days Tbill (MD 11/07/2024) (Sov)	0.93
PHARMACEUTICALS & BIOTECHNOLOGY		Total	1.91
✓ Sun Pharmaceutical Industries Limited	2.31	CASH & CASH EQUIVALENT	
Dr. Reddy's Laboratories Limited	0.46	Net Receivables/(Payables) after adjusting for futures	2.16
Cipla Limited	0.43	TREPS / Reverse Repo Investments	8.74
Divi's Laboratories Limited	0.32	Total	10.90
CONSTRUCTION		GRAND TOTAL	100.00
✓ Larsen & Toubro Limited	3.51	✓ Indicates Top 10 Holdings.	
CONSUMER DURABLES			
Asian Paints Limited	1.68		
Titan Company Limited	1.04		
FINANCE			
Bajaj Finance Limited	1.22		
Jio Financial Services Limited	0.76		
Bajaj Finserv Limited	0.57		

**Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

Invest Now

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

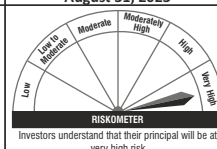
(An open ended hybrid scheme investing predominantly in equity and equity related instruments)

All data as on August 31, 2023 (Unless indicated otherwise)

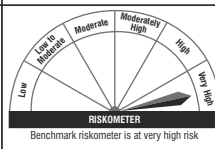
This product is suitable for investors who are seeking*:

- 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 August 31, 2023

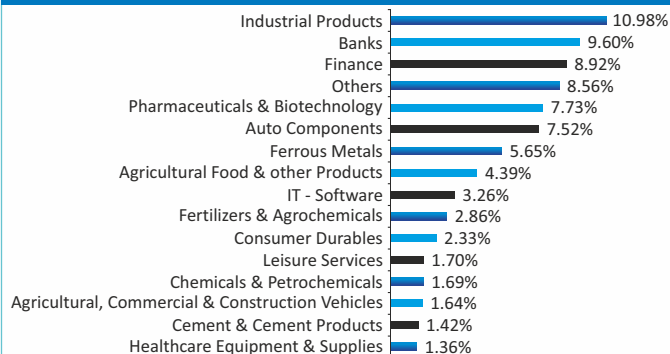


Benchmark Risk-o-meter as on August 31, 2023^A



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

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

BENCHMARK^A

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

DATE OF ALLOTMENT

July 20, 2016

FUND MANAGER

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

AVERAGE AUM

₹ 449.91 Crs.

LATEST AUM

₹ 462.92 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 August 31, 2023)

1.32 Times^B (Basis last rolling 12 months)

OTHER PARAMETERS (As on August 31, 2023)

Standard Deviation (Annualized): 17.98% (Bank of India Mid & Small Cap Equity & Debt Fund)
16.28% (Nifty Midsmall cap 400 TRI - 70% & CRISIL Short Term Bond Fund Index - 30%)

Beta: 1.02

Sharpe Ratio*: 0.38

Tracking Error (Annualized): 7.01%

Above rates are calculated using 6 years history of monthly returns

*Risk-free rate assumed to be 6.69% (MIBOR as on August 31, 2023)

Average / Residual Maturity: 2.52 Years

Macaulay Duration: 1.30 Years

Modified Duration: 1.26 Years

Annualised Yield: 7.21%

NAV (As on August 31, 2023)

Regular Plan		Direct Plan	
Growth	27.02	Growth	28.80
Regular IDCW	22.90	Regular IDCW	23.52

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"

**Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		HEALTHCARE EQUIPMENT & SUPPLIES	
INDUSTRIAL PRODUCTS	10.98	Poly Medicure Limited	1.36
✓ Astral Limited	3.04	OTHERS	8.56
✓ APL Apollo Tubes Limited	2.57	Bharat Heavy Electricals Limited	1.13
HEG Limited	1.40	Century Textiles & Industries Limited	1.07
AIA Engineering Limited	1.28	Cyient Limited	1.03
Apollo Pipes Limited	0.91	Torrent Power Limited	1.02
Graphite India Limited	0.70	Ganesha Ecosphere Limited	0.99
Timken India Limited	0.70	Oil India Limited	0.93
Kamdhenu Limited	0.38	Radico Khaitan Limited	0.82
BANKS	9.60	BSE Limited	0.73
✓ Union Bank of India	4.19	Mahindra Lifespace Developers Limited	0.41
IDFC First Bank Limited	1.55	Cyient Dlm Ltd	0.41
CSB Bank Limited	1.43	Total	79.61
Indian Bank	1.29	CORPORATE DEBT	
Utkarsh Small Finance Bank Ltd	1.14	Non-Convertible Debentures	
FINANCE	8.92	LIC Housing Finance Limited (CRISIL AAA)	0.87
✓ Power Finance Corporation Limited	2.89	Bharat Petroleum Corporation Limited (CRISIL AAA)	0.76
✓ CreditAccess Grameen Limited	1.90	REC Limited (CRISIL AAA)	0.44
Indian Railway Finance Corporation Limited	1.74	Cholamandalam Investment and Finance Company Ltd (ICRA AA-)	0.43
Fusion Micro Finance Limited	1.23	Total	2.50
Mahindra & Mahindra Financial Services Limited	1.16	MONEY MARKET INSTRUMENTS	
PHARMACEUTICALS & BIOTECHNOLOGY	7.73	Certificate of Deposit	
✓ JB Chemicals & Pharmaceuticals Limited	2.27	Kotak Mahindra Bank Limited (CRISIL A1+)	3.17
✓ Abbott India Limited	2.10	Axis Bank Limited (CRISIL A1+)	1.05
Ajanta Pharma Limited	1.87	ICICI Bank Limited (ICRA A1+)	0.95
Eris Lifesciences Limited	1.49	Total	5.17
AUTO COMPONENTS	7.52	Commercial Paper	
✓ UNO Minda Limited	3.38	Export Import Bank of India (CRISIL A1+)	2.70
CIE Automotive India Limited	1.63	HDFC Bank Limited (CRISIL A1+)	1.03
Jamna Auto Industries Limited	1.55	Total	3.73
Apollo Tyres Limited	0.96	RFV_N-AMRT	
FERROUS METALS	5.65	Non-Convertible Debentures	
✓ Jindal Stainless Limited	5.65	Power Grid Corporation of India Limited (CRISIL AAA)	3.24
AGRICULTURAL FOOD & OTHER PRODUCTS	4.39	Total	3.24
✓ Balrampur Chini Mills Limited	2.49	GOVERNMENT BOND AND TREASURY BILL	
Triveni Engineering & Industries Limited	1.90	Government Bond	
IT - SOFTWARE	3.26	7.26% GOI (MD 06/02/2033) (SOV)	2.83
✓ Rategain Travel Technologies Limited	1.56	Total	2.83
Coforge Limited	0.94	Treasury Bill	
KPIT Technologies Limited	0.76	364 Days Tbill (MD 15/02/2024) (SOV)	1.87
FERTILIZERS & AGROCHEMICALS	2.86	364 Days Tbill (MD 14/09/2023) (SOV)	0.55
Coromandel International Limited	1.60	Total	2.42
Sumitomo Chemical India Limited	1.26	CASH & CASH EQUIVALENT	
CONSUMER DURABLES	2.33	Net Receivables/(Payables)	0.10
✓ Cera Sanitaryware Limited	1.64	TREPS / Reverse Repo Investments	0.40
Senco Gold Limited	0.69	Total	0.50
LEISURE SERVICES	1.70	GRAND TOTAL	
✓ The Indian Hotels Company Limited	1.70	100.00	
CHEMICALS & PETROCHEMICALS	1.69	✓ Indicates Top 10 Holdings.	
Navin Fluorine International Limited	1.69		
AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	1.64		
✓ Ashok Leyland Limited	1.08		
V.S.T Tillers Tractors Limited	0.56		
CEMENT & CEMENT PRODUCTS	1.42		
✓ JK Cement Limited	1.42		

MCAP Categorization

Mcap Category	Percentage
Mid Cap	46.03%
Small Cap	33.58%
Debt	14.64%
GB/TB/Repo/Others	5.75%
Grand Total	100.00%

Invest Now

Bank of India Arbitrage Fund**

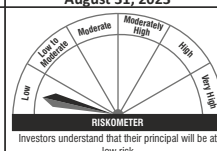
(An open ended scheme investing in arbitrage opportunities)

All data as on August 31, 2023 (Unless indicated otherwise)

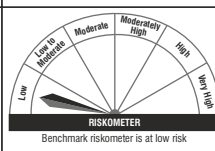
This product is suitable for investors who are seeking*:

- 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 August 31, 2023



Benchmark Risk-o-meter as on August 31, 2023^



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

INVESTMENT OBJECTIVE

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

BENCHMARK^

NIFTY 50 Arbitrage Index

DATE OF ALLOTMENT

June 18, 2018

FUND MANAGER

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

AVERAGE AUM[#]

₹ 14.73 Crs.

LATEST AUM[#]

₹ 14.56 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on August 31, 2023)

Average / Residual Maturity: 0.24 Years
Macaulay Duration: 0.24 Years
Modified Duration: 0.24 Years
Annualised Yield: 6.73%

NAV (As on August 31, 2023)

Regular Plan		Direct Plan		NAV (₹)
Growth	12.2517	Growth	12.6341	
Monthly IDCW	11.1027	Monthly IDCW	11.3957	
Quarterly IDCW	11.7200	Quarterly IDCW	12.0098	
Annual IDCW	11.3197	Annual IDCW	11.4304	

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

- For Redemption/switch out - of up to 10% of the initial units allotted - within 30 days from the date of allotment - "NIL"
- Any Redemption/Switch out - in excess of the above mentioned limit would be subject to an exit load of 0.50%, if the units are switched out within 30 days from the date of allotment of units
- If the units are redeemed/switched out after 30 days from the date of allotment of units - "NIL"

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		FUTURES AND OPTIONS	
BANKS	23.48	Equity Futures	
✓ ICICI Bank Limited	8.30	Indian Energy Exchange Limited	-0.98
✓ Bank of Baroda	4.51	Kotak Mahindra Bank Limited	-1.46
✓ Canara Bank	3.57	Sun Pharmaceutical Industries Limited	-1.61
✓ HDFC Bank Limited	3.56	ACC Limited	-1.67
Axis Bank Limited	2.09	Axis Bank Limited	-2.10
Kotak Mahindra Bank Limited	1.45	Ambuja Cements Limited	-2.13
IT - SOFTWARE	8.22	Trent Limited	-2.27
✓ Tata Consultancy Services Limited	5.25	NMDC Limited	-2.29
Tech Mahindra Limited	2.97	Zydus Lifesciences Limited	-2.34
FERROUS METALS	6.47	Tech Mahindra Limited	-2.99
✓ Jindal Steel & Power Limited	6.47	Canara Bank	-3.59
AUTOMOBILES	4.81	HDFC Bank Limited	-3.59
✓ Maruti Suzuki India Limited	4.81	Indian Oil Corporation Limited	-3.60
FINANCE	4.18	Zee Entertainment Enterprises Limited	-3.81
✓ IDFC Limited	4.18	IDFC Limited	-4.20
PHARMACEUTICALS & BIOTECHNOLOGY	3.92	Bank of Baroda	-4.54
Zydus Lifesciences Limited	2.32	Maruti Suzuki India Limited	-4.84
Sun Pharmaceutical Industries Limited	1.60	Tata Consultancy Services Limited	-5.28
ENTERTAINMENT	3.78	Jindal Steel & Power Limited	-6.50
✓ Zee Entertainment Enterprises Limited	3.78	ICICI Bank Limited	-8.36
CEMENT & CEMENT PRODUCTS	3.77	Equity Futures Total	-68.15
Ambuja Cements Limited	2.12	GOVERNMENT BOND AND TREASURY BILL	
ACC Limited	1.65	Treasury Bill	
PETROLEUM PRODUCTS	3.58	364 Days Tbill (MD 14/09/2023) (SOV)	9.94
✓ Indian Oil Corporation Limited	3.58	364 Days Tbill (MD 11/07/2024) (SOV)	6.48
MINERALS & MINING	2.28	Total	16.42
NMDC Limited	2.28	CASH & CASH EQUIVALENT	
RETAILING	2.25	Net Receivables/(Payables) after adjusting for futures	75.32
Trent Limited	2.25	TREPS / Reverse Repo	8.69
CAPITAL MARKETS	0.98	Investments	
Indian Energy Exchange Limited	0.98	Total	84.01
Total	67.72	GRAND TOTAL	100.00

✓ Indicates Top 10 Holdings.

MCAP Categorization

Mcap Category	Percentage
Arbitrage Positions	68.15%
GB/TB/Repo/Others	31.85%
Grand Total	100.00%

*Aggregate value of investments by other schemes of Bank of India Mutual Fund as on 31 August 2023 is ₹ 268.18 lacs.

**Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

Invest Now

Bank of India Liquid Fund**

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

ICRA
A1+mfs®

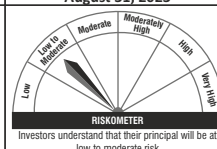
IND -
A1+mfs®

All data as on August 31, 2023 (Unless indicated otherwise)

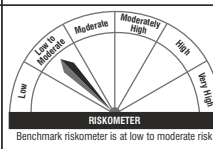
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on August 31, 2023

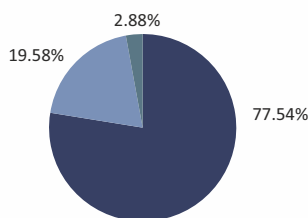


Benchmark Risk-o-meter as on August 31, 2023^



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

CREDIT PROFILE



■ A1+ ■ Sovereign ■ Cash and Net Receivable/(Payable)

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^

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

DATE OF ALLOTMENT

July 16, 2008

FUND MANAGER

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

AVERAGE AUM

₹1,020.85 Crs.

LATEST AUM

₹1,117.63 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 August 31, 2023)

Average / Residual Maturity: 0.11 Years

Macaulay Duration: 0.11 Years

Modified Duration: 0.11 Years

Annualised Yield: 6.98%

NAV (As on August 31, 2023)

NAV (₹)

Regular Plan	Direct Plan	
Growth	Growth	2,666.4643
Daily IDCW	Daily IDCW	1,002.6483
Weekly IDCW	Weekly IDCW	1,062.1740

LOAD STRUCTURE (FOR ALL PLANS)

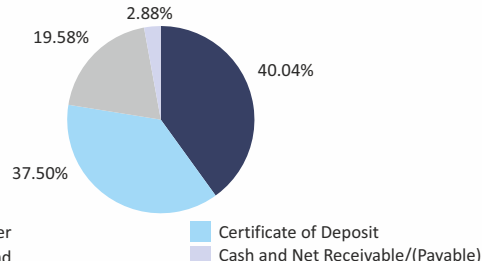
Entry Load NIL
Exit Load

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

**Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

Invest Now

COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
State Bank of India	CARE A1+	6.70
Canara Bank	CRISIL A1+	4.45
Axis Bank Limited	CRISIL A1+	4.44
ICICI Bank Limited	ICRA A1+	4.41
Kotak Mahindra Bank Limited	CRISIL A1+	4.40
Bank of Baroda	FITCH A1+	2.24
Axis Bank Limited	CRISIL A1+	2.21
Bank of Baroda	FITCH A1+	2.20
ICICI Bank Limited	ICRA A1+	2.20
Small Industries Dev Bank of India	CARE A1+	2.20
Bank of Baroda	FITCH A1+	2.05
Total		37.50
Commercial Paper		
Power Finance Corporation Limited	CRISIL A1+	4.46
HDFC Bank Limited	CRISIL A1+	4.43
Axis Finance Limited	CRISIL A1+	4.42
Kotak Securities Limited	ICRA A1+	4.41
IIFL Finance Limited	CRISIL A1+	2.41
Godrej Agrovet Limited	ICRA A1+	2.23
Godrej Industries Limited	CRISIL A1+	2.23
REC Limited	CRISIL A1+	2.22
ICICI Securities Limited	CRISIL A1+	2.21
ICICI Securities Limited	CRISIL A1+	2.21
Reliance Retail Ventures Limited	CARE A1+	2.21
National Bank For Agriculture and Rural Development	CRISIL A1+	2.20
Reliance Retail Ventures Limited	CRISIL A1+	2.20
Small Industries Dev Bank of India	CRISIL A1+	2.20
Total		40.04
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
8.83% GOI (MD 25/11/2023)	SOV	2.25
Total		2.25
Treasury Bill		
182 Days Tbill (MD 29/09/2023)	SOV	4.45
91 Days Tbill (MD 05/10/2023)	SOV	4.45
182 Days Tbill (MD 22/09/2023)	SOV	4.01
364 Days Tbill (MD 12/10/2023)	SOV	2.22
91 Days Tbill (MD 30/11/2023)	SOV	2.22
Total		17.33
Cash & Cash Equivalent		
Net Receivables/Payables		(8.70)
TREPS / Reverse Repo Investments		11.58
Total		2.88
GRAND TOTAL		100.00

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

Disclaimer for CRISIL AAAMfs: The assigned rating AAAMfs is valid only for "Bank of India Liquid Fund". The rating of CRISIL is not an opinion of the Asset Management Company's willingness or ability to make timely payments to the investor. The rating is also not an opinion on the stability of the NAV of the Fund, which could vary with market developments. The rating indicates that the funds' portfolios will provide 'very strong' protection against losses from credit default. CRISIL's assessment of a rated fund's credit quality is based on the creditworthiness of the fund's portfolio. CRISIL reserves the right to suspend, withdraw or revise the ratings assigned to the scheme at any time on the basis of new information, or unavailability of information or other circumstances, which CRISIL believes, may have an impact on the rating. For detail methodology, please visit CRISIL's website www.crisil.com. Past performance is no guarantee of the future results.

\$Disclaimer for ICRA A1+mfs: Schemes with this rating are considered to have the highest degree of safety regarding timely receipt of payments from the investments that they have made. This rating should however, not be construed as an indication of the performance of the Mutual Fund scheme or of volatility in its returns. The rating should not be treated as a recommendation to buy, sell or hold units issued by the Mutual Fund.

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

***For more details kindly refer NOTICE-CUM-ADDENDUM NO. 18/2021-22 <https://www.boimf.in/docs/default-source/reports/addenda-notice/potential-risk-class-matrix-of-debt-schemes-november-30-2021.pdf>

Bank of India Ultra Short Duration Fund**

ICRA - A1+mfs

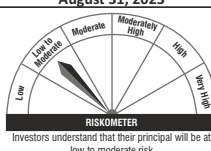
(An open ended ultra-short term debt scheme investing in instruments with Macaulay duration of the portfolio between 3 months and 6 months. A Relatively Low Interest Rate Risk and Moderate Credit Risk.)***

All data as on August 31, 2023 (Unless indicated otherwise)

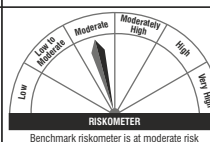
This product is suitable for investors who are seeking*:

- 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 August 31, 2023

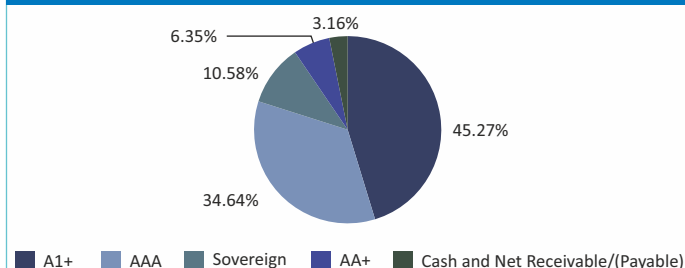


Benchmark Risk-o-meter as on August 31, 2023^



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

CREDIT PROFILE



INVESTMENT OBJECTIVE

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

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

BENCHMARK^

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

DATE OF ALLOTMENT

July 16, 2008

FUND MANAGER

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

AVERAGE AUM

₹ 142.80 Crs.

LATEST AUM

₹ 141.03 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 August 31, 2023)

Average / Residual Maturity: 0.35 Years

Macaulay Duration: 0.34 Years

Modified Duration: 0.33 Years

Annualised Yield: 7.08%

NAV (As on August 31, 2023)

NAV (₹)

Regular Plan

Growth	2,808.8585	Growth	2,880.9131
Bonus	-	Bonus	2,867.3010
Daily IDCW	1,007.4498	Daily IDCW	1,011.9280
Weekly IDCW	1,008.0650	Weekly IDCW	1,007.5391

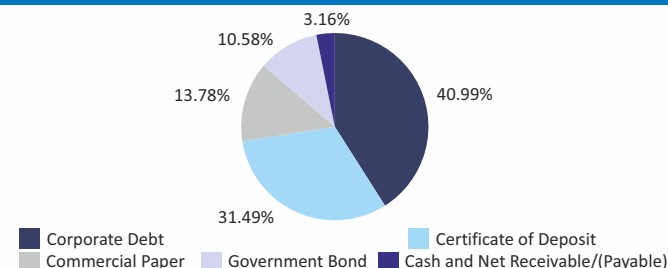
Direct Plan

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load NIL

COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
REC Limited	CRISIL AAA	9.83
LIC Housing Finance Limited	CRISIL AAA	7.84
National Bank For Agriculture and Rural Development	ICRA AAA	7.03
Cholamandalam Investment and Finance Company Ltd	ICRA AA+	6.35
Indian Railway Finance Corporation Limited	CRISIL AAA	3.56
Small Industries Dev Bank of India	ICRA AAA	3.52
Export Import Bank of India	CRISIL AAA	2.86
Total		40.99
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Axis Bank Limited	CRISIL A1+	8.92
Bank of Baroda	FITCH A1+	8.33
Kotak Mahindra Bank Limited	CRISIL A1+	6.94
ICICI Bank Limited	ICRA A1+	6.59
Bank of Baroda	FITCH A1+	0.71
Total		31.49
Commercial Paper		
HDFC Bank Limited	CRISIL A1+	8.11
IIFL Finance Limited	CRISIL A1+	5.67
Total		13.78
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
182 Days Tbill (MD 14/09/2023)	SOV	7.07
364 Days Tbill (MD 27/10/2023)	SOV	3.51
Total		10.58
Cash & Cash Equivalent		
Net Receivables/Payables		1.85
TREPS / Reverse Repo Investments		1.31
Total		3.16
GRAND TOTAL		100.00

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

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

***For more details kindly refer NOTICE-CUM-ADDENDUM NO. 18/2021-22 <https://www.boimf.in/docs/default-source/reports/addenda-notice/potential-risk-class-matrix-of-debt-schemes-november-30-2021.pdf>

**Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

Invest Now

Bank of India Short Term Income Fund**

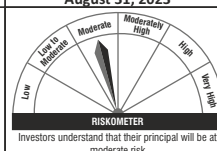
(An open ended short term debt scheme investing in instruments with Macaulay duration of the portfolio between 1 year and 3 years. A Moderate Interest Rate Risk and Moderate Credit Risk.)***

All data as on August 31, 2023 (Unless indicated otherwise)

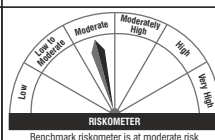
This product is suitable for investors who are seeking*:

- 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 August 31, 2023

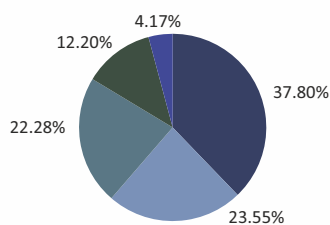


Benchmark Risk-o-meter as on August 31, 2023^



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

CREDIT PROFILE



■ Sovereign ■ AAA ■ A1+ ■ Cash & Cash Equivalent ■ AA+

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^

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

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

₹93.46 Crs.

LATEST AUM

₹95.53 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on August 31, 2023)

Average / Residual Maturity: 3.12 Years

Macaulay Duration: 2.46 Years

Modified Duration: 2.37 Years

Annualised Yield: 7.08%

NAV (As on August 31, 2023)

NAV (₹)

Regular Plan

Growth	23.1039	Growth	24.8686
Monthly IDCW	11.8553	Monthly IDCW	12.0923
Quarterly IDCW	11.6829	Quarterly IDCW	11.4655

Direct Plan

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load NIL

COMPOSITION BY HOLDING PERIOD

Duration	% of Assets
Upto 3 months	12.02%
3 months to 6 months	21.64%
6 months to 1 year	16.94%
> 1 year	49.40%

PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
Power Finance Corporation Limited	CRISIL AAA	8.37
Small Industries Dev Bank of India	ICRA AAA	5.19
Bharat Petroleum Corporation Limited	CRISIL AAA	4.72
REC Limited	CRISIL AAA	4.23
Cholamandalam Investment and Finance Company Ltd	ICRA AA+	4.17
REC Limited	CRISIL AAA	1.04
Total		27.72
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Bank of Baroda	FITCH A1+	5.13
Axis Bank Limited	CRISIL A1+	3.04
Bank of Baroda	FITCH A1+	1.04
ICICI Bank Limited	ICRA A1+	1.02
Total		10.23
Commercial Paper		
Export Import Bank of India	CRISIL A1+	7.06
HDFC Bank Limited	CRISIL A1+	4.99
Total		12.05
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
7.26% GOI (MD 06/02/2033)	SOV	22.12
7.38% GOI (MD 20/06/2027)	SOV	8.96
5.63% GOI (MD 12/04/2026)	SOV	5.05
Total		36.13
Treasury Bill		
364 Days Tbill (MD 15/02/2024)	SOV	1.67
Total		1.67
Cash & Cash Equivalent		
Net Receivables/Payables		1.78
TREPS / Reverse Repo Investments		10.42
Total		12.20
GRAND TOTAL		100.00

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

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

***For more details kindly refer NOTICE-CUM-ADDENDUM NO. 18/2021-22 <https://www.boimf.in/docs/default-source/reports/addenda-notice/potential-risk-class-matrix-of-debt-schemes-november-30-2021.pdf>

Invest Now

**Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

Bank of India Credit Risk Fund**

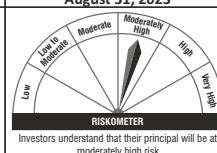
(An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds.) A Moderate Interest Rate Risk and Relatively High Credit Risk.)***

All data as on August 31, 2023 (Unless indicated otherwise)

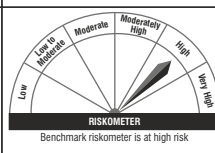
This product is suitable for investors who are seeking*:

- 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 August 31, 2023

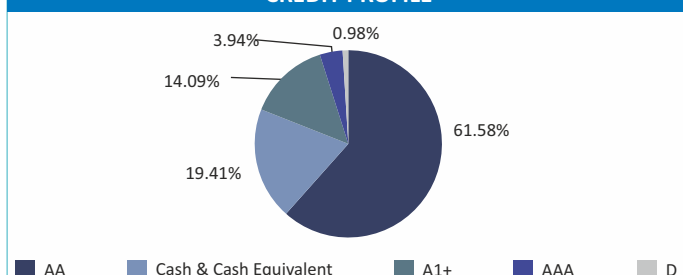


Benchmark Risk-o-meter as on August 31, 2023^



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

CREDIT PROFILE



INVESTMENT OBJECTIVE

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

BENCHMARK^

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

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

₹ 152.51 Crs.

LATEST AUM

₹ 152.51 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on August 31, 2023)

Average / Residual Maturity: 0.63 Years

Macaulay Duration: 0.56 Years

Modified Duration: 0.53 Years

Annualised Yield: 6.79%

NAV (As on August 31, 2023)

NAV (₹)

Regular Plan: 10.9341

Direct Plan: 11.1315

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

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

PORTFOLIO DETAILS

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

CORPORATE DEBT

Non-Convertible Debentures

Manappuram Finance Limited	CRISIL AA	9.81
Century Textiles & Industries Limited	CRISIL AA	9.77
Godrej Industries Limited	CRISIL AA	9.68
Steel Authority of India Limited	CARE AA	9.28
Tata Motors Limited	CRISIL AA	6.64
Piramal Capital & Housing Finance Limited	ICRA AA	6.56
Tata Power Company Limited	CARE AA	6.56
IIFL Finance Limited	CRISIL AA	3.28
Power Finance Corporation Limited	CRISIL AAA	3.28
Export Import Bank of India	CRISIL AAA	0.66
Total		65.52

MONEY MARKET INSTRUMENTS

Certificate of Deposit

ICICI Bank Limited	ICRA A1+	6.41
Bank of Baroda	FITCH A1+	5.14
Axis Bank Limited	CRISIL A1+	2.54
Total		14.09

RFV_N-AMRT

Non-Convertible Debentures

Accelarating Education and Development Private Limited	BWR D	0.49
Accelarating Education and Development Private Limited	BWR D	0.49
Total		0.98

PREFERENCE SHARES (PREFSHARE)

Preference Shares

Amanta Healthcare Limited		0.00
Total		0.00

Cash & Cash Equivalent

Net Receivables/Payables		8.88
TREPS / Reverse Repo Investments		10.53
Total		19.41

GRAND TOTAL

100.00

Instances of deviation in valuation

Disclosures regarding the detailed rationale along with other details as required under Clause 2.1.4 of SEBI Circular no. SEBI/HO/IMD/DF4/CIR/P/2019/41 dated March 22, 2019, are available at below mentioned link:

https://www.boimf.in/docs/default-source/reports/regulatory-disclosures/rationale-for-deviation-31-08-23.pdf?sfvrsn=3094c25a_4

Note: All subscriptions /switch-in application(s) and other pre-registered investments in Bank of India Credit Risk Fund, an open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds), through any mode including the stock exchange platform has been temporarily suspended with effect from July 01, 2019 till further notice.

Any redemptions including switch-out, registered under the Scheme would continue (without any change) as per the terms of the SID and KIM of the Scheme.
https://www.boimf.in/docs/default-source/reports/addenda-notice/boi---temporary-suspension-crf_28-june-2019.pdf

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

***For more details kindly refer NOTICE-CUM-ADDENDUM NO. 18/2021-22
<https://www.boimf.in/docs/default-source/reports/addenda-notice/potential-risk-class-matrix-of-debt-schemes-november-30-2021.pdf>

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**Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

Bank of India Overnight Fund

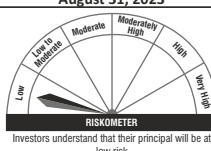
(An open ended debt scheme investing in overnight securities. A Relatively Low Interest Rate Risk and A Relatively Low Credit Risk.)***

All data as on August 31, 2023 (Unless indicated otherwise)

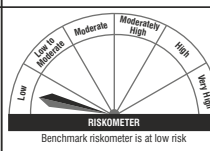
This product is suitable for investors who are seeking*:

- 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 August 31, 2023

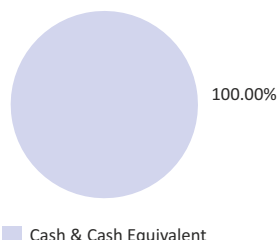


Benchmark Risk-o-meter as on August 31, 2023^

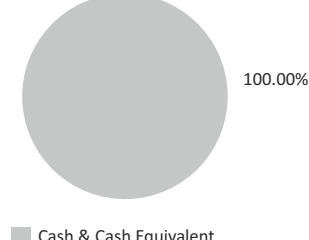


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



INVESTMENT OBJECTIVE

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

BENCHMARK^

Tier 1: CRISIL Liquid Overnight Index (w.e.f. April 3, 2023)

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

₹ 70.51 Crs.

LATEST AUM

₹ 78.04 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 August 31, 2023)

Average / Residual Maturity: 1 Day
Macaulay Duration: 1 Day
Modified Duration: 1 Day
Annualised Yield: 6.70%

NAV (As on August 31, 2023)

NAV (₹)

Regular Plan		Direct Plan	
Growth	1,164.5518	Growth	1,167.3072
Daily IDCW	-	Daily IDCW	1,000.0034
Weekly IDCW	1,000.5476	Weekly IDCW	1,000.5479
Monthly IDCW	1,000.5478	Monthly IDCW	1,000.5462

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
CASH & CASH EQUIVALENT		
Net Receivables/Payables		0.49
TREPS / Reverse Repo Investments		99.51
Total		100.00
GRAND TOTAL		100.00

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

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

***For more details kindly refer NOTICE-CUM-ADDENDUM NO. 18/2021-22 <https://www.boimf.in/docs/default-source/reports/addenda-notice/potential-risk-class-matrix-of-debt-schemes-november-30-2021.pdf>

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IDCW History

EQUITY FUNDS⁵

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

⁵Face Value - ₹ 10/- ⁵⁵Face Value - ₹ 1000/- ^aPursuant to payment of dividend, NAV of the IDCW Option of the Plan/ Scheme falls to the extent of such IDCW payment and applicable statutory levy (taxes, levies, cess etc.), if any. ^bSince there are no investors in Bank of India Large & Mid Cap Equity Fund - Institutional Plan - Regular IDCW and Institutional Plan - Quarterly IDCW the data of NAV as on record date is not provided
^aIndividual/ HUFs. ^bOthers. Past performance may or may not be sustained in the future. For complete IDCW History please visit www.boimf.in

HYBRID FUND⁵

Record Date	IDCW/ Unit Declared (in ₹)	NAV ^a as on Record Date
Bank of India Conservative Hybrid Fund		
Regular Monthly IDCW		
02-February-2021	0.23090000	11.2228 ^a
02-February-2021	0.23090000	11.2228 ^b
30-June-2021	0.30000000	11.3853 ^a
30-June-2021	0.30000000	11.3853 ^b
Regular Quarterly IDCW		
25-June-2018	0.0864385	11.1417 ^a
25-June-2018	0.08004287	11.1417 ^b
25-March-2019	0.03320971	11.1241 ^a
25-March-2019	0.03075255	11.1241 ^b
Regular Annual IDCW		
25-March-2019	0.07203243	10.3827 ^a
25-March-2019	0.06670224	10.3827 ^b
02-February-2021	0.26970000	10.3095 ^a
02-February-2021	0.26970000	10.3095 ^b
Regular Plan Regular IDCW		
25-June-2013	0.389636	12.0556 ^a
25-June-2013	0.373162	12.0556 ^b
25-March-2014	0.389636	10.9004 ^a
25-March-2014	0.373162	10.9004 ^b
Direct Monthly IDCW		
02-February-2021	0.22820000	10.1643 ^a
02-February-2021	0.22820000	10.1643 ^b
30-June-2021	0.03000000	10.3018 ^a
30-June-2021	0.03000000	10.3018 ^b
Direct Quarterly IDCW		
26-December-2018	0.21610173	10.6590 ^a
26-December-2018	0.20010672	10.6590 ^b
25-March-2019	0.21610173	10.5824 ^a
25-March-2019	0.20010672	10.5824 ^b
Direct Annual IDCW		
25-March-2019	0.28811758	10.2199 ^a
25-March-2019	0.26680896	10.2199 ^b
02-February-2021	0.41970000	10.1017 ^a
02-February-2021	0.41970000	10.1017 ^b
Eco Monthly IDCW		
02-February-2021	0.49370000	16.9514 ^a
02-February-2021	0.49370000	16.9514 ^b
30-June-2021	0.50000000	17.1667 ^a
30-June-2021	0.50000000	17.1667 ^b
Eco Quarterly IDCW		
26-December-2018	0.06838875	10.0000 ^a
26-December-2018	0.06324962	10.0000 ^b
25-March-2019	0.07206263	10.1033 ^a
25-March-2019	0.06670224	10.1033 ^b
Eco Plan Regular IDCW		
25-March-2013	0.440456	12.5487 ^a
25-March-2013	0.377515	12.5487 ^b
25-March-2014	0.779271	11.5826 ^a
25-March-2014	0.746324	11.5826 ^b
Bank of India Balanced Advantage Fund		
Regular Plan - Regular IDCW		
25-June-2018	0.02449771	10.7707 ^a
25-June-2018	0.02449722	10.7707 ^b
29-July-2021	0.40000000	11.2226 ^a
29-July-2021	0.40000000	11.2226 ^b
Direct Plan - Regular IDCW		
25-March-2019	0.44270637	10.2965 ^a
25-June-2019	0.04427025	10.0302 ^a
25-June-2019	0.0442703	10.0302 ^b
30-June-2021	1.00000000	10.0785 ^b
DEBT / INCOME FUNDS		
Record Date	IDCW/ Unit Declared (in ₹)	NAV ^a as on Record Date
Bank of India Short Term Income Fund⁵		
Institutional Monthly IDCW		
25-January-2011	0.043921	10.1704 ^a
25-January-2011	0.040935	10.1704 ^b
25-February-2011	0.052705	10.1881 ^a
25-February-2011	0.049122	10.1881 ^b
Institutional Quarterly IDCW		
29-December-2009	0.1751890	10.2708 ^a
29-December-2009	0.1630520	10.2708 ^b
Regular Monthly IDCW		
25-March-2019	0.05042235	10.3919 ^a
25-March-2019	0.04668914	10.3919 ^b
25-April-2019	0.03601595	10.3441 ^a
25-April-2019	0.0334718	10.3441 ^b
Regular Quarterly IDCW		
26-December-2018	0.10804795	10.1585 ^a
26-December-2018	0.10005336	10.1585 ^b
25-March-2019	0.10804788	10.1917 ^a
25-March-2019	0.10005336	10.1917 ^b
Direct Monthly IDCW		
25-March-2019	0.05042155	10.3930 ^a
25-March-2019	0.04669158	10.3930 ^b
25-April-2019	0.03602011	10.3498 ^a
25-April-2019	0.03335117	10.3498 ^b
Direct Quarterly IDCW		
26-December-2018	0.14401749	10.1444 ^a
26-December-2018	0.13340448	10.1444 ^b
25-March-2019	0.10804758	10.1908 ^a
25-March-2019	0.10005336	10.1908 ^b
Bank of India Overnight Fund⁵⁵		
Regular Monthly IDCW		
26-July-2023	5.3688463	1000.1712 ^a
26-July-2023	5.3688463	1000.1712 ^b
28-August-2023	5.9040766	1000.1844 ^a
28-August-2023	5.9040766	1000.1844 ^b
Direct Monthly IDCW		
26-July-2023	5.3676461	1000.1712 ^a
26-July-2023	5.3676461	1000.1712 ^b
28-August-2023	5.8960074	1000.1838 ^a
28-August-2023	5.8960074	1000.1838 ^b

Fund - Manager wise Scheme Performance

Bank of India Large & Mid Cap Equity Fund - Regular Plan - Growth Option - PERFORMANCE (As on August 31, 2023)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (S&P BSE 250 Large MidCap (TRI)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (S&P BSE 250 Large MidCap (TRI)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	12.2944%	9.8846%	9.5288%	11,229	10,988	10,953
3 years	22.7524%	22.3847%	20.5799%	18,497	18,331	17,532
5 years	10.5988%	12.3408%	11.8300%	16,553	17,899	17,495
Since inception*	13.2329%	15.2667%	14.1103%	63,480	82,720	71,202

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

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

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

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

Bank of India Tax Advantage Fund - Regular Plan - Growth Option - PERFORMANCE (As on August 31, 2023)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (S&P BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (S&P BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	16.0267%	11.3440%	9.5288%	11,603	11,134	10,953
3 years	24.9924%	23.3091%	20.5799%	19,528	18,749	17,532
5 years	15.1255%	12.5503%	11.8300%	20,231	18,067	17,495
Since inception*	18.2801%	17.2705%	15.6888%	1,14,530	1,01,123	83,023

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

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

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

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

Bank of India Manufacturing & Infrastructure Fund - Regular Plan - Growth Option - PERFORMANCE (As on August 31, 2023)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [®]	Scheme Returns (%) ^	Benchmark Returns# (S&P BSE India Manufacturing TRI - 50% & S&P BSE India Infrastructure TRI - 50%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns# (S&P BSE India Manufacturing TRI - 50% & S&P BSE India Infrastructure TRI - 50%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	25.4876%	19.2831%	9.5288%	12,549	11,928	10,953
3 years	31.8817%	30.0990%	20.5799%	22,938	22,020	17,532
5 years	16.3176%	13.6423%	11.8300%	21,301	18,961	17,495
Since inception*	10.2457%	6.2694%	11.7258%	37,320	22,727	44,683

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

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

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

Notes

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

Fund - Manager wise Scheme Performance

Bank of India Small Cap Fund - Regular Plan - Growth Option - PERFORMANCE (As on August 31, 2023)

Fund Manager - Dhruv Bhatia				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty Smallcap 250 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Smallcap 250 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	23.0366%	29.4383%	9.5288%	12,304	12,944	10,953
3 years	36.8747%	36.3462%	20.5799%	25,643	25,347	17,532
5 years	NA	NA	NA	NA	NA	NA
Since inception*	28.8088%	20.0108%	14.1020%	32,900	23,586	18,600

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

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

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

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

Bank of India Flexi Cap Fund - Regular Plan - Growth Option - PERFORMANCE (As on August 31, 2023)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (S&P BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (S&P BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	14.6803%	11.3440%	9.5288%	11,468	11,134	10,953
3 years	26.7121%	23.3091%	20.5799%	20,345	18,749	17,532
5 years	NA	NA	NA	NA	NA	NA
Since inception*	28.9509%	25.9818%	23.2523%	22,420	20,821	19,423

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

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

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

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

Bank of India Bluechip Fund - Regular Plan - Growth Option - PERFORMANCE (As on August 31, 2023)

Fund Manager - Dhruv Bhatia				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty 100 TRI) (%)	Additional Benchmark Returns (S&P BSE SENSEX TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 100 TRI) (₹)	Additional Benchmark Returns (S&P BSE SENSEX TRI) (₹)
1 year	9.2784%	7.0455%	10.3406%	10,928	10,705	11,034
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	7.3152%	10.0714%	11.5684%	11,660	12,321	12,689

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

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

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

Notes

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

Fund - Manager wise Scheme Performance

Bank of India Conservative Hybrid Fund - Regular Plan - Growth Option - PERFORMANCE (As on August 31, 2023)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	6.6402%	7.4098%	6.8945%	10,664	10,741	10,689
3 years	13.6858%	7.4491%	3.6967%	14,693	12,405	11,151
5 years	6.7017%	8.6710%	6.7020%	13,834	15,159	13,834
Since inception*	7.7647%	9.1487%	5.7085%	29,499	35,479	22,324

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

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

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

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

Bank of India Balanced Advantage Fund - Regular Plan - Growth Option - PERFORMANCE (As on August 31, 2023)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 Index) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 Index) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	7.5057%	8.2975%	9.5288%	10,751	10,830	10,953
3 years	11.1528%	12.9139%	20.5799%	13,733	14,396	17,532
5 years	5.6965%	10.4427%	11.8300%	13,194	16,436	17,495
Since inception*	7.6042%	11.2563%	13.5465%	20,024	27,471	33,321

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

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

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

Bank of India Mid & Small Cap Equity & Debt Fund - Regular Plan - Growth Option - PERFORMANCE (As on August 31, 2023)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	20.6250%	20.2169%	9.5288%	12,063	12,022	10,953
3 years	27.3904%	25.1734%	20.5799%	20,673	19,613	17,532
5 years	13.6911%	13.9495%	11.8300%	19,001	19,218	17,495
Since inception*	14.9808%	14.4623%	13.4383%	27,020	26,164	24,543

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

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

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

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

Notes

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

Fund - Manager wise Scheme Performance

Bank of India Arbitrage Fund - Regular Plan - Growth Option - PERFORMANCE (As on August 31, 2023)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Arbitrage Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Arbitrage Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	5.5835%	7.0103%	6.4110%	10,558	10,701	10,641
3 years	3.3535%	4.8515%	4.4878%	11,040	11,527	11,408
5 years	3.9432%	4.8847%	5.7142%	12,135	12,695	13,205
Since inception*	3.9762%	4.8370%	5.7262%	12,252	12,789	13,364

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

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

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

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

Bank of India Liquid Fund - Regular Plan - Growth Option - PERFORMANCE (As on August 31, 2023)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Debt B-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Debt B-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	6.9944%	7.0173%	8.4165%	10,013	10,013	10,016
15 Days	6.8075%	6.8559%	5.4980%	10,027	10,027	10,022
30 Days	6.6635%	6.8129%	5.7235%	10,055	10,056	10,047
1 year	6.7631%	6.8714%	6.3937%	10,676	10,687	10,639
3 years	4.6165%	4.8695%	4.4878%	11,450	11,533	11,408
5 years	5.1672%	5.4292%	5.7142%	12,867	13,028	13,205
Since inception*	6.6283%	6.8279%	6.2888%	26,418	27,177	25,173

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

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

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

1. Mr. Mithraem Bharucha has been managing this scheme w.e.f. August 17, 2021. In addition to this scheme, he manages 3 open ended schemes 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. The performance details provided herein are of Regular plan.

Bank of India Ultra Short Duration Fund - Regular Plan - Growth Option - PERFORMANCE (As on August 31, 2023)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt B-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt B-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	6.1584%	7.3680%	6.4110%	10,616	10,737	10,641
3 years	4.3313%	5.3792%	4.4878%	11,356	11,702	11,408
5 years	5.3660%	6.2509%	5.7142%	12,989	13,544	13,205
Since inception*	7.0610%	7.4992%	6.2888%	28,089	29,880	25,173

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

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

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

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

Notes

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

Fund - Manager wise Scheme Performance

Bank of India Short Term Income Fund - Regular Plan - Growth Option - PERFORMANCE (As on August 31, 2023)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Short Duration Debt B-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Short Duration Debt B-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	12.8809%	7.2744%	6.8945%	11,288	10,727	10,689
3 years	11.6033%	5.6989%	3.6967%	13,901	11,809	11,151
5 years	3.5500%	7.2149%	6.7020%	11,907	14,170	13,834
Since inception*	5.8570%	7.6507%	5.1216%	23,104	29,583	20,852

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

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

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

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

Bank of India Credit Risk Fund - Regular Plan - Growth Option - PERFORMANCE (As on August 31, 2023)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt C-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt C-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	5.1063%	9.1267%	6.8945%	10,511	10,913	10,689
3 years	41.1588%	8.0143%	3.6967%	28,127	12,602	11,151
5 years	-4.4764%	9.0152%	6.7020%	7,952	15,401	13,834
Since inception*	1.0543%	8.9466%	6.1792%	10,934	20,743	16,662

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

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

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

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

Bank of India Overnight Fund - Regular Plan - Growth Option - PERFORMANCE (As on August 31, 2023)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	6.6904%	6.7286%	8.4165%	10,012	10,012	10,016
15 Days	6.6935%	6.7193%	5.4980%	10,027	10,027	10,022
30 Days	6.5399%	6.5505%	5.7235%	10,054	10,054	10,047
1 year	6.4308%	6.4404%	6.3937%	10,643	10,644	10,639
3 years	4.4598%	4.4989%	4.4878%	11,398	11,411	11,408
5 years	NA	NA	NA	NA	NA	NA
Since inception*	4.3291%	4.3147%	4.8962%	11,646	11,640	11,875

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

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

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

1. Mr. Mithraem Bharucha has been managing this scheme w.e.f. August 17, 2021. In addition to this scheme, he manages 3 open ended schemes 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. The performance details provided herein are of Regular plan.

Notes

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

Fund Managers



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

Funds Managed:

Bank of India Conservative Hybrid Fund
Bank of India Credit Risk Fund
Bank of India Mid & Small Cap Equity & Debt Fund
Bank of India Flexi Cap Fund
Bank of India Balanced Advantage Fund
Bank of India Arbitrage Fund
Bank of India Tax Advantage Fund



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

Funds Managed:

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



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

Funds Managed:

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



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

Funds Managed:

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

SIP Returns of selected Schemes

All data as on August 31, 2023 (Unless indicated otherwise)

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	17,80,000
Market Value of amount Invested	1,32,886	4,55,633	9,20,422	46,63,433
Scheme Returns (CAGR)	20.54%	15.92%	17.15%	12.03%
Benchmark returns# (CAGR)	17.37%	15.02%	16.91%	14.10%
Additional Benchmark### (CAGR)	13.48%	13.41%	15.45%	13.11%

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

Scheme Benchmark: S&P BSE 250 LargeMidCap TRI

Additional Benchmark: Nifty 50 TRI

SIP Performance for Bank of India Tax Advantage 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	17,40,000
Market Value of amount Invested	1,34,505	4,62,309	10,04,784	58,80,092
Scheme Returns (CAGR)	23.20%	16.95%	20.75%	15.39%
Benchmark returns# (CAGR)	19.65%	15.99%	17.61%	13.92%
Additional Benchmark### (CAGR)	13.48%	13.41%	15.45%	12.93%

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

Scheme Benchmark: S&P BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	16,10,000
Market Value of amount Invested	1,43,399	5,25,034	11,33,919	47,87,636
Scheme Returns (CAGR)	38.12%	26.13%	25.77%	15.05%
Benchmark returns# (CAGR)	32.07%	24.39%	22.19%	11.38%
Additional Benchmark### (CAGR)	13.48%	13.41%	15.45%	12.97%

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

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

Additional Benchmark: Nifty 50 TRI

SIP Performance for Bank of India Mid & Small Cap Equity & Debt Fund - Growth Option - Regular Plan (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	8,60,000
Market Value of amount Invested	1,38,983	4,81,134	10,20,603	16,01,177
Scheme Returns (CAGR)	30.65%	19.79%	21.39%	17.02%
Benchmark returns# (CAGR)	32.62%	20.34%	20.35%	16.35%
Additional Benchmark### (CAGR)	13.48%	13.41%	15.45%	14.26%

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	-	5,60,000
Market Value of amount Invested	1,44,015	5,32,351	-	11,73,356
Scheme Returns (CAGR)	39.17%	27.15%	NA	32.55%
Benchmark returns# (CAGR)	49.44%	27.85%	NA	28.69%
Additional Benchmark### (CAGR)	13.48%	13.41%	NA	15.78%

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	-	3,90,000
Market Value of amount Invested	1,34,677	4,28,271	-	5,11,472
Scheme Returns (CAGR)	23.48%	11.62%	NA	16.96%
Benchmark returns# (CAGR)	19.65%	15.99%	NA	15.03%
Additional Benchmark### (CAGR)	13.48%	13.41%	NA	12.48%

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

Scheme Benchmark: S&P BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

For SIP calculations above, the data assumes the investment of ₹ 10,000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.

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

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

Month End Total Expense Ratio

All data as on August 31, 2023 (Unless indicated otherwise)

Name of Scheme	Regular					Direct					Unclaimed					Eco				
	Base TER (%) ¹	Additional expense as 52(6A)(b) (%) ²	Additional expense as 52(6A)(c) (%) ³	Gross (%) ⁴	Total TER (%)	Base TER (%) ¹	Additional expense as 52(6A)(b) (%) ²	Additional expense as 52(6A)(c) (%) ³	Gross (%) ⁴	Total TER (%)	Base TER (%) ¹	Additional expense as 52(6A)(b) (%) ²	Additional expense as 52(6A)(c) (%) ³	Gross (%) ⁴	Total TER (%)	Base TER (%) ¹	Additional expense as 52(6A)(b) (%) ²	Additional expense as 52(6A)(c) (%) ³	Gross (%) ⁴	Total TER (%)
Bank of India Arbitrage Fund	0.95%	0.00%	0.00%	0.95%	0.97%	0.24%	0.00%	0.00%	0.24%	0.26%										
Bank of India Balanced Advantage Fund	2.19%	0.00%	0.05%	2.24%	2.47%	1.37%	0.00%	0.05%	1.42%	1.64%										
Bank of India Bluechip Fund	2.23%	0.00%	0.05%	2.28%	2.49%	1.28%	0.00%	0.05%	1.33%	1.53%										
Bank of India Conservative Hybrid Fund	2.00%	0.00%	0.05%	2.05%	2.33%	1.62%	0.00%	0.05%	1.67%	1.95%										
Bank of India Credit Risk Fund	1.33%	0.00%	0.05%	1.38%	1.51%	1.04%	0.00%	0.05%	1.09%	1.22%						1.63%	0.00%	0.05%	1.68%	1.94%
Bank of India Flexi Cap Fund	2.16%	0.00%	0.05%	2.21%	2.33%	0.82%	0.00%	0.05%	0.87%	0.99%										
Bank of India Large & Mid Cap Equity Fund	2.21%	0.00%	0.05%	2.26%	2.47%	1.30%	0.00%	0.05%	1.35%	1.56%						1.53%	0.00%	0.05%	1.58%	1.79%
Bank of India Liquid Fund	0.11%	0.00%	0.00%	0.11%	0.12%	0.09%	0.00%	0.00%	0.09%	0.09%										
Bank of India Manufacturing & Infrastructure Fund	2.25%	0.00%	0.05%	2.30%	2.46%	1.06%	0.00%	0.05%	1.11%	1.27%										
Bank of India Mid & Small Cap Equity & Debt Fund	2.25%	0.00%	0.05%	2.30%	2.52%	1.28%	0.00%	0.05%	1.33%	1.55%										
Bank of India Multi Cap Fund	2.25%	0.00%	0.05%	2.30%	2.52%	1.36%	0.00%	0.05%	1.41%	1.62%										
Bank of India Overnight Fund	0.10%	0.00%	0.00%	0.10%	0.10%	0.09%	0.00%	0.00%	0.09%	0.09%	0.09%	0.00%	0.00%	0.09%	0.09%					
Bank of India Short Term Income Fund	1.00%	0.00%	0.00%	1.00%	1.07%	0.53%	0.00%	0.00%	0.53%	0.60%										
Bank of India Small Cap Fund	2.19%	0.00%	0.05%	2.24%	2.34%	0.79%	0.00%	0.05%	0.84%	0.94%										
Bank of India Tax Advantage Fund	2.12%	0.00%	0.00%	2.12%	2.27%	1.09%	0.00%	0.00%	1.09%	1.24%						1.87%	0.00%	0.00%	1.87%	2.02%
Bank of India Ultra Short Duration Fund	1.10%	0.00%	0.00%	1.10%	1.22%	0.78%	0.00%	0.00%	0.78%	0.90%										

TER Disclaimers:

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

How to read Factsheet

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

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

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

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

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

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

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

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

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

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

IDCW: Income Distribution cum Capital Withdrawal

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

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

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

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

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

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

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

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

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

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

Knowledge Hub

Systematic Withdrawal Plan (SWP) in Mutual Funds

A Systematic Withdrawal Plan, known as an SWP, is a service offered to investors that enables them to consistently withdraw a set amount from a mutual fund plan. The withdrawal amount and frequency are up to the investor. The investor can also decide to retain the original investment intact and merely extract the profits. Units from their portfolio are sold on the designated date, and the proceeds are deposited into their account.

Benefits of SWP

Tax Benefits: If you want to receive regular income from your investments as an investor, you can choose between an SWP or the scheme's dividend option. The fund house withholds a Dividend Distribution Tax (DDT) at the source when it distributes dividends. DDT is present at a 10% rate. Investors are not required to pay tax on the dividend once received. On the other hand, there is no tax withheld at source if the investor chooses an SWP. However, depending on the form of the scheme and the amount of withdrawal, capital gains tax may be required.

Rupee Cost Averaging: When the investor chooses an SWP, a specific number of your held units are periodically redeemed. As a result, there will be times when the markets are high and times when they are low on the day of redemption. When the markets are strong and the investor has chosen an SWP with a set amount, fewer units will be redeemed than when the markets are down. This averages the returns and guards against possible losses that can occur if the investor sells their units in the middle of a bear run.

Disciplined Approach: Just like how an SIP helps investors learn the disciplined approach to investing, an SWP helps them to steer clear of withdrawing large amounts due to panic if the markets correct themselves.

Disclaimer/Statutory Details

The data in the Factsheet is updated up to August 31, 2023 unless indicated otherwise. Statements relating to outlook and forecast are the opinions of the Author. The views expressed by the author are personal and are not necessarily that of Bank of India Investment Managers Private Limited (formerly BOI Star Investment Managers Private Limited) (formerly BOI AXA Investment Managers Private Limited) (AMC). This report is for information purpose only and is not intended to be 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 2023.

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

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

• **Ahmedabad** - Office No. 604 6th Floor, Building Name - Sun Square, C. G. Road, Navrangpura, Ahmedabad - 380006. • **Bangalore** - 14/2 Rajesh Chambers, Brunton road, Ashok Nagar, MG road, Craig park layout, Bangaluru - 560025. • **Bhopal** - F. 16, Part B, Mansarovar Complex, Near Habibganj Railway Station, Bhopal - 462 016. • **Chandigarh** - 205, Megabyte Business Centre, SCO-333-334, 1st Floor, Sec-35B Chandigarh - 160 022. • **Chennai** - Cabin No. 308, Apeejay Business Center No: 39/12, Haddows Road, Nungambakkam, Chennai - 600 034. • **Jaipur** - Office No. 154, 1st Floor, Ganpati Plaza, M I Road, Jaipur - 302 001. • **Kolkata** - OM Tower, Room No - 1008, 32, Jawahar Lal Nehru Road, Kolkata - 700071. • **Lucknow** - Office No. 311, 3rd Floor, Saran Chamber II, 5 Park Road, Lucknow-226001. • **Mumbai** - B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013. • **New Delhi** - B-104, Statesman House, Barakhamba Road, Connaught Place, New Delhi - 110 001. • **Pune** - Cornerstone Projects, CTS No 33/28, Office no 47-501 T.P. Scheme No 1, Erandawane Pune City, 6th Floor, Lane no 4, Prabhat Road, Deccan Gymkhana Pune - 411 004. • **Vadodara** - Office No. C-159 First Floor, Emerald one Complex, Winward business park, Jetapur Road, Vadodara - 390 007.

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

• **Agra**: 1st Floor, Deepak Wasan Plaza, Behind Holiday Inn, Sanjay Place, Agra - 282 002. • **Ahmedabad**: Office No. 401, 4th Floor, ABC-I, Off. C.G. Road, Ahmedabad - 380009. • **Akola**: Shop No 25, Ground Floor Yamuna tarang complex, Murtizapur Road N.H. No- 6, Opp Radhakrishna Talkies Akola - 444 001. • **Allahabad**: Meena Bazar, 2nd Floor, 10, S. P. Marg, Civil Lines, Subhash Chauraha, In The City of Allahabad - 211 001. • **Ambala**: 6349, 2nd Floor, Nicholson Road, Adjacent KOS Hospital Ambala Cant, Ambala - 133 001, Haryana. • **Amritsar**: SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, City- Amritsar, Punjab - 143001. • **Anand**: B-42, Vaibhav Commercial Center, Nr Tvs Down Town Show Room, Grid Char Rasta, Anand - 380 001. • **Asansol**: 112/N, G. T. Road, Bhanga Pachil, G. T Road, Asansol - 713 303, Paschim Bardhaman, West Bengal. • **Aurangabad**: Shop No B 38, Motiwala Trade Centre, Nirala Bazar, Aurangabad - 431001. • **Bangalore**: Old No 35, New No:59, Kamala Nivas, 1st Floor, Puttanna Road, Basavangudi, Bangalore - 560004. • **Bareilly**: 54, Civil Lines, Ayub Khan Chauraha Above Mitali Women, Bareilly - 243001. • **Bankura**: Plot Nos- 80/1/Anatunchati Mahalla 3rd Floor, Ward No-24, Opposite P.C Chandra, Bankura Town, Bankura - 722101. • **Baroda**: 1st Floor 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri Vadodara - 390007. • **Begusarai**: C/O Dr Hazari Prasad Sahu, Ward No 13, Behind Alka Cinema, Begusarai (Bihar), Begusarai - 851117. • **Belgaum**: Premises No 101, CTS No 1893, Shree Guru Darshani Tower, Anandwadi, Hindwadi, Belgaum - 590011. • **Bellary**: Ground Floor, 3rd Office, Near Womens College Road, Beside Amruth Diagnostic Shanthi Archade, Bellary - 583103. • **Bhagalpur**: 2nd Floor, Chandralok Complex, Near Ghantaghar, Bhagalpur - 812 001. • **Bhavnagar**: 303, Sterling Building, Above HDFC Bank, Waghawadi Road, Bhavnagar - 364 001. • **Bhopal**: Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2, M P Nagar, Bhopal, Madhya Pradesh - 462011. • **Bhubaneswar**: A/181, Saheed Nagar, Janardan House, Room #: 07, 3rd Floor, DT: Bhubaneswar - 751 007. • **Bilaspur**: Anandam Plaza, Shop. No. 306; 3rd Floor, Vyapar Vihar Main Road, Chhattingarh, Bilaspur-495001. • **Bokaro**: City Centre, Plot No. HE-07, Sector-IV, Bokaro Steel City - 827004. • **Borivali**: Gomati Smuti, Ground Floor, Jambli Gully, Near Railway Station, Borivali, Mumbai - 400 092. • **Burdwan**: Saluja Complex; 846, Laxmipur, G T Road, Burdwan; PS: BURDWAN & DIST: BURDWANEAST, PIN: 713101. • **Calicut**: Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut, Pincode - 673001. • **Chandigarh**: Sco- 2423-2424, Above Mirchi Restaurant, New Aroma Hotel, First Floor, Sector 22-C, Chandigarh - 160 022. • **Chennai**: 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai - 600 034. • **Chinsurah**: No : 96, Po: Chinsurah Doctors Lane, Chinsurah - 712101. • **Cochin**: Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam - 682 036. • **Coimbatore**: 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641 018. • **Cuttack**: Shop No. 45, 2nd Floor, Netaji Subas Bose Arcade, (Big Bazar Building), Adjacent to Reliance Trends, Dargha Bazar, Cuttack, Odisha - 753001. • **Darbhanga**: 2nd Floor, Raj Complex, Near Poor Home, Darbhanga - 846004. • **Dehradun**: Shop No-809/799, Street No-2 A Rajendra Nagar, Near Sheeha Lounge Kaulagarh Road, Dehradun - 248001. • **Dhanbad**: 208 New Market, 2nd Floor, Bank More, Dhanbad - 826 001. • **Durgapur**: MWAV-16, Bengal Ambuja, 2nd Floor, City Centre, Distt. Burdwan, Durgapur - 713 216. • **Eluru**: Dno-23A-7/72/73K K S Plaza, Munukutla Vari Street, Opp Andhra Hospitals, R P Peta Eluru - 534002. • **Erode**: No: 4, Veerappan Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand, Erode - 638003. • **Faridabad**: A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, NIT, Faridabad - 121001. • **Gandhidham**: Office no - 12 Plot No - 300 Ground Floor, Shree Ambica Arcade Building, Near HDFC Bank, Gandhidham - 370201. • **Gandhinagar**: 123, First Floor, Megh Malhar Complex, Opp. Vijay Petrol Pump, Sector - 11, Gandhinagar - 382 011. • **Gaya**: Property No. 711045129, Ground Floor hotel Skylark, Swaraipuri Road, Gaya - 823001. • **Ghaziabad**: FF - 31, Konark Building, Rajnagar, Ghaziabad, Uttar Pradesh Pin code - 201003. • **Goarakhpur**: Cross Road The Mall, Shop No 8-9, 4th Floor, Ganapati, Goarakhpur - 273001. • **Guntur**: 2nd Shatter, 1st Floor, Hno. 6-14-48, 14/2 Lane, Arundel Pet, Guntur - 522002. • **Gurgaon**: No: 212A 2nd Floor Vipul Agora, M. G. Road, Gurgaon - 122001. • **Guwahati**: Ganapati Enclave, 4th Floor, Opposite Bora Service, Ullubari, Guwahati - 781 007. • **Gwalior**: 2nd Floor, Rajeev Plaza, Jayendra Ganj, Lashkar, Gwalior - 474 009. • **Hubli**: RR Mahalaxmi Mansion, Above Indusind Bank, 2nd Floor, Desai Cross, Pinto Road, Hubli - 580029. • **Hyderabad**: KARVY HOUSE, No:46, 8-2-609/K, Avenue 4, Street No. 1, Banjara Hills, Hyderabad - 500 034. • **Hyderabad (Gachibowli)**: KARVY Selenium, Plot No: 31 & 32, Tower B, Survey No.115/22, 115/24, 115/25, Financial District, Gachibowli, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032. • **Indore**: 2nd Floor, 203-205 Balaji Corporate House, Above ICICI Bank, 19/1 New Palasia, Near Curewell Hospital, Janjeerwala Square, Indore - 452 001. • **Jabalpur**: 2nd Floor, 290/1 (165-New), Near Bhavartal Garden, Jabalpur - 482 001. • **Jaipur**: S16/A, IIIRD Floor, Land Mark Building, Opp Jai Club, Mahaver Marg, C Scheme, Jaipur - 302 001. • **Jalandhar**: Office No 7, 3rd Floor, City Square Building, E-H197 Civil Lines, Jalandhar - 144001. • **Jammu**: 1D/D Extension 2, Valmiki Chowk, Gandhi Nagar, Jammu - 180004. • **Jamshedpur**: Madhukunj, 3rd Floor, Q Road, Sakshi, Bistupur, East Singhbhum, Jamshedpur - 831001. • **Jodhpur**: 203, Modi Arcade, Chopasni Road, Jodhpur - 342 001. • **Kanpur**: 15/46, B, Ground Floor, Opp : Muir Mills, Civil Lines, Kanpur - 208 001. • **Kharagpur**: Holding No 254/220, SBI Building, Malancha Road, Ward No.16, Po: Kharagpur, Ps: Kharagpur, Dist: Paschim Medinipur Kharagpur - 721304. • **Kolhapur**: 605/1/4 E Ward, Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur - 416 001. • **Kolkata**: 2/1 Russel Street, 4th Floor, Kankaria Centre, Kolkata - 700071. • **Kottayam**: 1st Floor, Csiascension Square, Railway Station Road, Collectorate P O Kottayam - 686002. • **Lucknow**: 1st Floor, A. A. Complex, 5 Park Road, Hazratganj, Thaper House, Lucknow - 226 001. • **Ludhiana**: SCO 122, Second Floor, Above HDFC Mutual Fund, Feroze Gandhi Market, Ludhiana - 141001. • **Madurai**: No. G-16/17, AR Plaza, 1st Floor, North Veli Street, Madurai - 625010. • **Mangalore**: Shop No - 305, Marian Paradise Plaza, 3rd Floor, Bunts Hostel Road, Mangalore - 575003. • **Margao**: Shop No 21, Osia Mall, 1st Floor, Near KTC Bus Stand, SGPD Market Complex, Margao - 403 601. • **Meerut**: Shop No - 111, First Floor, Shivam Plaza, Near Canara Bank, Opposite Eves Petrol Pump, Meerut - 250001. • **Moradabad**: Chadha Complex, G. M. D. Road, Near Tadi Khana, Chowk, Moradabad - 244 001. • **Mumbai**: 6/8 Ground Floor, Crossley House Near BSE (Bombay Stock Exchange), Next Union Bank, Fort Mumbai - 400 001. • **Muzaffarpur**: Floor Saroj Complex, Diwan Road, Near Kalyani Chowk, Muzaffarpur - 842 001. • **Mysore**: No 2924, 2nd Floor, 1st Main, 5th Cross, Saraswathi Puram, Mysore - 570009. • **Nagpur**: Block No. B/1 & 2, Shree Apartment, Plot No. 2, Khare Town, Mata Mandir Road, Dharampeth, Nagpur - 440010. • **Nanded**: Shop No. 4, Santakripa Market, G Road, Opp. Bank of India, Nanded - 431 601. • **Nasik**: S-9, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422 002. • **New Delhi**: 305, New Delhi House, 27 Barakhamba Road, New Delhi - 110 001. • **Noida**: F-21, 2nd Floor, Sector-18, Noida, Uttar Pradesh - 201301. • **Panipat**: Shop No. 20, 1st Floor BMK Market, Behind HIVE Hotel, G.T. Road, Panipat - 132103. • **Panjim**: H. No: T-9, T-10, Affran Plaza, 3rd Floor, Near Don Bosco High School, Panjim Goa - 403001. • **Patiala**: B- 17/423 Opposite Modi College, Lower Mall, Patiala - 147001. • **Patna**: 3A, 3rd Floor, Anand Tower, Exhibition Road, Opp ICICI Bank, Patna - 800 001. • **Pune**: Office No 207-210, 2nd Floor, Kamla Arcade, Jangli Maharaj Road, Opposite Balgandharva, Shivaji Nagar, Pune - 411005. • **Raipur**: Office No S-13, Second Floor, Reheja Tower, Fafadih Chowk, Jail Road, Raipur - 492 001. • **Rajahmundry**: No. 46-23-10/A, Tirumala Arcade, 2nd Floor, Ganuga Veedhi Danavaipeeta Rajahmundry East, Godavari Dist, AP - 533103. • **Rajkot**: 302, Metro Plaza, Near Moti Tanki Chowk, Rajkot, Gujarat - 360 001. • **Ranchi**: Room no 103, 1st Floor, Commerce Tower, Beside Mahabir Tower, Main Road, Ranchi - 834001. • **Rohtak**: Office No:- 61, First Floor, Ashoka Plaza, Delhi Road, Rohtak - 124 001. • **Rourkela**: 2nd Floor, Main Road, Udit Nagar, Rourkela, Sundargarh - 769 012. • **Salem**: No.6, Ns Complex, Omalur Main Road, Salem - 636009. • **Sambalpur**: First Floor, Shop No. 219, Sahej Plaza, Golebazar, Sambalpur - 768 001. • **Shillong**: Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong - 793 001. • **Siliguri**: Nanak Complex, Sevoke Road, Siliguri - 734 001. • **Shimoga**: Jayarama Nilaya, 2nd Cross Mission Compound, Shimoga - 577201. • **Solapur**: Shop No. 106, Krishna Complex 477, Dakshin Kasaba, Datta Chowk, Solapur - 413 007. • **Surat**: Office No. 516, 5th Floor, Empire State Building, Near Udhna Darwaja, Ring Road, Surat - 395002. • **Thane**: Room No. 302, 3rd Floor, Ganga Prasad, Near Vekkaliamman Kalyana Mandapam Putthur - Trichy - 620017. • **Tirupathi**: Shop No:18-1-421/F1 City Center, K.T.Road, Airtel Backside Office, Tirupathi - 517501. • **Trichy**: No 23C/1 E V R Road, Near Vekkaliamman Kalyana Mandapam Putthur - Trichy - 620017. • **Trivandrum**: 1st Floor, Marvel Building, Opp SI Electricals, Uppalamp Road, Statue Po Trivandrum - 695001. • **Udaipur**: 201-202, Madhav Chambers, Opp G P O, Chetak Circle, Udaipur - 313 001. • **Ujjain**: Heritage, Shop No. 227, 87 Vishvaavidhyalaya Marg, Station Road, Near ICICI Bank Above Vishal Mega Mart, Ujjain - 456001. • **Varanasi**: D-64/132, 2nd Floor, KA, Mauza, Shivpurwa, Settlement Plot No 478, Pargana : Dehat Amanat, Mohalla Sagra, Varanasi - 221 010. • **Vashi**: C Wing, Flat No. 324, 1st Floor, Vashi Plaza, Sector 17 Vashi, Navi Mumbai Pincode - 400703. • **Vijayawada**: 39-10-7, Opp : Municipal Water Tank, Labbipet, Vijayawada - 520 010. • **Vile Parle**: Shop No.1, Ground Floor, Dipti Jyothi Co-operative Housing Society, Near MTNL Office P M Road, Vile Parle East, Pincode - 400057. • **Visakhapatnam**: D. NO. 48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp. Road to Lalitha Jeweller Showroom, Beside Taj Hotel Ladage, Visakhapatnam - 530016.

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



Bank of India Investment Managers Private Limited
(formerly BOI Star Investment Managers Private Limited) (formerly BOI AXA Investment Managers Private Limited)
(Investment Manager for Bank of India Mutual Fund)

B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013.
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Mutual Fund investments are subject to market risks, read all scheme related documents carefully.



Small Yet Precious

Bank of India Small Cap Fund

Features



Invests
predominantly in
small cap stocks



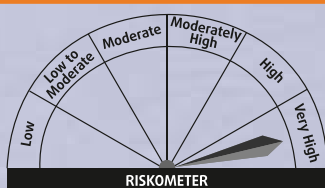
Growth
potential



Diversified
portfolio

PRODUCT LABEL

Risk-o-meter is based on the scheme portfolio as on August 31, 2023



Investors understand that their principal will be at very high risk

Bank of India Small Cap Fund
(An open ended equity scheme predominantly investing in small cap stocks)

This product is suitable for investors who are seeking*:

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

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

For scheme related details, please refer to page no. 8.

To Know More



1800-266-2676
1800-103-2263

(Toll-free)



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