

FACTS IN FIGURES

AUGUST 2025

Monthly Fund Factsheet

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Mohit Bhatia
Chief Executive Officer

FROM THE CEO'S DESK

Dear Readers,

As we reach midway of Q2, our domestic markets continue to navigate a complex landscape on account of geopolitical developments, policy shifts, and evolving economic indicators. The country's growth forecast for CY 2025 and 2026 was upgraded to 6.4% (for both years) by the IMF, highlighting India's enduring potential. There have also been other positive developments on the domestic front. The Goods and Services Tax (GST) Council recently announced significant rate reductions, simplifying the tax structure and providing relief to consumers and businesses alike. India's structural strengths and the growing demand in the domestic market continue to make it a beacon of long-term growth. International markets have experienced uptrend in recent weeks as Japan, South Korea, and Taiwan reached record highs driven by optimism around artificial intelligence & technology sector. The US decision to impose a 50% blanket tariff on Indian-origin goods has impacted trade dynamics & markets in India remained somewhat subdued.

For the month of August 2025, the benchmark BSE Sensex declined by 1375 points, or 1.55%, while the Nifty 50 declined by 341.5 points, or 1.21%. The BSE Small Cap index also saw a negative movement of 3.51% for the month, and the BSE Mid Cap index posted a negative performance of 1.97%. In the Indian debt markets, the 10-year GSEC bond yield closed at 6.572 for August 2025, up almost 19.85 bps or 0.1985% compared to the July end closing yield at 6.3735 % on the benchmark.

Indian Mutual Fund Industry aggregate numbers stood at ₹ 75.19 Lac Cr closing AUM, 24.89 Cr folios and positive Net Sales of ₹ 52,442.78 Cr for the month ended 31st August 2025 versus aggregate AUM of ₹ 75.36 Lac Cr and 24.57 Cr folios and overall positive Net Sales of ₹ 178,794 Cr for the month ended 31st July 2025; Industry Aggregate SIP contribution was ₹ 28,265 for the month of August 2025 versus ₹ 28,464 Cr in July 2025.

Despite the wave of volatility in Indian markets, I'm delighted to share that we successfully concluded the New Fund Offer for our **Bank of India Mid Cap Fund** on **14th August** and got new subscriptions worth ₹ 633.55 Cr with over 35,000 applications. We are pleased to inform you that the fund is now open for fresh investments. On August 31, 2025, our consolidated AUM across all MF schemes stood at ₹ 13,541, and our folio count stood at 8,03,299. Our commitment remains steadfast in delivering value to our stakeholders through prudent investment decisions and a focus on identifying businesses with strong fundamentals.

In these challenging times, it is vital for investors to stay focused on long-term investment goals with regular investments, in line with one's strategic asset allocation. As we move forward, we remain vigilant of global developments and are well prepared to adapt our strategies to navigate the evolving market landscape. Market volatility often presents opportunities for disciplined investors focused on long term wealth creation; as aptly quoted by **Albert Einstein**

"In the middle of difficulty lies opportunity."

We extend sincere thanks to our investors and mutual fund distributors for their continued trust and support.

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

The above Assets Under Management as of 31st August 2025 include **Equity:** ₹ 764,725.05 | **Debt:** ₹ 73,834.12 | **Hybrid:** ₹ 184,271.54 | **Liquid:** ₹ 186,386.54 | **ELSS:** ₹ 144,968.13;

Geographical Spread: Top 5 Cities: 50.06% | **Next 10 Cities:** 14.24% | **Next 20 Cities:** 7.34% | **Next 75 Cities:** 8.11% | **Others:** 20.24%

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

Source of MF Industry Data: AMFI, Internal Research

MARKET UPDATE

Alok Singh
Chief Investment Officer



Tariffs and trade-related geopolitical issues continue to overhang the Indian market. This has resulted in Indian markets underperforming their global peers. The market ignored the real GDP growth for Q1 FY26 at 7.8% YoY, which was higher than the consensus estimate of 6.7%, accelerating from 7.4% in Q4 FY25. Further, the supply-side, or GVA, estimate was stronger than expected at 7.6% versus the consensus estimate of 6.4%. The tariff-related pessimism also overshadowed the GST rate rationalization.

The 56th GST Council approved GST rate rationalization, in a consensus decision, following the PM's Independence Day remarks on next-gen GST reforms, for the benefit of consumers. The key change is the rationalization of the current four-tiered tax rate structure into a two-rate structure with a standard rate of 18% and a merit rate of 5%, along with a special demerit rate of 40% for a selective few goods and services. The new GST rates on goods and services will be effective from 22 September 2025.

We expect improved affordability to give fillip to consumption, especially as the new GST tax structure is effective from the start of the festive season. The government states that the net fiscal impact of the rate rationalization will be around INR 48000 Cr (~ 0.13% of GDP), whereas the revenue gains from the 40% slab will add INR 450 BN to the government's kitty. This should provide the much-needed support to the flagging domestic demand. However, external geopolitical issues may continue to dampen the market sentiments for some time.

The GST cut will put further downward pressure on inflation, building on an already benign trend, as lower retail prices across commodities are expected to help bring core inflation lower. This should create further elbowroom for RBI to reduce the rate and support the economy to overcome the external shocks.

As we continue to expect improvement in growth data despite recent tariff issues, the strong macro stability with improving terms of trade, declining primary deficit, and falling inflation volatility, along with support from the RBI, should help in sustaining the corporate earnings. We believe that markets should witness earnings beats in the next quarterly earnings season. It is fair to estimate mid-to-high-teens earnings growth annually over the next 3-5 years, led by an emerging private capex cycle, re-leveraging of corporate balance sheets, and a structural rise in discretionary consumption. However, in the near term, the equity market is increasingly becoming a bottom-up strategy-focused market.

In fixed income, we believe that in macroeconomic considerations, the neutral policy rate for India could be around 5.5% unless tariff-related issues result in India's GDP growth slowing down substantially. Considering this along with the liquidity commitment by the RBI, the yield curve may continue to maintain its current steepness, making the shorter end of the curve more attractive than the long end. The duration rolldown play in the money market curve appears to be most rewarding on a risk-adjusted basis.

Considering the above, we have moderated the duration in our fixed income funds. As we expect incremental economic data to be positive, in the equity portfolio, we continue to run a more balanced portfolio with adequate exposure to large, mid, and small caps.

Source: Gov.in, Bloomberg and RBI

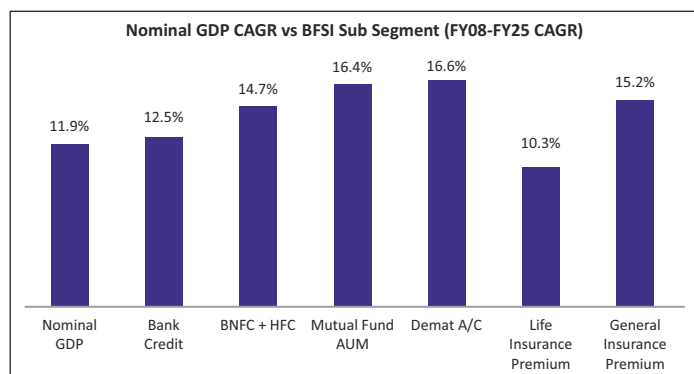
Disclaimer: The views expressed herein constitute only the opinions and do not constitute any guidelines or recommendation on any course of action to be followed by the reader. This information is meant for general reading purposes only and is not meant to serve as a professional guide for the readers.

Market Chronicles: Decoding Trends

India's BFSI Growth vs. Economic Growth

India's rapid economic growth over the past few decades has been a powerful driver of expansion in its financial sector. As the economy diversified and incomes rose, the demand for financial products and services also increased. The relationship between economic growth and the financial sector has been mutually reinforcing, with each fuelling the progress of the other.

Over the past 17 years, India's BFSI sector has expanded at a pace exceeding overall economic growth. While **nominal GDP grew at a CAGR of 11.9%** (FY08–FY25), key segments within BFSI delivered stronger performance. **Bank credit rose at 12.5% CAGR**, while NBFC and Housing Finance credit surged ahead with a robust 14.7% CAGR during the same period, reflecting increased reliance on alternative credit channels. Insurance also recorded healthy traction, with life insurance AUM growing 10.3% CAGR and non-life premiums expanding 15.2% CAGR. **Capital markets experienced rapid financialization, evidenced by a 16.4% CAGR rise in mutual fund AUM and 16.6% CAGR increase in demat accounts, driven by rising retail participation.** Collectively, these trends highlight a structural deepening of financial services in India, with BFSI consistently outpacing nominal GDP growth, supported by rising incomes, digitalization, and the shift from physical to financial savings.



Source- Bloomberg, RBI, IRDAI, AMFI, Investec Research

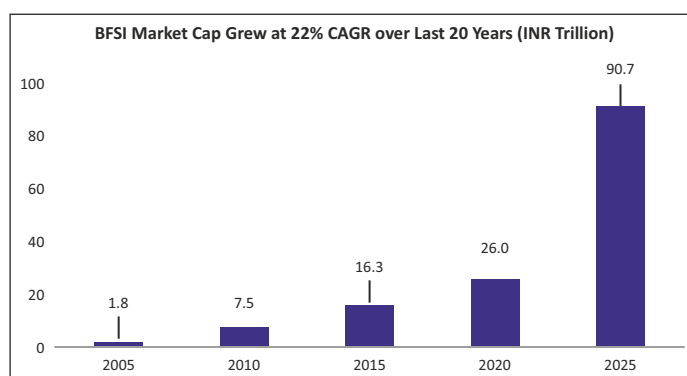
The financial sector in India has been a significant beneficiary of economic growth, evident in the expansion of banking services, thriving capital markets, growth of insurance and pension products, and the digitalization of payments. As India aspires to become a USD 10 trillion economy by the next decade, the financial sector is poised to gain even further, serving as both a beneficiary and an enabler of growth.

BFSI Companies Witness Robust Market Cap Growth

The Indian BFSI (Banking, Financial Services, and Insurance) sector has grown exponentially, with market capitalization rising from ₹ 1.8 trillion in 2005 to nearly ₹ 91 trillion in FY25. This growth reflects structural reforms, deeper credit penetration, financialization of savings, and the rise of new financial sub-segments. Private banks have been the key drivers, expanding their market cap from ₹ 678 billion in 2005 to ₹ 36.7 trillion in FY25, supported by digital leadership, better asset quality, and stronger growth compared to peers.

Over the years, the sector has diversified well beyond traditional banking. Life insurance has scaled from ₹ 14 billion in 2005 to ₹ 9.5 trillion in FY25, reflecting rising penetration and regulatory push, while general insurance now stands at over ₹ 1.1 trillion. Fintech and payments, absent two decades ago, have become a ₹ 2.4 trillion segment, highlighting the shift toward digital financial intermediation. Capital markets, exchanges, and diversified NBFCs have also grown substantially, benefiting from retail participation and broader credit demand.

Despite global crises and the pandemic, the BFSI sector's market capitalization has demonstrated resilience with a CAGR of ~22% over two decades. Going forward, while banks are expected to drive higher share of gains, NBFCs, insurance, fintech and non-lending financial institutions are set to drive the next leg of value creation in India's financial markets.



Source: Motilal Oswal Institutional Research, ACE Equity

BFSI Market Cap Soars on robust PAT Growth

The Indian BFSI sector has witnessed remarkable earnings growth and structural shifts over the past two decades. Between FY05 and FY25, sectoral Profit After Tax (PAT) has risen from ₹161 billion in FY05 to ₹ 4.9 trillion in FY25. Within BFSI, Banks' profit has grown sharply from ₹ 131 bn in FY05 to ₹ 4,881 bn in FY25, reflecting a strong 17.5% CAGR or 25x expansion in absolute PAT driven by both PSU and private banks. Non-banking financial companies (NBFCs) have also scaled up, with PAT increasing to ₹ 857 billion in FY25 vs ₹ 22 bn in FY05, thus growing at 20% CAGR over the same period. Insurance and non-lending NBFCs have strengthened their role, expanding PAT nearly 80x over the period to ₹ 656 billion, thus indicating strong financialization boom in the country.

BFSI PAT (₹, Bn)	FY05	FY10	FY15	FY20	FY24	FY25
PSU	98	253	289	163	1294	1599
Pvt	33	118	357	523	1667	1752
Bank's PAT	131	371	647	686	2961	3351
NBFCs PAT	22	98	194	333	797	857
Insurance and non-lending	8	16	81	154	574	656
Payment and Fintech				-11	10	17
Total	161	485	922	1162	4341	4881

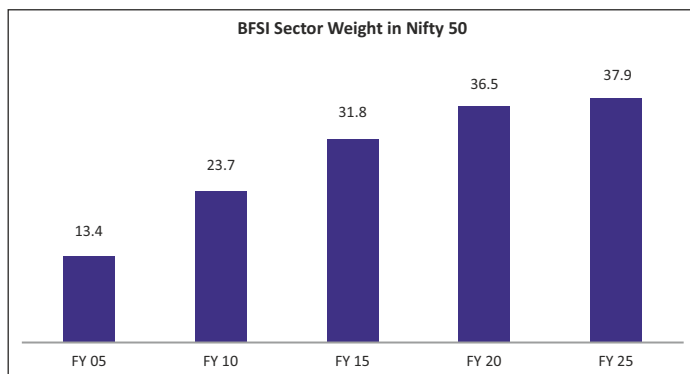
BFSI PAT mix	FY05	FY10	FY15	FY20	FY24	FY25
PSBs	61%	52%	31%	14%	30%	33%
Pvt banks	20%	24%	39%	45%	38%	36%
Banks	81%	76%	70%	59%	68%	69%
NBFC	14%	20%	21%	29%	18%	18%
Insurance and non-lending	5%	3%	9%	13%	13%	13%

Source: Motilal Oswal Institutional Research, ACE Equity

Contd....

Market Chronicles: Decoding Trends

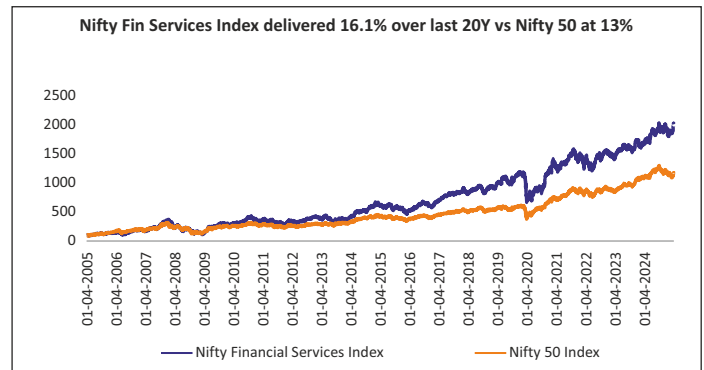
Strong growth in PAT for BFSI companies has resulted in BFSI sector weight in Nifty 50 witnessing a steady and significant rise over the last two decades, reflecting its growing dominance in India's equity markets. **In FY05, BFSI accounted for only 13.4% of the Nifty, but this increased consistently to 23.7% in FY10, 31.8% in FY15, 36.5% in FY20, and further to 37.9% in FY25**, making it the single largest contributor. Private banks have been the primary driver of this growth, with their weight surging from 4.8% in FY05 to a substantial 28.9% in FY25, highlighting strong investor confidence and superior performance compared to peers. **This is also witnessed from ~57x jump in BFSI market cap over last 20 years vs their PAT expanding by ~30x during the same period.**



Source- NSE, Motilal Oswal Institutional Research

The Indian BFSI sector has been a key driver of equity market performance, consistently outperforming the broader market. **The Nifty Financial Services Index delivered 16.1% CAGR over the last 20 years, versus 13% for Nifty 50**, highlighting its structural strength. Within BFSI, private banks gained dominance with index weights rising sharply, while PSU banks lost share. Insurance and NBFCs emerged as new growth pillars. Sector PAT expanded multi-fold, led by private

banks, while market cap grew from ₹1.8 trillion in 2005 to ₹91 trillion in 2025. Financialization of savings and rising private participation underpin long-term growth.



Source- Bloomberg

Going ahead, India's BFSI sector has strong prospects driven by healthier banks, rising financialization, and growing risk awareness. Banks are better placed with lower NPAs, higher ROEs, and vast untapped retail lending opportunities across housing, SME, and personal credit. Mutual funds are set for strong growth as India's AUM-to-GDP ratio lags advanced economies, leaving significant headroom. Increasing SIP adoption and a shift from physical to financial assets further aid expansion. Insurance penetration too remains low but rising prosperity and awareness are boosting demand. Together, banks, mutual funds, and insurance form a robust ecosystem for long-term sector growth.

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

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Flexi Cap Fund

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

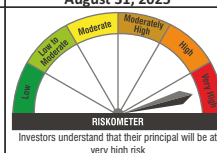
Invest Now

All data as on August 31, 2025 (Unless indicated otherwise)

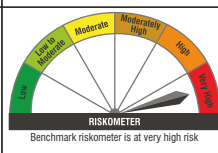
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on August 31, 2025

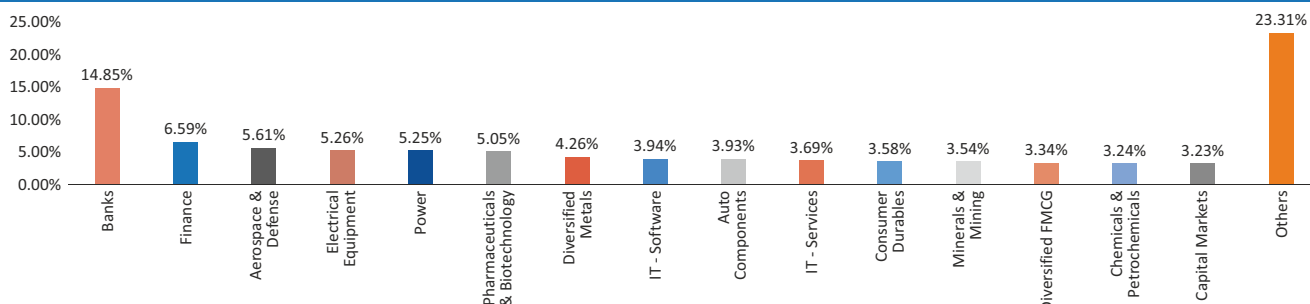


Benchmark Risk-o-meter as on August 31, 2025^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		AUTO COMPONENTS		GOVERNMENT BOND AND TREASURY BILL		GOVERNMENT BOND AND TREASURY BILL	
BANKS	14.85	UNO Minda Limited	2.73	HEG Limited	1.09	364 Days Tbill (MD 15/01/2026) (SOV)	0.14
✓ State Bank of India	4.98	IT - SERVICES	3.69	Aditya Vision Ltd	0.98	Total	0.14
✓ ICICI Bank Limited	3.90	Netweb Technologies India Limited	1.99	Syrra SGS Technology Limited	0.97	CASH & CASH EQUIVALENT	
✓ HDFC Bank Limited	2.97	Zaggle Prepaid Ocean Services Limited	1.70	Obero Realty Limited	0.92	Net Receivables/Payables	0.01
Bank of Baroda	1.64	CONSUMER DURABLES	3.58	General Insurance Corporation of India	0.90	TREPS / Reverse Repo Investments	0.72
Indian Bank	1.36	Sky Gold And Diamonds Limited	2.16	Triveni Engineering & Industries Limited	0.85	Total	0.73
FINANCE	6.59	Senco Gold Limited	0.92	Brigade Enterprises Limited	0.83	GRAND TOTAL	100.00
✓ CreditAccess Grameen Limited	3.15	PG Electroplast Limited	0.50	Titagarh Rail Systems Limited	0.51	✓ Indicates Top 10 Equity Holdings.	
REC Limited	1.66	MINERALS & MINING	3.54	Jupiter Wagons Limited	0.49		
SBI Cards and Payment Services Limited	1.16	✓ Lloyds Metals And Energy Limited	3.54	Sanstar Ltd	0.32		
Rane Holdings Limited	0.62	DIVERSIFIED FMCG	3.34	Hi-Tech Pipes Limited	0.22		
AEROSPACE & DEFENSE	5.61	✓ ITC Limited	3.34	Total	98.67		
✓ Hindustan Aeronautics Limited	3.49	CHEMICALS & PETROCHEMICALS	3.24	MONEY MARKET INSTRUMENTS			
Bharat Electronics Limited	2.12	Swan Energy Limited	2.13	Certificate of Deposit			
ELECTRICAL EQUIPMENT	5.26	Clean Science and Technology Limited	1.11	National Bank For Agriculture and Rural Development (CRISIL A1+)	0.23		
✓ Quality Power Electrical Eqp Ltd	3.06	CAPITAL MARKETS	3.23	Punjab National Bank (CRISIL A1+)	0.23		
Siemens Energy India Limited	1.21	Prudent Corporate Advisory Services Limited	2.02	Total	0.46		
Siemens Limited	0.99	Nuvama Wealth Management Limited	1.21	MCAP Categorization (As on August 29, 2025)			
POWER	5.25	OTHERS	23.31				
NTPC Green Energy Limited	2.54	Bharti Airtel Limited	2.77				
NTPC Limited	1.71	Ambuja Cements Limited	2.49				
Torrent Power Limited	1.00	Adani Ports and Special Economic Zone Limited	1.90				
PHARMACEUTICALS & BIOTECHNOLOGY	5.05	Coromandel International Limited	1.80				
Dr. Reddy's Laboratories Limited	2.39	Balrampur Chini Mills Limited	1.47				
Acutaas Chemicals Limited	2.20	Radico Khaitan Limited	1.30				
Advanced Enzyme Technologies Limited	0.46	Hyundai Motor India Ltd	1.21				
DIVERSIFIED METALS	4.26						
✓ Vedanta Limited	4.26						
IT - SOFTWARE	3.94						
✓ Coforge Limited	3.94						

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

BSE 500 Total Return Index (TRI)

DATE OF ALLOTMENT

June 29, 2020

FUND MANAGER

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

AVERAGE AUM

₹ 2,131.39 Crs.

LATEST AUM

₹ 2,111.94 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on August 29, 2025)

0.76 Times^B (Basis last rolling 12 months)

OTHER PARAMETERS (As on August 29, 2025)

Standard Deviation (Annualized): 17.13% (Bank of India Flexi Cap Fund)
13.39% (BSE 500 TRI)

Beta: 1.14

Sharpe Ratio*: 0.82

Tracking Error (Annualized): 7.91%

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

*Risk-free rate assumed to be 5.54% (MIBOR as on August 29, 2025)

NAV (As on August 29, 2025) NAV (₹)

Regular Plan	Direct Plan
Growth	Growth
IDCW	IDCW
33.43	36.26
30.38	30.99

EXPENSE RATIO

Regular Plan: 1.93% Direct Plan: 0.48%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Small Cap Fund

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

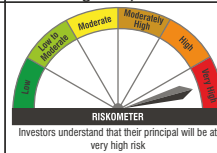
Invest Now

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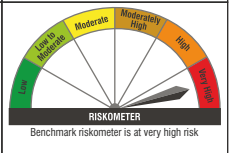
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on August 31, 2025

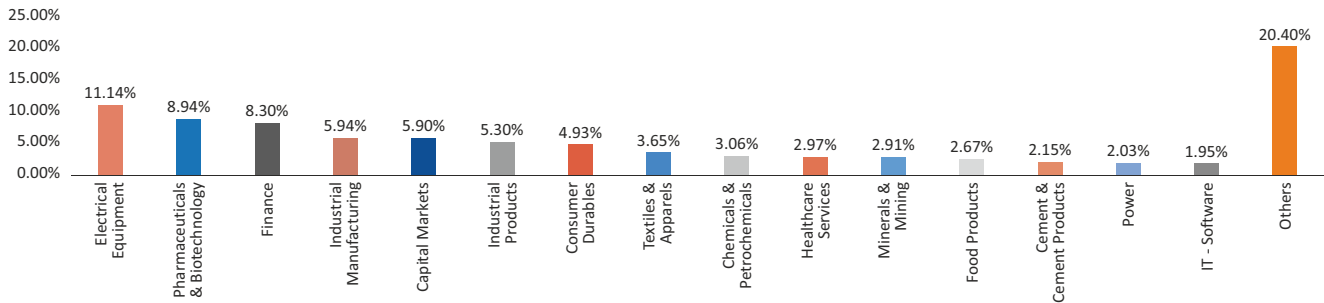


Benchmark Risk-o-meter as on August 31, 2025^A



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Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS							
ELECTRICAL EQUIPMENT	11.14	Nuvama Wealth Management Limited	1.16	POWER	2.03	Kernex Microsystems (India) Limited	0.44
✓ Quality Power Electrical Eqp Ltd	3.03			NTPC Green Energy Limited	2.03	TeamLease Services Limited	0.42
✓ Siemens Energy India Limited	2.27	INDUSTRIAL PRODUCTS	5.30	IT - SOFTWARE	1.95	Total	92.24
TD Power Systems Limited	1.74	Shakti Pumps (India) Limited	1.81	Latent View Analytics Limited	0.98		
Hitachi Energy India Limited	1.63	Tinna Rubber and Infrastructure Limited	1.08	Unicommerce Esolutions Limited	0.97	MONEY MARKET INSTRUMENTS	
Apar Industries Limited	1.40	HEG Limited	1.03	OTHERS	20.40	Certificate of Deposit	
Schneider Electric Infrastructure Limited	1.07	KSB Limited	0.75	Radico Khaitan Limited	1.88	Punjab National Bank (CRISIL A1+)	0.26
PHARMACEUTICALS & BIOTECHNOLOGY	8.94	Hi-Tech Pipes Limited	0.41	Indian Bank	1.50	Total	0.26
✓ Acutaas Chemicals Limited	2.81	Steelcast Ltd	0.22	Zaggle Prepaid Ocean Services Limited	1.47		
✓ Eris Lifesciences Limited	2.59	CONSUMER DURABLES	4.93	Carraro India Limited	1.33	GOVERNMENT BOND AND TREASURY BILL	
Wockhardt Limited	1.63	Sky Gold And Diamonds Limited	2.05	Cartrade Tech Limited	1.30	Treasury Bill	
Gufic Biosciences Limited	0.68	PG Electroplast Limited	0.96	Vikran Engineering Limited	1.23	182 Days Tbill (MD 25/09/2025) (SOV)	0.53
Advanced Enzyme Technologies Limited	0.66	Senco Gold Limited	0.87	Tips Music Limited	1.13	364 Days Tbill (MD 15/01/2026) (SOV)	0.16
Cohance Lifesciences Limited	0.57	ETHOS LTD.	0.62	Aditya Birla Real Estate Limited	1.07	Total	0.69
FINANCE	8.30	Stylam Industries Limited	0.43	CMS Info System Limited	1.02	CASH & CASH EQUIVALENT	
✓ CreditAccess Grameen Limited	3.19	TEXTILES & APPARELS	3.65	Steel Authority of India Limited	1.01	Net Receivables/Payables	(0.11)
✓ Housing & Urban Development Corporation Limited	2.18	Sanathan Textiles Limited	1.40	Shreeji Shipping Global Limited	0.96	TREPS / Reverse Repo Investments	6.92
Cholamandalam Financial Holdings Limited	1.56	Arvind Limited	1.17	Godavari Biorefineries Limited	0.85	Total	6.81
Capri Global Capital Limited	0.52	Ganisha Ecosphere Limited	1.08	Laxmi Dental Limited	0.82	GRAND TOTAL	100.00
Rane Holdings Limited	0.46	Clean Science and Technology Limited	1.07	Castrol India Limited	0.80		
PNB Housing Finance Limited	0.39	Galaxy Surfactants Limited	0.83	Poly Medure Limited	0.78	✓ Indicates Top 10 Equity Holdings.	
INDUSTRIAL MANUFACTURING	5.94	Vinati Organics Limited	0.76	Sanstar Ltd	0.46		
✓ Kaynes Technology India Limited	2.44	PCBL Chemical Limited	0.40	FIEM Industries Limited	0.45		
✓ Syrra SGS Technology Limited	2.34	HEALTHCARE SERVICES	2.97	Sterling And Wilson Renewable Energy Limited	0.45		
Titagarh Rail Systems Limited	0.61	Vijaya Diagnostic Centre Limited	1.96				
Jupiter Wagons Limited	0.43	Krishna Institute Of Medical Sciences Limited	1.01				
Jyoti CNC Automation Ltd	0.12	MINERALS & MINING	2.91				
CAPITAL MARKETS	5.90	✓ Lloyds Metals And Energy Limited	2.91				
Prudent Corporate Advisory Services Limited	1.82	FOOD PRODUCTS	2.67				
Computer Age Management Services Limited	1.56	Manorama Industries Limited	0.98				
Central Depository Services (India) Limited	1.36	EID Parry India Limited	0.84				
		Mrs. Bectors Food Specialities Limited	0.68				
		Prataap Snacks Limited	0.17				
		CEMENT & CEMENT PRODUCTS	2.15				
		✓ Ambuja Cements Limited	2.15				

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

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

DATE OF ALLOTMENT

December 19, 2018

FUND MANAGER

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

Mr. Nav Bhardwaj (w.e.f. July 14, 2025): Around 17 years of experience in Mutual Fund Industry.

AVERAGE AUM

₹ 1,892.32 Crs.

LATEST AUM

₹ 1,879.23 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on August 29, 2025)

0.44 Times* ("Basis last rolling 12 months)

OTHER PARAMETERS (As on August 29, 2025)

Standard Deviation (Annualized): 17.73% (Bank of India Small Cap Fund)
19.46% (NIFTY Smallcap 250 TRI)

Beta: 0.86

Sharpe Ratio*: 0.75

Tracking Error (Annualized): 6.49%

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

*Risk-free rate assumed to be 5.54% (MIBOR as on August 29, 2025)

NAV (As on August 29, 2025)	NAV (₹)
Regular Plan	
Growth	44.90
IDCW	32.74
Direct Plan	
Growth	50.18
IDCW	37.57

EXPENSE RATIO

Regular Plan: 1.96% Direct Plan: 0.66%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

Exit Load

NIL

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India ELSS
Tax Saver[^]

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

All data as on August 31, 2025 (Unless indicated otherwise)

80C

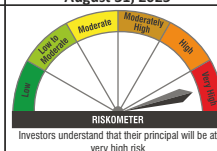
Benefit[#]

Invest Now

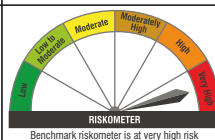
This product is suitable for investors
who are seeking*:

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

Risk-o-meter is based on the
scheme portfolio as on
August 31, 2025

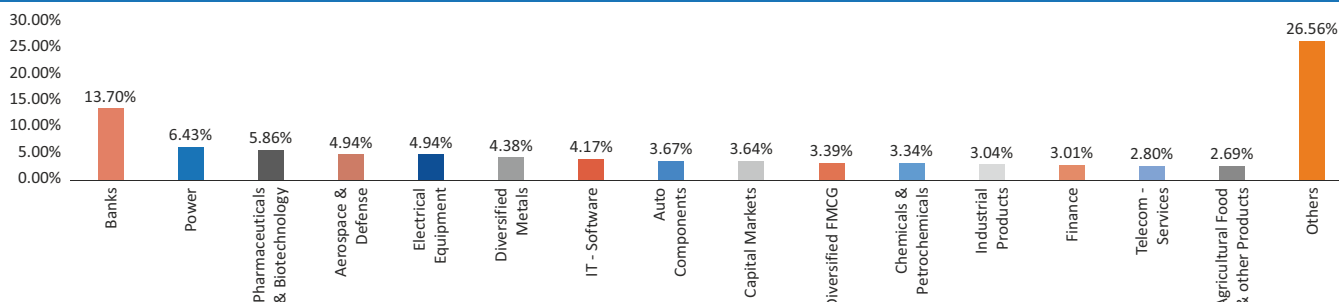


Benchmark Risk-o-meter
as on August 31, 2025^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		CAPITAL MARKETS		Limited		MONEY MARKET INSTRUMENTS	
✓ BANKS	13.70	✓ Prudent Corporate Advisory	2.74	Dixon Technologies (India) Limited	1.48	Certificate of Deposit	
✓ State Bank of India	3.93	Services Limited		Reliance Industries Limited	1.36	National Bank For Agriculture and	0.29
✓ ICICI Bank Limited	3.40	Central Depository Services	0.90	DLF Limited	1.33	Rural Development (CRISIL A1+)	
✓ HDFC Bank Limited	3.07	(India) Limited		Oberoi Realty Limited	1.31	Total	0.29
Indian Bank	1.65	DIVERSIFIED FMCG	3.39	Hyundai Motor India Ltd	1.26	GOVERNMENT BOND AND	
Bank of Baroda	1.19	✓ ITC Limited	3.39	SBI Life Insurance Company Limited	1.19	TREASURY BILL	
Canara Bank	0.46	CHEMICALS & PETROCHEMICALS	3.34	K.P.R. Mill Limited	1.12	Treasury Bill	
POWER	6.43	Swan Energy Limited	2.13	CMS Info System Limited	1.09	364 Days Tbill (MD 15/01/2026) (SOV)	0.01
NTPC Limited	2.31	Deepak Nitrite Limited	1.21	Varun Beverages Limited	0.97	Total	0.01
NTPC Green Energy Limited	2.27	INDUSTRIAL PRODUCTS	3.04	Titagarh Rail Systems Limited	0.73	CASH & CASH EQUIVALENT	
Tata Power Company Limited	1.85	HEG Limited	1.98	Jupiter Wagons Limited	0.71	Net Receivables/Payables	0.11
PHARMACEUTICALS &	5.86	Inox India Limited	1.06	Poly Medicure Limited	0.62	TREPS / Reverse Repo Investments	3.03
BIOTECHNOLOGY		FINANCE	3.01	General Insurance Corporation	0.53	Total	3.14
✓ Acutaas Chemicals Limited	2.96	REC Limited	1.47	of India		GRAND TOTAL	
Dr. Reddy's Laboratories Limited	2.23	SBI Cards and Payment Services	1.17	Blue Star Limited	0.43	100.00	
Advanced Enzyme Technologies Limited	0.67	Limited		Total	96.56	✓ Indicates Top 10 Equity Holdings.	
		PNB Housing Finance Limited	0.37				
AEROSPACE & DEFENSE	4.94	TELECOM - SERVICES	2.80				
✓ Hindustan Aeronautics Limited	3.36	✓ Bharti Airtel Limited	2.80				
Bharat Electronics Limited	1.58	AGRICULTURAL FOOD &	2.69				
ELECTRICAL EQUIPMENT	4.94	OTHER PRODUCTS					
Siemens Energy India Limited	2.04	Balrampur Chini Mills Limited	1.53				
Quality Power Electrical Eqp Ltd	1.36	Triveni Engineering & Industries	1.16				
Siemens Limited	1.13	Limited					
Bharat Heavy Electricals Limited	0.41	OTHERS	26.56				
DIVERSIFIED METALS	4.38	Coromandel International Limited	2.68				
✓ Vedanta Limited	4.38	Ambuja Cements Limited	2.64				
IT - SOFTWARE	4.17	Tata Steel Limited	1.95				
✓ Coforge Limited	4.17	Adani Ports and Special Economic	1.79				
AUTO COMPONENTS	3.67	Zone Limited					
UNO Minda Limited	2.55	InterGlobe Aviation Limited	1.75				
Bharat Forge Limited	1.12	Zaggle Prepaid Ocean Services	1.62				

MCAP Categorization (As on August 29, 2025)	
Mcap Category	Percentage
Large Cap	52.35%
Small Cap	22.84%
Mid Cap	21.35%
GB/TB/Repo/Others	3.17%
Debt	0.29%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

WHOSHOLD 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^A

BSE 500 Total Return Index (TRI)

DATE OF ALLOTMENT

February 25, 2009

FUND MANAGER

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

AVERAGE AUM

₹ 1,369.43 Crs.

LATEST AUM

₹ 1,354.96 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on August 29, 2025)

0.70 Times[#] (*Basis last rolling 12 months)

OTHER PARAMETERS (As on August 29, 2025)

Standard Deviation (Annualized): 16.36% (Bank of India ELSS Tax Saver)
13.39% (BSE 500 TRI)

Beta: 1.12

Sharpe Ratio*: 0.64

Tracking Error (Annualized): 6.85%

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

*Risk-free rate assumed to be 5.54% (MIBOR as on August 29, 2025)

NAV (As on August 29, 2025)

NAV (₹)

Regular Plan

Growth

Eco Plan

Growth

IDCW

IDCW

Direct Plan

Growth

Growth

IDCW

IDCW

EXPENSE RATIO

Regular Plan: 1.97%

Direct Plan: 0.67%

Eco Plan: 1.72%

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.

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

Debt Fund

Invest Now

All data as on August 31, 2025 (Unless indicated otherwise)

RISKOMETER

Benchmark riskometer is at very high risk

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

Sector	Percentage
Pharmaceuticals/Biotechnology	12.44%
Banks	10.19%
IT - Software	6.77%
Auto Components	5.86%
Petroleum Products	4.84%
Consumer Durables	3.81%
Industrial Products	3.78%
Automobiles	3.74%
Construction	3.69%
Retailing	3.63%
Finance	3.33%
Minerals & Mining	3.10%
Insurance	2.92%
Financial Technology (Fintech)	2.85%
Food Products	2.60%
Others	23.93%

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		Sky Gold And Diamonds Limited	1.00	OTHERS	23.93	Tega Industries Limited	0.41
PHARMACEUTICALS & BIOTECHNOLOGY	12.44	Stylam Industries Limited	0.87	Tips Music Limited	2.50	Siemens Limited	0.16
✓ Eris Lifesciences Limited	3.13	INDUSTRIAL PRODUCTS	3.78	Vedanta Limited	2.33	Total	97.48
✓ Actuaas Chemicals Limited	2.82	Supreme Industries Limited	1.63	Apollo Hospitals Enterprise Limited	2.15	GOVERNMENT BOND AND TREASURY BILL	
Dr. Reddy's Laboratories Limited	2.34	Shakti Pumps (India) Limited	1.42	Oberooi Realty Limited	1.78	Treasury Bill	
Aurobindo Pharma Limited	1.24	HEG Limited	0.73	Oil India Limited	1.75	364 Days Tbill (MD 15/01/2026) (SOV)	0.01
Sun Pharmaceutical Industries Limited	1.14	AUTOMOBILES	3.74	NTPC Limited	1.74	Total	0.01
Senores Pharmaceuticals Limited	1.01	CONSTRUCTION	3.69	Jindal Stainless Limited	1.61	CASH & CASH EQUIVALENT	
Ajanta Pharma Limited	0.76	Larsen & Toubro Limited	2.16	Bayer Cropscience Limited	1.55	Net Receivables/Payables	(0.03)
BANKS	10.19	Sterling And Wilson Renewable Energy Limited	0.77	Quality Power Electrical Eqp Ltd	1.41	TREPS / Reverse Repo Investments	2.54
✓ HDFC Bank Limited	4.00	PSP Projects Limited	0.76	Zaggle Prepaid Ocean Services Limited	1.33	Total	2.51
Kotak Mahindra Bank Limited	2.30	RETAILING	3.63	Swan Energy Limited	1.10	GRAND TOTAL	100.00
State Bank of India	1.97	✓ FSN E-Commerce Ventures Limited	2.55	Adani Ports and Special Economic Zone Limited	0.99	✓ Indicates Top 10 Equity Holdings.	
Indian Bank	1.92	Aditya Vision Ltd	1.08	Bharti Airtel Limited	0.97		
IT - SOFTWARE	6.77	FINANCE	3.33	Ashok Leyland Limited	0.93		
Infosys Limited	2.51	SBI Cards and Payment Services Limited	1.80	Aditya Birla Real Estate Limited	0.73		
Tata Consultancy Services Limited	2.29	Shriram Finance Limited	1.53	Sobha Limited	0.49		
Coforge Limited	1.11	MINERALS & MINING	3.10				
Tech Mahindra Limited	0.86	✓ Lloyds Metals And Energy Limited	3.10				
AUTO COMPONENTS	5.86	INSURANCE	2.92				
Gabriel India Limited	1.87	✓ ICICI Lombard General Insurance Company Limited	2.92				
Samvardhana Motherson International Limited	1.64	FINANCIAL TECHNOLOGY (FINTECH)	2.85				
S.J.S. Enterprises Limited	1.62	✓ PB Fintech Limited	2.85				
UNO Minda Limited	0.73	FOOD PRODUCTS	2.60				
PETROLEUM PRODUCTS	4.84	✓ Manorama Industries Limited	2.60				
✓ Reliance Industries Limited	4.84						
CONSUMER DURABLES	3.81						
Senco Gold Limited	1.94						

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

• **1**

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

Bank of India Mid Cap Fund

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

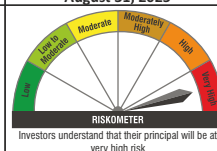
Invest Now

All data as on August 31, 2025 (Unless indicated otherwise)

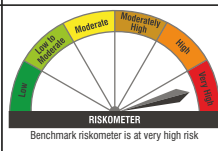
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on August 31, 2025

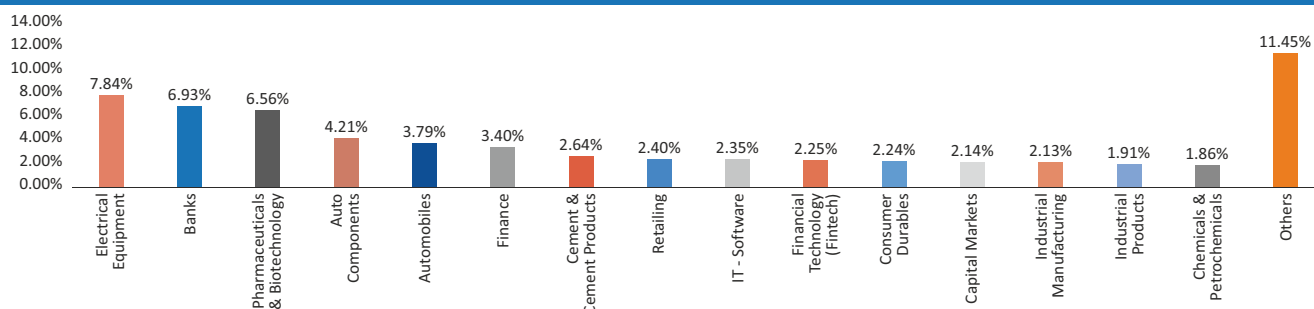


Benchmark Risk-o-meter as on August 31, 2025^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		CEMENT & CEMENT PRODUCTS		OTHERS		CASH & CASH EQUIVALENT	
ELECTRICAL EQUIPMENT	7.84	✓ JK Cement Limited	2.64	Jindal Stainless Limited	1.81	Net Receivables/Payables	0.41
✓ Hitachi Energy India Limited	2.15	RETAILING	2.40	Bharat Dynamics Limited	1.62	TREPS / Reverse Repo Investments	35.49
GE Vernova T&D India Limited	2.07	Vishal Mega Mart Limited	1.66	Lloyds Metals And Energy Limited	1.62	Total	35.90
Siemens Energy India Limited	1.98	Aditya Vision Ltd	0.74	Apollo Hospitals Enterprise Limited	1.57	GRAND TOTAL	100.00
Quality Power Electrical Eqp Ltd	1.64	IT - SOFTWARE	2.35	✓ Bharti Hexacom Limited	1.41	✓ Indicates Top 10 Equity Holdings.	
BANKS	6.93	✓ Coforge Limited	2.35	Radico Khaitan Limited	1.24		
✓ ICICI Bank Limited	3.54	FINANCIAL TECHNOLOGY (FINTECH)	2.25	InterGlobe Aviation Limited	1.21		
Indian Bank	1.91	✓ PB Fintech Limited	2.25	K.P.R. Mill Limited	0.97		
Bank of Maharashtra	1.48	CONSUMER DURABLES	2.24	Total	64.10		
PHARMACEUTICALS & BIOTECHNOLOGY	6.56	Dixon Technologies (India) Limited	1.61				
✓ Abbott India Limited	2.99	Senco Gold Limited	0.46				
✓ Eris Lifesciences Limited	2.57	Century Plyboards (India) Limited	0.17				
Acutaas Chemicals Limited	1.00	CAPITAL MARKETS	2.14				
AUTO COMPONENTS	4.21	✓ Nippon Life India Asset Management Limited	2.14				
✓ UNO Minda Limited	2.37	INDUSTRIAL MANUFACTURING	2.13				
Gabriel India Limited	1.84	Kaynes Technology India Limited	2.13				
AUTOMOBILES	3.79	INDUSTRIAL PRODUCTS	1.91				
✓ Hero MotoCorp Limited	3.79	Polycab India Limited	1.91				
FINANCE	3.40	CHEMICALS & PETROCHEMICALS	1.86				
Housing & Urban Development Corporation Limited	1.78	Clean Science and Technology Limited	1.86				
CreditAccess Grameen Limited	1.62						

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

Nifty Midcap 150 Total Return Index (TRI)

DATE OF ALLOTMENT

August 22, 2025

FUND MANAGER

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

AVERAGE AUM

₹ 629.72 Crs.

LATEST AUM

₹ 630.99 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

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on August 29, 2025)

NAV (₹)

Regular Plan	Direct Plan
Growth	Growth
IDCW	IDCW

EXPENSE RATIO

Regular Plan: 2.25% Direct Plan: 1.13%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load	Exit Load
NIL	NIL
<ul style="list-style-type: none"> • For redemption/switch out of units within 60 days from the date of allotment: 1% • Any redemption/switch out after 60 days from the date of allotment of units: NIL 	

Bank of India Manufacturing & Infrastructure Fund

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

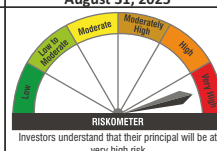
Invest Now

All data as on August 31, 2025 (Unless indicated otherwise)

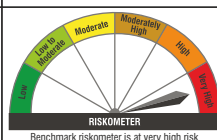
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on August 31, 2025

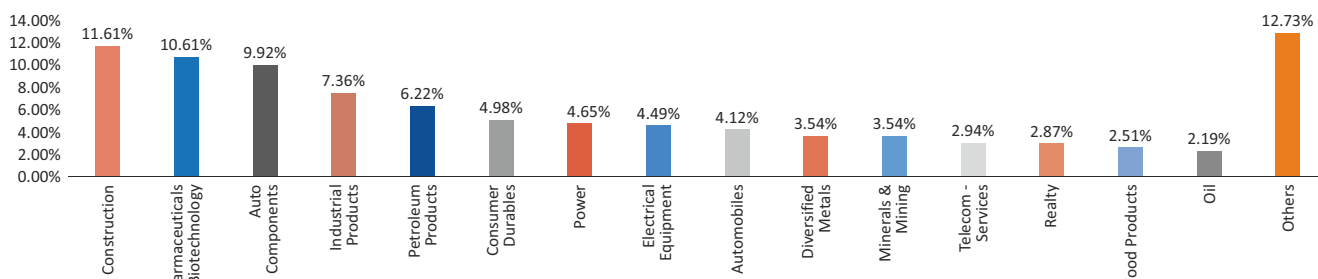


Benchmark Risk-o-meter as on August 31, 2025^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		INDUSTRIAL PRODUCTS		TELECOM - SERVICES		Tega Industries Limited	0.94
CONSTRUCTION	11.61	Shakti Pumps (India) Limited	1.96	✓ Bharti Airtel Limited	2.94	Aditya Birla Real Estate Limited	0.74
✓ Larsen & Toubro Limited	6.22	Supreme Industries Limited	1.65	REALTY	2.87	Hindustan Copper Limited	0.62
PSP Projects Limited	1.72	Quadrant Future Tek Limited	1.58	Oberoi Realty Limited	1.84	Bharat Electronics Limited	0.46
Sterling And Wilson Renewable	1.18	Bansal Wire Industries Limited	0.94	Brigade Enterprises Limited	0.63	Total	94.28
Energy Limited		HEG Limited	0.84	Sobha Limited	0.40	GOVERNMENT BOND AND TREASURY	
Ceigall India Ltd	0.97	Steelcast Ltd	0.39	FOOD PRODUCTS	2.51	BILL	
Kalpataru Projects International	0.97	PETROLEUM PRODUCTS	6.22	Manorama Industries Limited	2.51	Treasury Bill	
Limited		✓ Reliance Industries Limited	6.22	OIL	2.19	364 Days Tbill (MD 15/01/2026) (SOV)	0.02
KNR Constructions Limited	0.54	CONSUMER DURABLES	4.98	Oil India Limited	2.19	Total	0.02
ITD Cementation India Limited	0.01	Senco Gold Limited	1.99	OTHERS	12.73	CASH & CASH EQUIVALENT	
PHARMACEUTICALS &	10.61	Stylam Industries Limited	1.31	Adani Ports and Special Economic	1.97	Net Receivables/Payables (0.02)	
BIOTECHNOLOGY		Sky Gold And Diamonds Limited	1.27	Zone Limited		TREPS / Reverse Repo Investments 5.72	
✓ Acutaas Chemicals Limited	3.11	Dixon Technologies (India) Limited	0.41	Bayer Cropscience Limited	1.76	Total 5.70	
✓ Eris Lifesciences Limited	2.92	POWER	4.65	Jindal Stainless Limited	1.65	GRAND TOTAL 100.00	
✓ Dr. Reddy's Laboratories Limited	2.60	✓ NTPC Limited	4.65	Swan Energy Limited	1.56	✓ Indicates Top 10 Equity Holdings.	
Aurobindo Pharma Limited	1.48	ELECTRICAL EQUIPMENT	4.49	Ashok Leyland Limited	1.03		
Wockhardt Limited	0.50	Quality Power Electrical Eqp Ltd	2.47	Sanathan Textiles Limited	1.02		
AUTO COMPONENTS	9.92	TD Power Systems Limited	1.52	Vikran Engineering Limited	0.98		
Gabriel India Limited	2.41	Siemens Limited	0.50	MCAP Categorization (As on August 29, 2025)			
S.J.S. Enterprises Limited	2.12	AUTOMOBILES	4.12	Mcap Category		Percentage	
Samvardhana Motherson	1.76	✓ Hero MotoCorp Limited	4.12	Small Cap		44.73%	
International Limited		DIVERSIFIED METALS	3.54	Large Cap		30.87%	
Carraro India Limited	1.39	✓ Vedanta Limited	3.54	Mid Cap		18.70%	
UNO Minda Limited	0.79	MINERALS & MINING	3.54	GB/TB/Repo/Others		5.70%	
Apollo Tyres Limited	0.76	✓ Lloyds Metals And Energy Limited	3.54	Grand Total		100.00%	
Kross Limited	0.69						

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

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

DATE OF ALLOTMENT

March 05, 2010

FUND MANAGER

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

AVERAGE AUM

₹ 599.39 Crs.

LATEST AUM

₹ 597.85 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 29, 2025)

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

OTHER PARAMETERS (As on August 29, 2025)

Standard Deviation (Annualized): 16.18% (Bank of India Manufacturing & Infrastructure Fund)
18.31% (50% BSE India Manufacturing Index TRI & 50% BSE India Infrastructure Index TRI)

Beta: 0.77

Sharpe Ratio*: 1.06

Tracking Error (Annualized): 9.16%

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

* Risk-free rate assumed to be 5.54% (MIBOR as on August 29, 2025)

NAV (As on August 29, 2025)	NAV (₹)
Regular Plan	
Growth	54.87
IDCW	34.97
Quarterly IDCW	35.62
Direct Plan	
Growth	64.32
IDCW	60.69
Quarterly IDCW	63.23

EXPENSE RATIO

Regular Plan: 2.25% Direct Plan: 0.64%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Bank of India Business Cycle Fund

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

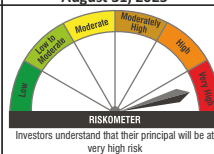
Invest Now

All data as on August 31, 2025 (Unless indicated otherwise)

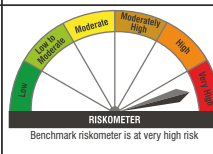
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on August 31, 2025

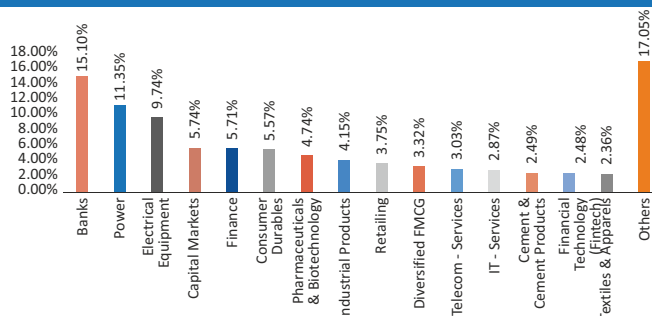


Benchmark Risk-o-meter as on August 31, 2025^A

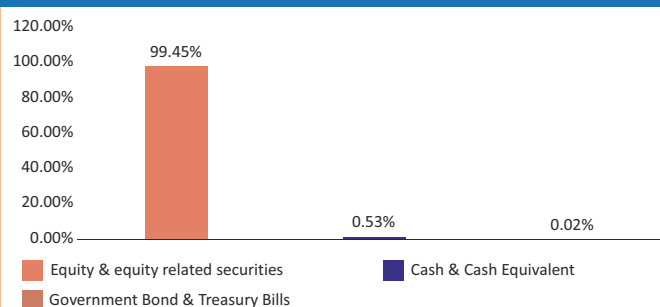


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		EQUITY HOLDINGS		EQUITY HOLDINGS		EQUITY HOLDINGS	
BANKS	15.10	SBI Cards and Payment Services Limited	1.11	Netweb Technologies India Limited	1.10	The Indian Hotels Company Limited	1.08
✓ State Bank of India	6.00	PNB Housing Finance Limited	0.35	CEMENT & CEMENT PRODUCTS	2.49	Aditya Birla Real Estate Limited	0.87
✓ ICICI Bank Limited	4.89	CONSUMER DURABLES	5.57	✓ Ambuja Cements Limited	2.49	Mrs. Bectors Food Specialities Limited	0.63
✓ HDFC Bank Limited	4.21	Sky Gold And Diamonds Limited	2.23	FINANCIAL TECHNOLOGY (FINTECH)	2.48	Total	99.45
POWER	11.35	Dixon Technologies (India) Limited	1.35	PB Fintech Limited	2.48	GOVERNMENT BOND AND TREASURY BILL	
✓ NTPC Limited	3.40	ETHOS LTD.	0.82	TEXTILES & APPARELS	2.36	Treasury Bill	
✓ NTPC Green Energy Limited	3.13	Safari Industries (India) Limited	0.71	Ganesha Ecosphere Limited	1.25	364 Days Tbill (MD 15/01/2026) (SOV)	0.02
Power Grid Corporation of India Limited	2.40	Century Plyboards (India) Limited	0.46	K.P.R. Mill Limited	1.11	Total	0.02
Tata Power Company Limited	1.47	PHARMACEUTICALS & BIOTECHNOLOGY	4.74	OTHERS	17.05	CASH & CASH EQUIVALENT	
Torrent Power Limited	0.95	Glenmark Pharmaceuticals Limited	2.13	Clean Science and Technology Limited	2.16	Net Receivables/(Payables)	0.02
ELECTRICAL EQUIPMENT	9.74	Dr. Reddy's Laboratories Limited	1.65	InterGlobe Aviation Limited	1.66	TREPS / Reverse Repo Investments	0.51
✓ Siemens Energy India Limited	2.92	Gufic Biosciences Limited	0.96	S.J.S. Enterprises Limited	1.60	Total	0.53
✓ Quality Power Electrical Eqp Ltd	2.53	INDUSTRIAL PRODUCTS	4.15	Apollo Hospitals Enterprise Limited	1.40	GRAND TOTAL	100.00
TD Power Systems Limited	1.54	Shakti Pumps (India) Limited	1.62	Tips Music Limited	1.38	✓ Indicates Top 10 Equity Holdings.	
Schneider Electric Infrastructure Limited	1.45	Tinna Rubber and Infrastructure Limited	1.34	Kaynes Technology India Limited	1.35		
Siemens Limited	1.30	Oswal Pumps Limited	1.19	Obero Realty Limited	1.33		
CAPITAL MARKETS	5.74	RETAILING	3.75	Reliance Industries Limited	1.22		
Prudent Corporate Advisory Services Limited	1.88	Aditya Vision Ltd	1.25	Unicommerce Esolutions Limited	1.19		
Nuvama Wealth Management Limited	1.49	V2 Retail Limited	1.01	Mahindra & Mahindra Limited	1.18		
Computer Age Management Services Limited	1.39	Arvind Fashions Limited	0.91				
Nippon Life India Asset Management Limited	0.98	Eternal Limited	0.58				
FINANCE	5.71	DIVERSIFIED FMCG	3.32				
REC Limited	2.43	✓ ITC Limited	3.32				
HDB Financial Services Limited	1.82	TELECOM - SERVICES	3.03				
		✓ Bharti Airtel Limited	3.03				
		IT - SERVICES	2.87				
		Zaggle Prepaid Ocean Services Limited	1.77				

INVESTMENT OBJECTIVE

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

BENCHMARK^A

NIFTY 500 Total Return Index (TRI)

DATE OF ALLOTMENT

August 30, 2024

FUND MANAGER

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

AVERAGE AUM

₹ 552.98 Crs.

LATEST AUM

₹ 543.11 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on August 29, 2025)

1.92 Times* (*Basis last rolling 12 months)

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on August 29, 2025)

NAV (₹)

Regular Plan	Direct Plan
Growth	Growth
IDCW	IDCW

EXPENSE RATIO

Regular Plan: 2.27% Direct Plan: 1.01%

LOAD STRUCTURE (FOR ALL PLANS)

- Entry Load** NIL
- Exit Load**
- NIL - There will be no exit load within 3 months from the date of allotment for redemption/switch out upto 10% of the units allotted.
 - 1% - Any redemption/switch out in excess of the above mentioned limit would be subject to an exit load of 1%, if the units are redeemed/switched out within 3 months from the date of allotment of units.
 - NIL - There will be no exit load on any redemption/switch out after 3 months from the date of allotment of units.

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Large & Mid Cap Fund[#]

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

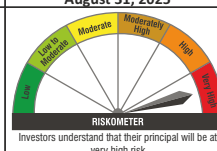
All data as on August 31, 2025 (Unless indicated otherwise)

Invest Now

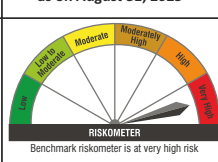
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on August 31, 2025

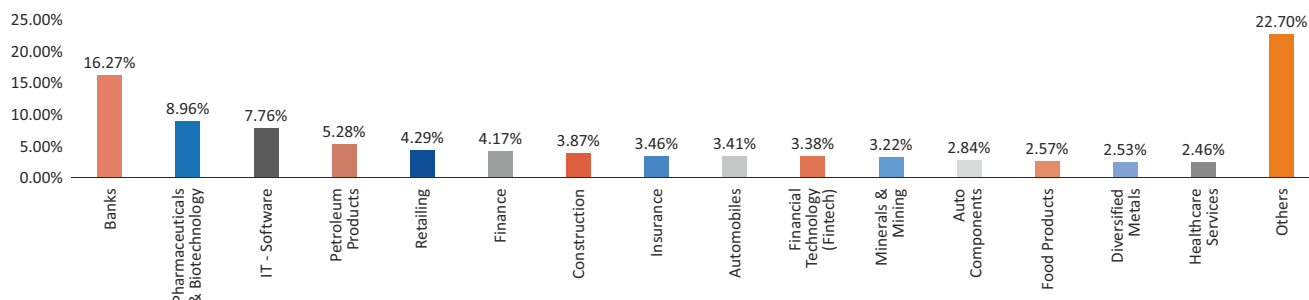


Benchmark Risk-o-meter as on August 31, 2025^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		Housing & Urban Development	0.79	OTHERS	22.70	Polycab India Limited	0.78
BANKS	16.27	Corporation Limited		Jindal Stainless Limited	2.39	Siemens Limited	0.46
✓ HDFC Bank Limited	6.36	CONSTRUCTION	3.87	NTPC Limited	2.38	Total	97.17
✓ Indian Bank	3.11	✓ Larsen & Toubro Limited	3.28	Tips Music Limited	2.09	GOVERNMENT BOND AND TREASURY BILL	
✓ Kotak Mahindra Bank Limited	3.00	Sterling And Wilson Renewable Energy Limited	0.59	Oil India Limited	2.05	Treasury Bill	
State Bank of India	2.58	INSURANCE	3.46	Oberoi Realty Limited	1.76	364 Days Tbill (MD 15/01/2026) (SOV)	
ICICI Bank Limited	1.22	✓ ICICI Lombard General Insurance Company Limited	3.46	Supreme Industries Limited	1.65	Total	
PHARMACEUTICALS & BIOTECHNOLOGY	8.96	AUTOMOBILES	3.41	Bayer Cropsience Limited	1.55	CASH & CASH EQUIVALENT	
Eris Lifesciences Limited	2.97	✓ Hero MotoCorp Limited	3.41	Senco Gold Limited	1.41	Net Receivables/Payables	
Dr. Reddy's Laboratories Limited	2.30	FINANCIAL TECHNOLOGY (FINTECH)	3.38	Ashok Leyland Limited	1.13	TREPS / Reverse Repo Investments	
Aurobindo Pharma Limited	1.51	✓ PB Fintech Limited	3.38	Swan Energy Limited	1.04	Total	
Acutaa Chemicals Limited	1.42	MINERALS & MINING	3.22	Zaggle Prepaid Ocean Services Limited	1.02	GRAND TOTAL	
Ajanta Pharma Limited	0.76	✓ Lloyds Metals And Energy Limited	3.22	Adani Ports and Special Economic Zone Limited	1.01	100.00	
IT - SOFTWARE	7.76	AUTO COMPONENTS	2.84	Sky Gold And Diamonds Limited	1.00	✓ Indicates Top 10 Equity Holdings.	
Tata Consultancy Services Limited	2.75	Samvardhana Motherson International Limited	1.48	Bharti Airtel Limited	0.98		
Infosys Limited	2.64	UNO Minda Limited	0.86				
CoForge Limited	1.50	S.J.S. Enterprises Limited	0.50				
Tech Mahindra Limited	0.87	FOOD PRODUCTS	2.57				
PETROLEUM PRODUCTS	5.28	Manorama Industries Limited	2.57				
✓ Reliance Industries Limited	5.28	DIVERSIFIED METALS	2.53				
RETAILING	4.29	Vedanta Limited	2.53				
✓ FSN E-Commerce Ventures Limited	3.39	HEALTHCARE SERVICES	2.46				
Aditya Vision Ltd	0.90	Apollo Hospitals Enterprise Limited	2.46				
FINANCE	4.17						
SBI Cards and Payment Services Limited	1.83						
Shriram Finance Limited	1.55						

MCAP Categorization (As on August 29, 2025)	
Mcap Category	Market Value as % of Net Asset
Large Cap	43.13%
Mid Cap	36.98%
Small Cap	17.06%
GB/TB/Repo/Others	2.83%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

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

₹ 409.62 Crs.

LATEST AUM

₹ 407.93 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 29, 2025)

0.62 Times^A ("Basis last rolling 12 months)

OTHER PARAMETERS (As on August 29, 2025)

Standard Deviation (Annualized): 14.42% (Bank of India Large & Mid Cap Fund)
13.11% (BSE 250 LargeMidCap (TRI))

Beta: 1.04

Sharpe Ratio*: 0.63

Tracking Error (Annualized): 4.64%

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

*Risk-free rate assumed to be 5.54% (MIBOR as on August 29, 2025)

NAV (As on August 29, 2025) NAV (₹)

Regular Plan	Eco Plan
Growth	Growth
Bonus	Bonus
IDCW	IDCW
Quarterly IDCW	Quarterly IDCW

Direct Plan	
Growth	97.88
Bonus	50.54
IDCW	26.78
Quarterly IDCW	27.19

EXPENSE RATIO

Regular Plan: 2.30% Direct Plan: 0.82% Eco Plan: 1.58%

LOAD STRUCTURE (FOR ALL PLANS)

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

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

Bank of India Consumption Fund

(An open ended equity scheme following consumption theme)

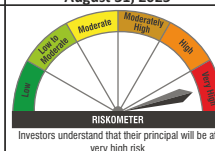
Invest Now

All data as on August 31, 2025 (Unless indicated otherwise)

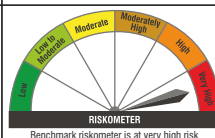
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on August 31, 2025

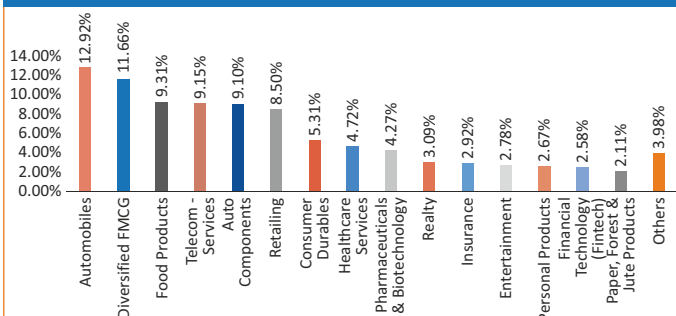


Benchmark Risk-o-meter as on August 31, 2025^A

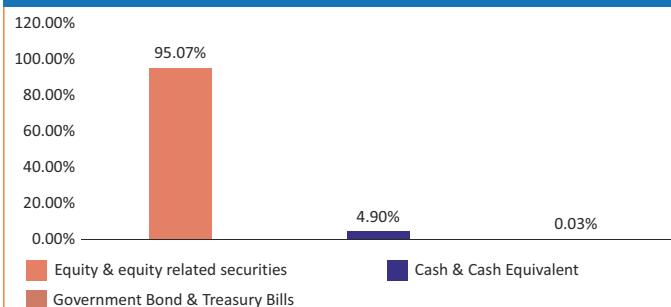


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		CONSUMER DURABLES		PAPER, FOREST & JUTE		CASH & CASH EQUIVALENT	
AUTOMOBILES	12.92	Senco Gold Limited	5.31	PRODUCTS	2.11	Net Receivables/Payables	(0.06)
✓ Hero MotoCorp Limited	5.95	Sky Gold And Diamonds Limited	2.87	Aditya Birla Real Estate Limited	2.11	TREPS / Reverse Repo Investments	4.96
✓ Mahindra & Mahindra Limited	4.66	Dixon Technologies (India) Limited	0.95	OTHERS	3.98	Total	4.90
Landmark Cars Limited	1.62	HEALTHCARE SERVICES	4.72	Bayer Cropscience Limited	1.79	GRAND TOTAL	100.00
Maruti Suzuki India Limited	0.69	✓ Apollo Hospitals Enterprise Limited	4.72	Balrampur Chini Mills Limited	1.26		
DIVERSIFIED FMCG	11.66	PHARMACEUTICALS &	4.27	SBI Cards and Payment Services	0.93	✓ Indicates Top 10 Equity Holdings.	
✓ ITC Limited	9.30	BIOTECHNOLOGY		Limited			
Hindustan Unilever Limited	2.36	Eris Lifesciences Limited	2.90	Total	95.07		
FOOD PRODUCTS	9.31	Sun Pharmaceutical Industries	1.37	GOVERNMENT BOND AND TREASURY			
✓ Britannia Industries Limited	6.83	Limited		BILL			
Manorama Industries Limited	2.48	REALTY	3.09	Treasury Bill			
TELECOM - SERVICES	9.15	✓ Oberoi Realty Limited	3.09	364 Days Tbill (MD 15/01/2026) (SOV) 0.03			
✓ Bharti Airtel Limited	9.15	INSURANCE	2.92	Total 0.03			
AUTO COMPONENTS	9.10	✓ ICICI Lombard General Insurance	2.92	MCAP Categorization (As on August 29, 2025)			
S.J.S. Enterprises Limited	2.74	Company Limited					
Gabriel India Limited	2.64	ENTERTAINMENT	2.78				
UNO Minda Limited	1.88	Tips Music Limited	2.78				
Samvardhana Motherson	1.84	PERSONAL PRODUCTS	2.67				
International Limited		Emami Limited	2.67				
RETAILING	8.50	FINANCIAL TECHNOLOGY	2.58				
✓ FSN E-Commerce Ventures Limited	3.90	(FINTECH)					
✓ Aditya Vision Ltd	2.97	PB Fintech Limited	2.58				
Eternal Limited	1.63						

INVESTMENT OBJECTIVE

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

BENCHMARK^A

Nifty India Consumption Total Return Index (TRI)

DATE OF ALLOTMENT

December 20, 2024

FUND MANAGER

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

AVERAGE AUM

₹ 377.59 Crs.

LATEST AUM

₹ 384.19 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 29, 2025)

0.40 Times^B (Basis last rolling 12 months)

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on August 29, 2025)

NAV (₹)

Regular Plan	Direct Plan
Growth	Growth
IDCW	IDCW
10.91	11.00
10.91	11.00

EXPENSE RATIO

Regular Plan: 2.30% Direct Plan: 1.26%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Large Cap Fund[#]

(Formerly Bank of India Bluechip Fund)

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

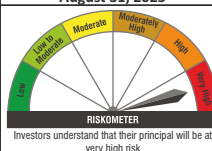
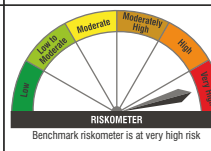
Invest Now

All data as on August 31, 2025 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:

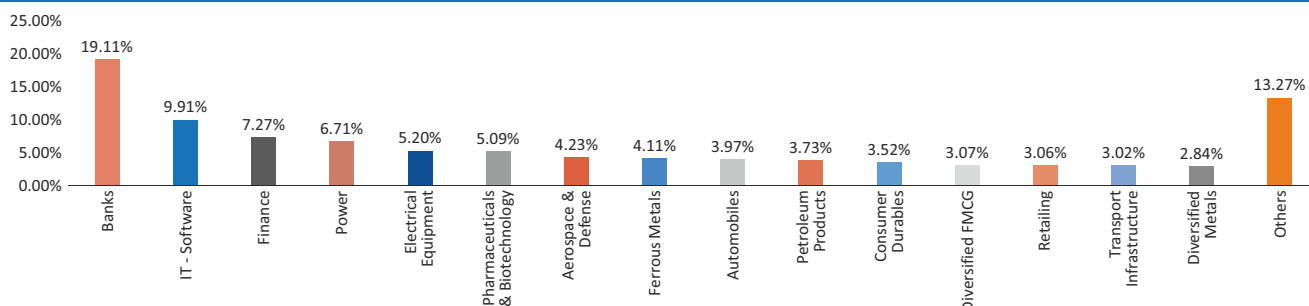
- Long term capital appreciation.
- Investment predominantly in equity and equity-related instruments of large cap companies.

Risk-o-meter is based on the scheme portfolio as on August 31, 2025

Benchmark Risk-o-meter as on August 31, 2025^A

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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		PHARMACEUTICALS & BIOTECHNOLOGY		TRANSPORT INFRASTRUCTURE		GOVERNMENT BOND AND TREASURY BILL	
BANKS	19.11		5.09	✓ Adani Ports and Special Economic Zone Limited	3.02	Treasury Bill	
✓ HDFC Bank Limited	8.30	✓ Dr. Reddy's Laboratories Limited	3.15	DIVERSIFIED METALS	2.84	364 Days Tbill (MD 15/01/2026) (SOV)	0.02
✓ ICICI Bank Limited	5.03	Glenmark Pharmaceuticals Limited	0.91	Vedanta Limited	2.84	Total	0.02
✓ State Bank of India	4.91	Sun Pharmaceutical Industries Limited	0.85	OTHERS	13.27		
Bank of Baroda	0.87	Torrent Pharmaceuticals Limited	0.18	Ambuja Cements Limited	2.76	CASH & CASH EQUIVALENT	
IT - SOFTWARE	9.91	AEROSPACE & DEFENSE	4.23	Bharti Airtel Limited	2.46	Net Receivables/Payables	0.50
Coforge Limited	2.83	Hindustan Aeronautics Limited	2.38	InterGlobe Aviation Limited	1.44	TREPS / Reverse Repo Investments	1.37
Infosys Limited	2.39	Bharat Electronics Limited	1.85	Larsen & Toubro Limited	1.41	Total	1.87
Tata Consultancy Services Limited	2.37	FERROUS METALS	4.11	Gabriel India Limited	1.21	GRAND TOTAL	100.00
Tech Mahindra Limited	2.32	Tata Steel Limited	2.36	SBI Life Insurance Company Limited	1.18		
FINANCE	7.27	JSW Steel Limited	1.75	Shakti Pumps (India) Limited	0.88	✓ Indicates Top 10 Equity Holdings.	
✓ Shriram Finance Limited	3.02	AUTOMOBILES	3.97	Kaynes Technology India Limited	0.77		
CreditAccess Grameen Limited	2.10	✓ Hyundai Motor India Ltd	3.08	Pidilite Industries Limited	0.69		
SBI Cards and Payment Services Limited	1.21	Hero MotoCorp Limited	0.89	Balrampur Chini Mills Limited	0.47		
REC Limited	0.94	PETROLEUM PRODUCTS	3.73	Total	98.11		
POWER	6.71	✓ Reliance Industries Limited	3.73				
✓ NTPC Limited	3.01	CONSUMER DURABLES	3.52				
NTPC Green Energy Limited	1.78	Sky Gold And Diamonds Limited	1.34				
Power Grid Corporation of India Limited	1.42	DIVERSIFIED FMCG	3.07				
Tata Power Company Limited	0.50	✓ ITC Limited	3.07				
ELECTRICAL EQUIPMENT	5.20	RETAILING	3.06				
Quality Power Electrical Eqp Ltd	1.73	Eternal Limited	2.04				
Siemens Energy India Limited	1.43	FSN E-Commerce Ventures Limited	0.52				
TD Power Systems Limited	1.26	Trent Limited	0.48				
Siemens Limited	0.78	Avenue Supermarts Limited	0.02				

MCAP Categorization (As on August 29, 2025)

Mcap Category	Percentage
Large Cap	80.21%
Small Cap	8.98%
Mid Cap	8.91%
GB/TB/Repo/Others	1.90%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

NIFTY 100 TRI (Tier 1)

DATE OF ALLOTMENT

June 29, 2021

FUND MANAGER

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

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

AVERAGE AUM

₹ 201.68 Crs.

LATEST AUM

₹ 199.93 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 29, 2025)

0.70 Times^{*} (*Basis last rolling 12 months)

OTHER PARAMETERS (As on August 29, 2025)

Standard Deviation (Annualized): 14.16% (Bank of India Large Cap Fund)
12.87% (NIFTY 100 TRI)

Beta: 1.04

Sharpe Ratio^{*}: 0.55

Tracking Error (Annualized): 4.54%

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

*Risk-free rate assumed to be 5.54% (MIBOR as on August 29, 2025)

NAV (As on August 29, 2025)

NAV (₹)

Regular Plan		Direct Plan	
Growth	15.54	Growth	16.37
IDCW	15.54	IDCW	16.34

EXPENSE RATIO

Regular Plan: 2.30%

Direct Plan: 0.68%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Mid & Small Cap Equity & Debt Fund

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

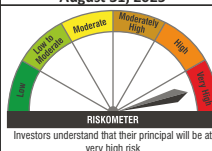
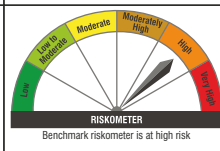
Invest Now

All data as on August 31, 2025 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:

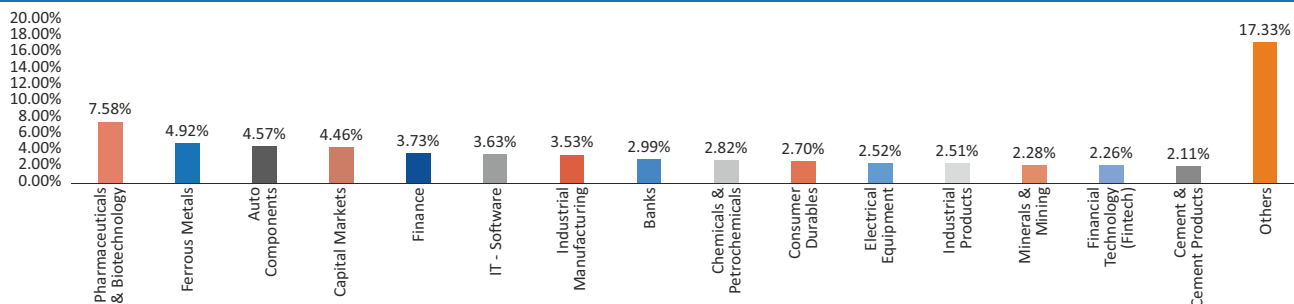
- Long term capital appreciation and income distribution.
- Equity fund investing in Mid & Small Cap equity and equity related securities (not part of the top 100 stocks by market capitalization) as well as fixed income securities.

Risk-o-meter is based on the scheme portfolio as on August 31, 2025

Benchmark Risk-o-meter as on August 31, 2025^A

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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		EQUITY HOLDINGS		EQUITY HOLDINGS		EQUITY HOLDINGS	
PHARMACEUTICALS & BIOTECHNOLOGY	7.58	Schneider Electric Infrastructure Limited	1.00	LIC Housing Finance Limited (CRISIL AAA)	0.56	Kotak Mahindra Investments Limited (CRISIL A1+)	0.85
✓ Glenmark Pharmaceuticals Limited	2.30	INDUSTRIAL PRODUCTS	2.51	National Bank For Agriculture and Rural Development (CRISIL AAA)	0.53	ICICI Securities Limited (CRISIL A1+)	0.69
✓ Eris Lifesciences Limited	1.98	HEG Limited	1.49	REC Limited (CRISIL AAA)	0.52	Bharti Telecom Limited (CRISIL A1+)	0.40
Abbott India Limited	1.01	MINERALS & MINING	2.28	Tata Capital Housing Finance Limited (CRISIL AAA)	0.49	Total	3.10
Ajanta Pharma Limited	0.91	✓ Lloyds Metals And Energy Limited	2.28	LIC Housing Finance Limited (CRISIL AAA)	0.40	RFV_N-AMRT	
IPCA Laboratories Limited	0.83	FINANCIAL TECHNOLOGY (FINTECH)	2.26	Power Finance Corporation Limited (CRISIL AAA)	0.24	Non-Convertible Debentures	
Senores Pharmaceuticals Limited	0.55	✓ PB Fintech Limited	2.26	Small Industries Dev Bank of India (CRISIL AAA)	0.24	P Power Grid Corporation of India Limited (CRISIL AAA)	0.98
FERROUS METALS	4.92	✓ CEMENT & CEMENT PRODUCTS	2.11	Total	10.60	GOVERNMENT BOND AND TREASURY BILL	
✓ Jindal Stainless Limited	3.45	✓ JK Cement Limited	1.73	MONEY MARKET INSTRUMENTS		Government Bond	
Steel Authority of India Limited	1.47	✓ Bharat Dynamics Limited	2.06	Certificate of Deposit		7.1% GOI (MD 18/04/2029) (SOV)	1.35
AUTO COMPONENTS	4.57	✓ Hindustan Copper Limited	1.93	Canara Bank (CRISIL A1+)	1.96	7.18% GOI (MD 14/08/2033) (SOV)	1.12
✓ UNO Minda Limited	2.79	✓ Coromandel International Limited	1.59	Export Import Bank of India (CRISIL A1+)	1.16	Total	2.47
Bharat Forge Limited	1.20	Zaggle Prepaid Ocean Services Limited	1.55	Small Industries Dev Bank of India (CRISIL A1+)	1.00	Treasury Bill	
Schaeffler India Limited	0.58	Radico Khaitan Limited	1.21	Indian Bank (CRISIL A1+)	0.78	364 Days Tbill (MD 15/01/2026) (SOV)	0.23
CAPITAL MARKETS	4.46	Godfrey Phillips India Limited	1.19	Axis Bank Limited (CRISIL A1+)	0.68	Total	0.23
Nippon Life India Asset Management Limited	1.88	Ganesh Ecosphere Limited	1.08	AU Small Finance Bank Limited (FITCH A1+)	0.40	CASH & CASH EQUIVALENT	
Prudent Corporate Advisory Services Limited	1.57	Balrampur Chini Mills Limited	0.99	Export Import Bank of India (CRISIL A1+)	0.39	Net Receivables/(Payables)	0.37
Central Depository Services (India) Limited	0.57	Shreeji Shipping Global Limited	0.96	Indian Bank (CRISIL A1+)	0.39	TREPS / Reverse Repo	4.90
Angel One Limited	0.44	Torrent Power Limited	0.88	HDFC Bank Limited (CRISIL A1+)	0.38	Investments	5.27
FINANCE	3.73	Aditya Birla Real Estate Limited	0.85	Bank of Baroda (FITCH A1+)	0.27	GRAND TOTAL	100.00
✓ Housing & Urban Development Corporation Limited	2.58	Triveni Engineering & Industries Limited	0.74	Total	7.41	✓ Indicates Top 10 Equity Holdings.	
SBI Cards and Payment Services Limited	1.15	Castrol India Limited	0.73	Commercial Paper			
IT - SOFTWARE	3.63	Poly Medicure Limited	0.53	Axis Finance Limited (CRISIL A1+)	1.16		
✓ Coforge Limited	3.63	Arvind Limited	0.22				
INDUSTRIAL MANUFACTURING	3.53	Total	69.94				
Syrrma SGS Technology Limited	1.58	CORPORATE DEBT					
Jyoti CNC Automation Ltd	0.79	Non-Convertible Debentures					
Jupiter Wagons Limited	0.60	Indian Railway Finance Corporation Limited (CRISIL AAA)	1.63				
Titagarh Rail Systems Limited	0.56	National Bank For Agriculture and Rural Development (CRISIL AAA)	1.62				
BANKS	2.99	Small Industries Dev Bank of India (CRISIL AAA)	1.46				
Indian Bank	1.77	Indian Railway Finance Corporation Limited (CRISIL AAA)	0.89				
Bank of Maharashtra	1.20	National Bank For Agriculture and Rural Development (CRISIL AAA)	0.80				
AU Small Finance Bank Limited	0.02	REC Limited (CRISIL AAA)	0.65				
CHEMICALS & PETROCHEMICALS	2.82	Power Finance Corporation Limited (CRISIL AAA)	0.57				
Swan Energy Limited	1.86						
Deepak Nitrite Limited	0.96						
CONSUMER DURABLES	2.70						
Dixon Technologies (India) Limited	1.47						
ETHOS LTD.	0.64						
Senco Gold Limited	0.59						
ELECTRICAL EQUIPMENT	2.52						
TD Power Systems Limited	1.52						

INVESTMENT OBJECTIVE

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

BENCHMARK^A

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

DATE OF ALLOTMENT

July 20, 2016

FUND MANAGER

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

AVERAGE AUM

₹ 1,255.83 Crs.

LATEST AUM

₹ 1,252.81 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 29, 2025)

0.96 Times^A (Basis last rolling 12 months)

EQUITY PARAMETER (As on August 29, 2025)

Standard Deviation (Annualized): 14.01% (Bank of India Mid & Small Cap Equity & Debt Fund)
11.88% (Nifty Midsmallcap 400 TRI - 70% & CRISIL Short Term Bond Fund Index - 30%)

Beta: 1.12

Sharpe Ratio*: 0.92

Tracking Error (Annualized): 4.70%

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

*Risk-free rate assumed to be 5.54% (MIBOR as on August 29, 2025)

DEBT PARAMETER (As on August 29, 2025)

Average / Residual Maturity: 1.97 Years

Macaulay Duration: 1.61 Years

Modified Duration: 1.53 Years

Annualised Yield: 6.36%

NAV (As on August 29, 2025)

	NAV (₹)
Regular Plan	
Growth	40.56
IDCW	33.09
Direct Plan	
Growth	40.56
IDCW	33.09

EXPENSE RATIO

Regular Plan: 2.04% Direct Plan: 0.67%

LOAD STRUCTURE (FOR ALL PLANS)

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

Bank of India Multi Asset Allocation Fund

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

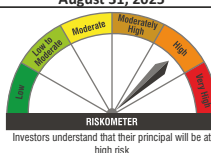
Invest Now

All data as on August 31, 2025 (Unless indicated otherwise)

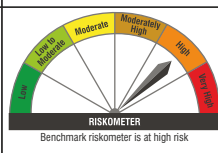
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on August 31, 2025

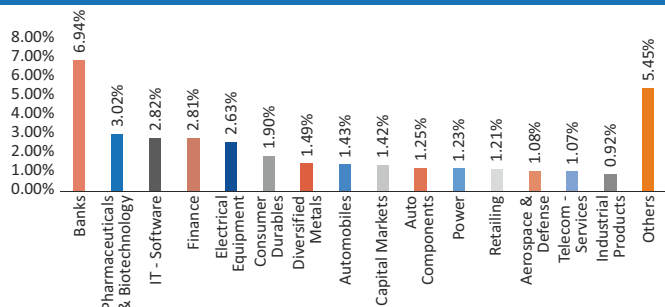


Benchmark Risk-o-meter as on August 31, 2025^A

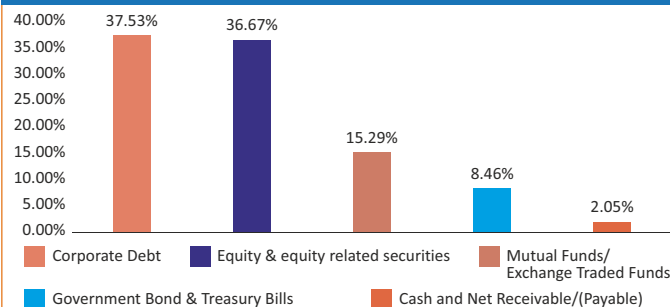


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		AUTO COMPONENTS		Muthoot Finance Limited		GOVERNMENT BOND AND TREASURY BILL	
BANKS		FIEM Industries Limited		(CRISIL AA+)		Government Bond	
✓ ICI Bank Limited		Gabriel India Limited		Bajaj Finance Limited (CRISIL AAA)		6.33% GOI (MD 05/05/2025) (SOV)	
✓ State Bank of India		POWER		Tata Capital Housing Finance		7.1% GOI (MD 18/04/2029) (SOV)	
Bank of Baroda		NTPC Green Energy Limited		Limited (CRISIL AAA)		7.18% GOI (MD 14/08/2033) (SOV)	
HDFC Bank Limited		Tata Power Company Limited		Small Industries Dev Bank of India		6.79% GOI (MD 07/10/2034) (SOV)	
Kotak Mahindra Bank Limited		RETAILING		(CRISIL AAA)		Total	
PHARMACEUTICALS & BIOTECHNOLOGY		Eternal Limited		REC Limited (CRISIL AAA)		Treasury Bill	
✓ Dr. Reddy's Laboratories Limited		Trent Limited		National Bank For Agriculture and		364 Days Tbill (MD 15/01/2026) (SOV)	
Eris Lifesciences Limited		FSN E-Commerce Ventures Limited		Rural Development (CRISIL AAA)		Total	
Glenmark Pharmaceuticals Limited		AEROSPACE & DEFENSE		Total		CASH & CASH EQUIVALENT	
Sun Pharmaceutical Industries Limited		Hindustan Aeronautics Limited		MUTUAL FUNDS/EXCHANGE TRADED FUNDS		Net Receivables/(Payables)	
IT - SOFTWARE		Bharat Electronics Limited		TRADED FUNDS		TREPS / Reverse Repo	
✓ Coforge Limited		TELECOM - SERVICES		Exchange Traded Funds		Investments	
✓ Infosys Limited		Bharti Airtel Limited		ICICI Prudential Mutual Fund		Total	
Tech Mahindra Limited		INDUSTRIAL PRODUCTS		DSP Mutual Fund		GRAND TOTAL	
FINANCE		Shakti Pumps (India) Limited		Nippon India Mutual Fund		✓ Indicates Top 10 Equity Holdings.	
✓ CreditAccess Grameen Limited		KRN Heat Exchanger And		Total			
Shriram Finance Limited		Refrigeration Limited		OTHERS			
Housing & Urban Development Corporation Limited		UltraTech Cement Limited		Adani Ports and Special Economic Zone Limited			
ELECTRICAL EQUIPMENT		Balrampur Chini Mills Limited		Manorama Industries Limited			
✓ Siemens Energy India Limited		ITC Limited		Zaggle Prepaid Ocean Services Limited			
Siemens Limited		Syrma SGS Technology Limited		Jupiter Wagons Limited			
CONSUMER DURABLES		Reliance Industries Limited		InterGlobe Aviation Limited			
Sky Gold And Diamonds Limited		Total		CORPORATE DEBT			
Titan Company Limited		Non-Convertible Debentures		Indian Railway Finance Corporation Limited (CRISIL AAA)			
PG Electroplast Limited		LIC Housing Finance Limited (CRISIL AAA)		7.54			
DIVERSIFIED METALS							
✓ Vedanta Limited							
AUTOMOBILES							
✓ Mahindra & Mahindra Limited							
CAPITAL MARKETS							
Prudent Corporate Advisory Services Limited							
Multi Commodity Exchange of India Limited							

INVESTMENT OBJECTIVE

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

BENCHMARK^A

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

DATE OF ALLOTMENT

February 28, 2024

FUND MANAGER

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

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

AVERAGE AUM

₹ 338.60 Crs.

LATEST AUM

₹ 337.91 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on August 29, 2025)

0.89 Times^B (Basis last rolling 12 months)

OTHER PARAMETERS (As on August 29, 2025)

Average / Residual Maturity: 4.54 Years

Macaulay Duration: 3.69 Years

Modified Duration: 3.48 Years

Annualised Yield: 7.03%

NAV (As on August 29, 2025)

	NAV (₹)
Regular Plan	
Growth	11.3017
IDCW	11.3027
Direct Plan	
Growth	11.4731
Monthly IDCW	11.4728

EXPENSE RATIO

Regular Plan: 1.91% Direct Plan: 0.87%

LOAD STRUCTURE (FOR ALL PLANS)

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

Bank of India Balanced Advantage Fund

(An Open Ended Dynamic Asset Allocation Fund)

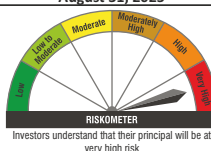
Invest Now

All data as on August 31, 2025 (Unless indicated otherwise)

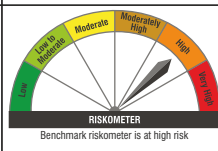
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on August 31, 2025

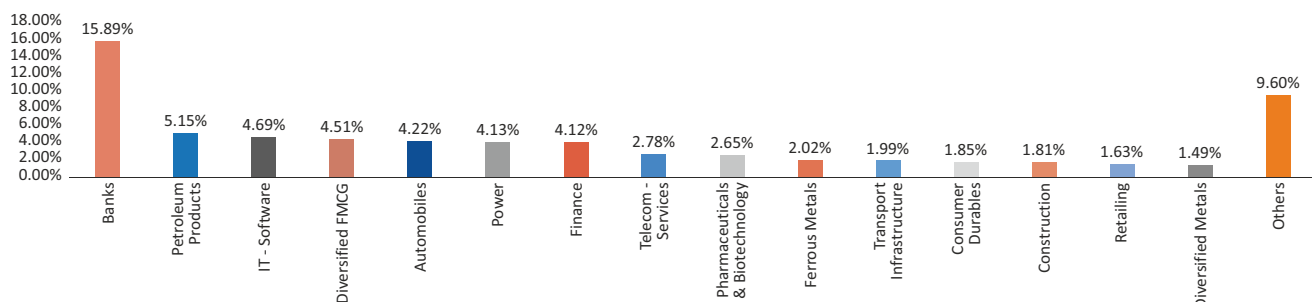


Benchmark Risk-o-meter as on August 31, 2025^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		TELECOM - SERVICES		Non-Convertible Debentures		GOVERNMENT BOND AND TREASURY BILL	
BANKS	15.89	PHARMACEUTICALS & BIOTECHNOLOGY	2.65	Corporate Debt		Government Bond	
✓ ICICI Bank Limited	5.24	Dr. Reddy's Laboratories Limited	1.00	Nestle India Limited	0.46	7.18% GOI (MD 14/08/2033) (SOV)	2.73
✓ HDFC Bank Limited	4.15	Sun Pharmaceutical Industries Limited	0.80	Oil & Natural Gas Corporation Limited	0.46	7.1% GOI (MD 18/04/2029) (SOV)	1.85
✓ State Bank of India	3.01	✓ Cipla Limited	0.45	Siemens Limited	0.44	Total	4.58
Axis Bank Limited	1.35	Divi's Laboratories Limited	0.40	HDFC Life Insurance Company Limited	0.40		
Kotak Mahindra Bank Limited	1.25	FERROUS METALS	2.02	Tata Consumer Products Limited	0.28	TREASURY BILL	
Bank of Baroda	0.64	Tata Steel Limited	1.22	Total	68.53	Government Bond	
IndusInd Bank Limited	0.25	JSW Steel Limited	0.80	Non-Convertible Debentures		364 Days Tbill (MD 11/06/2026) (SOV)	3.06
PETROLEUM PRODUCTS	5.15	TRANSPORT INFRASTRUCTURE	1.99	National Bank For Agriculture and Rural Development (CRISIL AAA)	3.69	364 Days Tbill (MD 15/01/2026) (SOV)	0.35
✓ Reliance Industries Limited	5.15	✓ Adani Ports and Special Economic Zone Limited	1.99	Small Industries Dev Bank of India (CRISIL AAA)	3.67	Total	3.41
IT - SOFTWARE	4.69	CONSUMER DURABLES	1.85	Indian Railway Finance Corporation Limited (CRISIL AAA)	2.93	CASH & CASH EQUIVALENT	
Infosys Limited	1.37	Titan Company Limited	1.27	Muthoot Finance Limited (CRISIL AA+)	1.84	Net Receivables/(Payables)	1.05
Tata Consultancy Services Limited	1.30	CONSTRUCTION	1.81	Total	12.13	TREPS / Reverse Repo	4.33
HCL Technologies Limited	0.83	✓ Larsen & Toubro Limited	1.81	MONEY MARKET INSTRUMENTS		Investments	
Tech Mahindra Limited	0.80	RETAILING	1.63	Certificate of Deposit		Total	5.38
Wipro Limited	0.39	Eternal Limited	0.91	AU Small Finance Bank Limited (FITCH A1+)	3.59	GRAND TOTAL	100.00
DIVERSIFIED FMCG	4.51	Trent Limited	0.72	Total	3.59		
✓ ITC Limited	3.55	DIVERSIFIED METALS	1.49				
Hindustan Unilever Limited	0.96	✓ Vedanta Limited	1.49				
AUTOMOBILES	4.22	OTHERS	9.60				
Mahindra & Mahindra Limited	1.10	Bharat Electronics Limited	1.34				
Hero MotoCorp Limited	0.92	DLF Limited	1.09				
Maruti Suzuki India Limited	0.64	Hindalco Industries Limited	0.96				
Bajaj Auto Limited	0.57	UltraTech Cement Limited	0.83				
Tata Motors Limited	0.57	SBI Life Insurance Company Limited	0.70				
Eicher Motors Limited	0.42	Adani Enterprises Limited	0.61				
POWER	4.13	Grasim Industries Limited	0.57				
✓ NTPC Limited	1.87	Apollo Hospitals Enterprise Limited	0.50				
Power Grid Corporation of India Limited	1.13	Siemens Energy India Limited	0.49				
Tata Power Company Limited	1.13	Coal India Limited	0.47				
FINANCE	4.12						
Bajaj Finance Limited	1.41						
Shriram Finance Limited	1.39						
REC Limited	0.88						
Jio Financial Services Limited	0.38						
Bajaj Finserv Limited	0.06						

✓ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on August 29, 2025)

Mcap Category	Percentage
Large Cap	67.29%
Debt	15.69%
GB/TB/Repo/Others	13.48%
InvIT	2.37%
Mid Cap	1.17%
Grand Total	100.00%

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

AVERAGE AUM

₹ 139.94 Crs.

LATEST AUM

₹ 138.66 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 29, 2025)

Average / Residual Maturity: 2.68 Years

Macaulay Duration: 2.29 Years

Modified Duration: 2.17 Years

Annualised Yield: 6.42%

NAV (As on August 29, 2025)

NAV (₹)

Regular Plan	Direct Plan
Growth 24.3799	Growth 26.3589
IDCW 17.0095	IDCW 15.9109

EXPENSE RATIO

Regular Plan: 2.30% Direct Plan: 0.96%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Bank of India Conservative Hybrid Fund

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

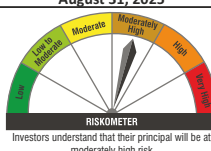
Invest Now

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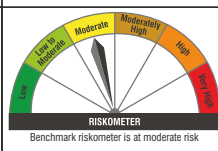
This product is suitable for investors who are seeking*:

- 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, 2025

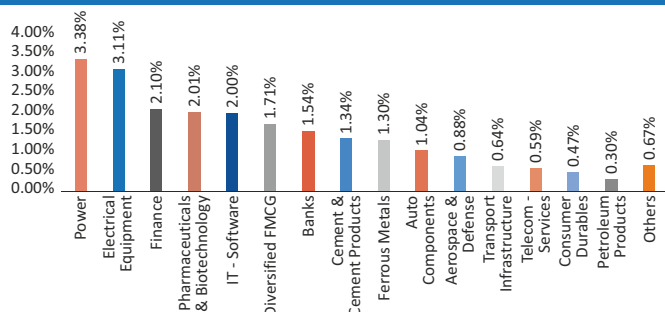


Benchmark Risk-o-meter as on August 31, 2025^A

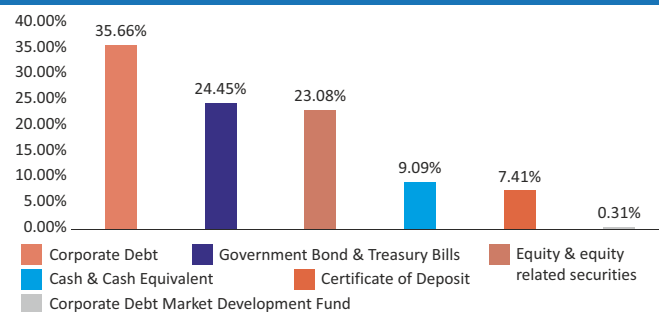


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets																
EQUITY HOLDINGS		TRANSPORT INFRASTRUCTURE		MONEY MARKET INSTRUMENTS		Treasury Bill																	
✓ POWER	3.38		0.64	Certificate of Deposit		364 Days Tbill (MD 15/01/2026) (SOV)	1.46																
✓ NTPC Green Energy Limited	1.46	Adani Ports and Special Economic Zone Limited	0.64	AAU Small Finance Bank Limited (FITCH A1+)	7.41	Total	1.46																
✓ NTPC Limited	0.98	TELECOM - SERVICES	0.59			CASH & CASH EQUIVALENT																	
Power Grid Corporation of India Limited	0.94	Bharti Airtel Limited	0.59	Total	7.41	Net Receivables/(Payables)	2.14																
ELECTRICAL EQUIPMENT	3.11	CONSUMER DURABLES	0.47	CDMDF		TREPS / Reverse Repo Investments	6.95																
✓ Siemens Energy India Limited	1.58	Sky Gold And Diamonds Limited	0.47	Corporate Debt Market Development Fund		Total	9.09																
✓ TD Power Systems Limited	1.05	PETROLEUM PRODUCTS	0.30	Corporate Debt Market Development Fund (Others)	0.31	GRAND TOTAL	100.00																
Siemens Limited	0.48	OTHERS	0.67	Total	0.31	✓ Indicates Top 10 Equity Holdings.																	
FINANCE	2.10	Zaggle Prepaid Ocean Services Limited	0.27	GOVERNMENT BOND AND TREASURY BILL																			
CreditAccess Grameen Limited	0.98	Laxmi Dental Limited	0.20	Government Bond																			
PNB Housing Finance Limited	0.60	Triveni Engineering & Industries Limited	0.20	7.1% GOI (MD 18/04/2029) (SOV)	7.64																		
REC Limited	0.52	Total	23.08	6.79% GOI (MD 07/10/2034) (SOV)	6.89																		
PHARMACEUTICALS & BIOTECHNOLOGY		CORPORATE DEBT		6.33% GOI (MD 05/05/2035) (SOV)	4.38																		
✓ Glenmark Pharmaceuticals Limited	2.01	Non-Convertible Debentures		7.18% GOI (MD 14/08/2033) (SOV)	4.08																		
IT - SOFTWARE	2.00	National Bank For Agriculture and Rural Development (CRISIL AAA)	7.61	Total	22.99																		
✓ Coforge Limited	2.00	Indian Railway Finance Corporation Limited (CRISIL AAA)	7.59	<div>MCAP Categorization (As on August 29, 2025)</div> <table><tr><th>Mcap Category</th><th>Percentage</th></tr><tr><td>Debt</td><td>43.09%</td></tr><tr><td>GB/TB/Repo/Others</td><td>33.52%</td></tr><tr><td>Large Cap</td><td>12.31%</td></tr><tr><td>Mid Cap</td><td>5.96%</td></tr><tr><td>Small Cap</td><td>4.81%</td></tr><tr><td>Units of CDMDF</td><td>0.31%</td></tr><tr><td>Grand Total</td><td>100.00%</td></tr></table>				Mcap Category	Percentage	Debt	43.09%	GB/TB/Repo/Others	33.52%	Large Cap	12.31%	Mid Cap	5.96%	Small Cap	4.81%	Units of CDMDF	0.31%	Grand Total	100.00%
Mcap Category	Percentage																						
Debt	43.09%																						
GB/TB/Repo/Others	33.52%																						
Large Cap	12.31%																						
Mid Cap	5.96%																						
Small Cap	4.81%																						
Units of CDMDF	0.31%																						
Grand Total	100.00%																						
DIVERSIFIED FMCG	1.71	Tata Capital Housing Finance Limited (CRISIL AAA)	4.55																				
✓ ITC Limited	1.71	Muthoot Finance Limited (CRISIL AA+)	3.79																				
BANKS	1.54	Power Finance Corporation Limited (CRISIL AAA)	3.04																				
✓ State Bank of India	1.02	Small Industries Dev Bank of India (CRISIL AAA)	3.03																				
ICICI Bank Limited	0.52	Small Industries Dev Bank of India (CRISIL AAA)	3.03																				
CEMENT & CEMENT PRODUCTS	1.34	Bajaj Finance Limited (CRISIL AAA)	3.02																				
✓ Ambuja Cements Limited	1.34	Total	35.66																				
FERROUS METALS	1.30																						
Tata Steel Limited	0.81																						
Steel Authority of India Limited	0.49																						
AUTO COMPONENTS	1.04																						
✓ S.J.S. Enterprises Limited	1.04																						
AEROSPACE & DEFENSE	0.88																						
Bharat Electronics Limited	0.88																						

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

AVERAGE AUM

₹ 67.45 Crs.

LATEST AUM

₹ 67.16 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on August 29, 2025)

Average / Residual Maturity: 3.89 Years

Macaulay Duration: 3.19 Years

Modified Duration: 3.04 Years

Annualised Yield: 6.62%

NAV (As on August 29, 2025)

NAV (₹)

Regular Plan		Eco Plan	
Growth	33.9092	Growth	35.1237
Monthly IDCW	17.4579	Monthly IDCW	26.6029
Quarterly IDCW	18.0944	Quarterly IDCW	-
Annual IDCW	16.4608	Annual IDCW	-

Direct Plan

Growth	36.3327
Monthly IDCW	16.1862
Quarterly IDCW	17.8531
Annual IDCW	16.5574

EXPENSE RATIO

Regular Plan: 2.05% Direct Plan: 1.24% Eco Plan: 1.80%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Bank of India Arbitrage Fund

(An open ended scheme investing in arbitrage opportunities)

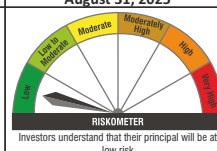
Invest Now

All data as on August 31, 2025 (Unless indicated otherwise)

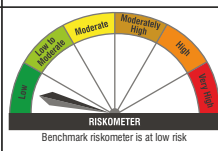
This product is suitable for investors who are seeking*:

- Income over short to medium term.
- Income through arbitrage opportunities between cash and derivative segments of the equity market and arbitrage opportunities within the derivative segment.

Risk-o-meter is based on the scheme portfolio as on August 31, 2025



Benchmark Risk-o-meter as on August 31, 2025^A



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

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		INDUSTRIAL PRODUCTS		Info Edge (India) Limited		GOVERNMENT BOND AND TREASURY BILL	
BANKS		Cummins India Limited		State Bank of India		Treasury Bill	
✓ Kotak Mahindra Bank Limited		AUTO COMPONENTS		Punjab National Bank		364 Days Tbill (MD 14/05/2026) (SOV)	
Axis Bank Limited		Exide Industries Limited		Grasim Industries Limited		364 Days Tbill (MD 15/01/2026) (SOV)	
Bank of Baroda		REALTY		Hindustan Aeronautics Limited		364 Days Tbill (MD 01/05/2026) (SOV)	
Punjab National Bank		Godrej Properties Limited		Adani Enterprises Limited		364 Days Tbill (MD 08/01/2026) (SOV)	
State Bank of India		OTHERS		Bank of Baroda		Total	
PETROLEUM PRODUCTS		Adani Enterprises Limited		Exide Industries Limited		CASH & CASH EQUIVALENT	
✓ Reliance Industries Limited		Hindustan Aeronautics Limited		Godrej Properties Limited		Net Receivables/(Payables) after	
Hindustan Petroleum Corporation Limited		Grasim Industries Limited		Cummins India Limited		adjusting for futures	
FERROUS METALS		Info Edge (India) Limited		Axis Bank Limited		TREPS / Reverse Repo	
✓ JSW Steel Limited		Tata Power Company Limited		Crompton Greaves Consumer		Investments	
Tata Steel Limited		HDFC Life Insurance Company Limited		Electricals Limited		Total	
AUTOMOBILES		JSW Energy Limited		Hindalco Industries Limited		GRAND TOTAL	
✓ Mahindra & Mahindra Limited		Ambuja Cements Limited		Multi Commodity Exchange of India Limited		100.00	
Tata Motors Limited		Varun Beverages Limited		CG Power and Industrial Solutions Limited		✓ Indicates Top 10 Equity Holdings.	
PHARMACEUTICALS & BIOTECHNOLOGY		Hindustan Unilever Limited		Bharti Airtel Limited			
✓ Sun Pharmaceutical Industries Limited		Adani Ports and Special Economic Zone Limited		Max Healthcare Institute Limited			
HEALTHCARE SERVICES		FUTURES AND OPTIONS		Kotak Mahindra Bank Limited			
✓ Max Healthcare Institute Limited		Equity Futures		Sun Pharmaceutical Industries Limited			
TELECOM - SERVICES		Adani Ports and Special Economic Zone Limited		JSW Steel Limited			
✓ Bharti Airtel Limited		PNB Housing Finance Limited		Mahindra & Mahindra Limited			
ELECTRICAL EQUIPMENT		Hindustan Unilever Limited		Reliance Industries Limited			
✓ CG Power and Industrial Solutions Limited		Varun Beverages Limited		Equity Futures Total			
FINANCE		Tata Motors Limited		MUTUAL FUND INVESTMENT			
Jio Financial Services Limited		Hindustan Petroleum Corporation Limited		Bank of India Liquid Fund - Direct Plan - Growth			
Shriram Finance Limited		Ambuja Cements Limited		Total			
Bajaj Finance Limited		Bajaj Finance Limited					
PNB Housing Finance Limited		JSW Energy Limited					
CAPITAL MARKETS		HDFC Life Insurance Company Limited					
✓ Multi Commodity Exchange of India Limited		Shriram Finance Limited					
NON - FERROUS METALS		Jio Financial Services Limited					
✓ Hindalco Industries Limited		Tata Steel Limited					
CONSUMER DURABLES		Tata Power Company Limited					
Crompton Greaves Consumer Electricals Limited							

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^A

NIFTY 50 Arbitrage Index

DATE OF ALLOTMENT

June 18, 2018

FUND MANAGER

Mr. Nilesh Jethani (w.e.f. July 14, 2025). Mr. Firdaus Ragina has ceased to be the Fund Manager w.e.f. close of business hours of July 11, 2025.

AVERAGE AUM

₹ 45.22 Crs.

LATEST AUM

₹ 46.10 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 29, 2025)

Average / Residual Maturity: 0.14 Years

Macaulay Duration: 0.14 Years

Modified Duration: 0.14 Years

Annualised Yield: 5.64%

NAV (As on August 29, 2025)

NAV (₹)

Regular Plan	Direct Plan
Growth 13.9112	Growth 14.5261
Monthly IDCW 12.6069	Monthly IDCW 13.0938
Quarterly IDCW 13.3090	Quarterly IDCW 13.8041
Annual IDCW 12.8541	Annual IDCW 13.1342

EXPENSE RATIO

Regular Plan: 0.89%

Direct Plan: 0.38%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Bank of India Liquid Fund

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

ICRA
A1+mfs

IND -
A1+mfs

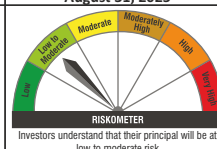
Invest Now

All data as on August 31, 2025 (Unless indicated otherwise)

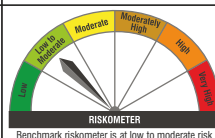
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on August 31, 2025

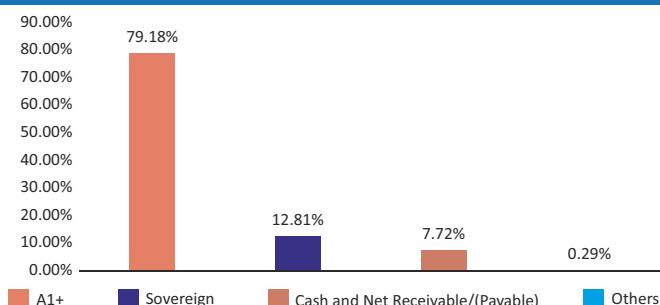


Benchmark Risk-o-meter as on August 31, 2025^A

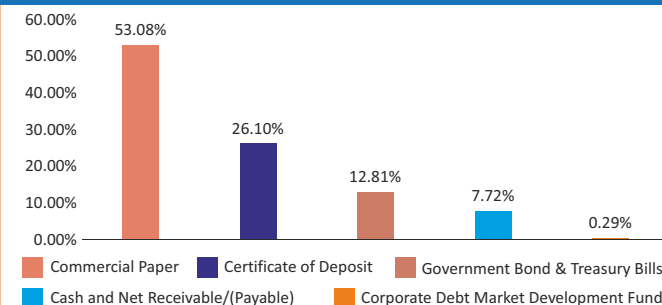


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
HDFC Bank Limited	CARE A1+	4.10
Axis Bank Limited	CRISIL A1+	3.01
Indian Bank	CRISIL A1+	2.74
Axis Bank Limited	CRISIL A1+	2.71
Bank of Baroda	CRISIL A1+	2.71
Canara Bank	CRISIL A1+	2.71
HDFC Bank Limited	CRISIL A1+	2.71
Indian Bank	CRISIL A1+	2.71
Union Bank of India	ICRA A1+	2.70
Total		26.10
Commercial Paper		
ICICI Home Finance Company Limited	CRISIL A1+	4.07
Motilal Oswal Financial Services Limited	CRISIL A1+	4.05
Aditya Birla Housing Finance Limited	CRISIL A1+	2.74
ICICI Sec Primary Dealership Limited	CRISIL A1+	2.74
ICICI Securities Limited	CRISIL A1+	2.74
National Bank For Agriculture and Rural Development	CRISIL A1+	2.74
Reliance Industries Limited	CRISIL A1+	2.74
ICICI Securities Limited	CRISIL A1+	2.73
National Bank For Agriculture and Rural Development	CRISIL A1+	2.73
Reliance Industries Limited	CRISIL A1+	2.73
Reliance Retail Ventures Limited	CRISIL A1+	2.73
Export Import Bank of India	CRISIL A1+	2.72
Godrej Agrovet Limited	ICRA A1+	2.71
Indian Oil Corporation Limited	CRISIL A1+	2.71
PNB Housing Finance Limited	CRISIL A1+	2.71
Poonawalla Fincorp Limited	CRISIL A1+	2.71
Reliance Retail Ventures Limited	CRISIL A1+	2.71
Axis Finance Limited	CRISIL A1+	2.70
LIC Housing Finance Limited	CRISIL A1+	1.37
Total		53.08
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.29
Total		0.29

Portfolio Holdings	Industry/ Rating	% to Net Assets
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
91 Days Tbill (MD 16/10/2025)	SOV	3.27
91 Days Tbill (MD 11/09/2025)	SOV	2.74
91 Days Tbill (MD 02/10/2025)	SOV	2.73
91 Days Tbill (MD 13/11/2025)	SOV	2.71
91 Days Tbill (MD 06/11/2025)	SOV	1.36
Total		12.81
CASH & CASH EQUIVALENT		
Net Receivables/Payables		0.02
TREPS / Reverse Repo Investments		7.70
Total		7.72

GRAND TOTAL	100.00
--------------------	---------------

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

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

Potential Risk Class Matrix				
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)			

INVESTMENT OBJECTIVE

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

BENCHMARK^A

Tier 1: CRISIL Liquid Debt A-I Index

DATE OF ALLOTMENT

July 16, 2008

FUND MANAGER

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

AVERAGE AUM[#]

₹ 1,963.52 Crs.

LATEST AUM[#]

₹ 1,824.27 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, 2025)

Average / Residual Maturity: 0.11 Years

Macaulay Duration: 0.11 Years

Modified Duration: 0.11 Years

Annualised Yield: 5.82%

NAV (As on August 31, 2025)

NAV (₹)

Regular Plan

Growth 3,036.1237

Daily IDCW 1,002.1069

Weekly IDCW 1,002.1896

Direct Plan

Growth 3,066.5440

Daily IDCW 1,002.6483

Weekly IDCW 1,062.4881

EXPENSE RATIO

Regular Plan: 0.13%

Direct Plan: 0.10%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL

Exit Load:

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

^AAggregate value of investments by other schemes of Bank of India Mutual Fund as on 31st August 2025 is ₹ 740.73 Lacs.

Bank of India Short Term Income Fund

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

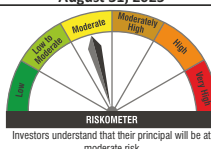
Invest Now

All data as on August 31, 2025 (Unless indicated otherwise)

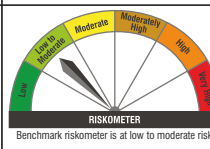
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on August 31, 2025

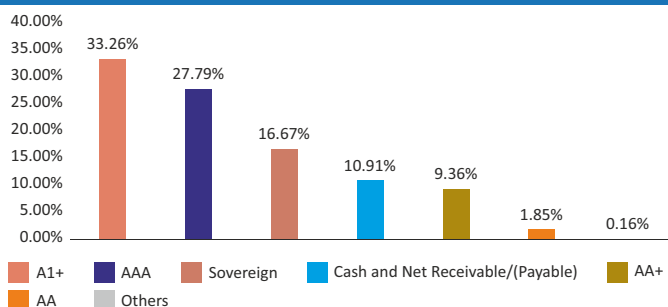


Benchmark Risk-o-meter as on August 31, 2025^A



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

CREDIT PROFILE



COMPOSITION BY HOLDING PERIOD

Duration	% of Assets
Upto 3 months	39.33%
3 months to 6 months	16.74%
6 months to 1 year	10.78%
> 1 year	33.15%

PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
LIC Housing Finance Limited	CRISIL AAA	7.38
REC Limited	CRISIL AAA	4.12
Muthoot Finance Limited	CRISIL AA+	3.76
Godrej Industries Limited	CRISIL AA+	3.75
Small Industries Dev Bank of India	CRISIL AAA	3.75
Indian Railway Finance Corporation Limited	CRISIL AAA	3.74
Power Finance Corporation Limited	CRISIL AAA	2.26
Bajaj Finance Limited	CRISIL AAA	1.87
National Bank For Agriculture and Rural Development	CRISIL AAA	1.87
Muthoot Finance Limited	CRISIL AA+	1.85
Vedanta Limited	CRISIL AA	1.85
Power Finance Corporation Limited	CRISIL AAA	1.48
National Bank For Agriculture and Rural Development	CRISIL AAA	1.32
Total		39.00
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Punjab National Bank	CRISIL A1+	5.45
Canara Bank	CRISIL A1+	3.97
Kotak Mahindra Bank Limited	CRISIL A1+	3.61
National Bank For Agriculture and Rural Development	CRISIL A1+	2.14
Indian Bank	CRISIL A1+	1.80
Indian Bank	CRISIL A1+	1.80
Bank of Baroda	FITCH A1+	1.79
Export Import Bank of India	CRISIL A1+	1.79
Axis Bank Limited	CRISIL A1+	1.74
HDFC Bank Limited	CRISIL A1+	1.74
Total		25.83
Commercial Paper		
Motilal Oswal Financial Services Limited	ICRA A1+	5.23
Bharti Telecom Limited	CRISIL A1+	2.20
Total		7.43

Portfolio Holdings	Industry/Rating	% to Net Assets
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.16
Total		0.16
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
6.33% GOI (MD 05/05/2035)	SOV	12.68
6.79% GOI (MD 07/10/2034)	SOV	2.01
7.1% GOI (MD 18/04/2029)	SOV	1.89
Total		16.58
Treasury Bill		
364 Days Tbill (MD 15/01/2026)	SOV	0.09
Total		0.09
CASH & CASH EQUIVALENT		
Net Receivables/Payables		1.96
TREPS / Reverse Repo Investments		8.95
Total		10.91
GRAND TOTAL		100.00

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

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

INVESTMENT OBJECTIVE

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

BENCHMARK^A

Tier 1: CRISIL Short Duration Debt A-II Index

DATE OF ALLOTMENT

December 18, 2008

FUND MANAGER

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

AVERAGE AUM

₹ 246.09 Crs.

LATEST AUM

₹ 270.99 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 29, 2025)

Average / Residual Maturity: 2.85 Years
Macaulay Duration: 2.37 Years
Modified Duration: 2.27 Years
Annualised Yield: 6.55%

NAV (As on August 29, 2025)

	Regular Plan	Direct Plan	NAV (₹)
Growth	26.9872	Growth	29.3644
Monthly IDCW	13.8484	Monthly IDCW	14.2774
Quarterly IDCW	13.6470	Quarterly IDCW	13.5377

EXPENSE RATIO

Regular Plan: 1.00% Direct Plan: 0.45%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

Bank of India Ultra Short Duration Fund

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

ICRA - A1+mfs

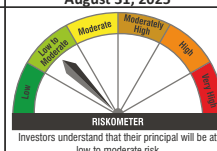
Invest Now

All data as on August 31, 2025 (Unless indicated otherwise)

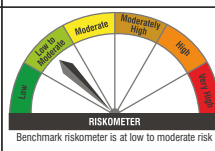
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on August 31, 2025

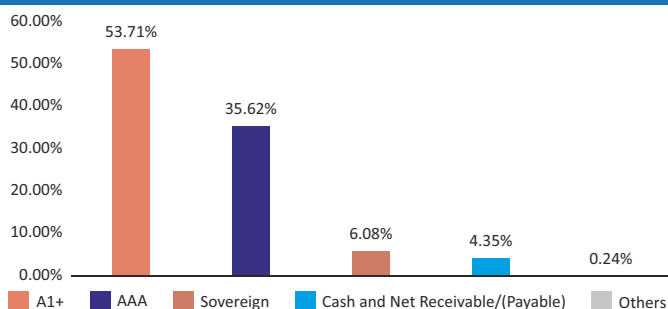


Benchmark Risk-o-meter as on August 31, 2025^A

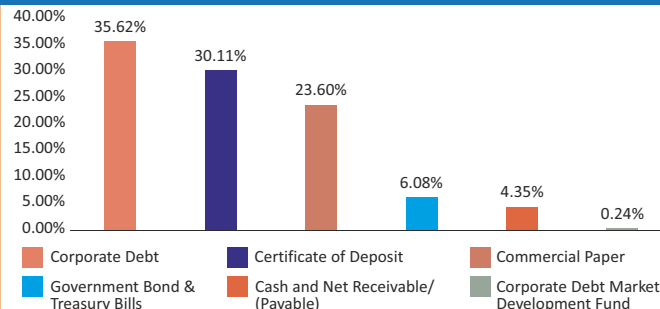


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
REC Limited	CRISIL AAA	9.50
LIC Housing Finance Limited	CRISIL AAA	9.22
Power Finance Corporation Limited	CRISIL AAA	9.22
National Bank For Agriculture and Rural Development	CRISIL AAA	7.68
Total		35.62
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Axis Bank Limited	CRISIL A1+	7.64
Kotak Mahindra Bank Limited	CRISIL A1+	7.48
AU Small Finance Bank Limited	FITCH A1+	5.07
Indian Bank	CRISIL A1+	4.97
Export Import Bank of India	CRISIL A1+	4.95
Total		30.11
Commercial Paper		
Bharti Telecom Limited	CRISIL A1+	7.08
Kotak Mahindra Investments Limited	CRISIL A1+	6.90
NTPC Limited	CRISIL A1+	6.18
ICICI Securities Limited	CRISIL A1+	3.44
Total		23.60
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.24
Total		0.24

Portfolio Holdings	Industry/Rating	% to Net Assets
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
182 Days Tbill (MD 25/09/2025)	SOV	5.08
364 Days Tbill (MD 15/01/2026)	SOV	1.00
Total		6.08
CASH & CASH EQUIVALENT		
Net Receivables/Payables		0.73
TREPS / Reverse Repo Investments		3.62
Total		4.35
GRAND TOTAL		100.00

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

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

INVESTMENT OBJECTIVE

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

BENCHMARK^A

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

DATE OF ALLOTMENT

July 16, 2008

FUND MANAGER

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

AVERAGE AUM

₹ 208.48 Crs.

LATEST AUM

₹ 196.23 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on August 29, 2025)

Average / Residual Maturity: 0.42 Years

Macaulay Duration: 0.42 Years

Modified Duration: 0.41 Years

Annualised Yield: 6.14%

NAV (As on August 29, 2025)

NAV (₹)

	Regular Plan	Direct Plan
Growth	3,191.9015	3,305.5479
Bonus	-	3,289.8732
Daily IDCW	1,007.4498	1,011.9280
Weekly IDCW	1,007.8366	1,007.3470

EXPENSE RATIO

Regular Plan: 0.85%

Direct Plan: 0.34%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

NIL

Bank of India Money Market Fund

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

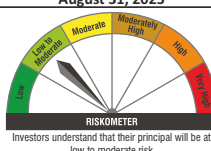
Invest Now

All data as on August 31, 2025 (Unless indicated otherwise)

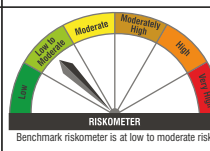
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on August 31, 2025

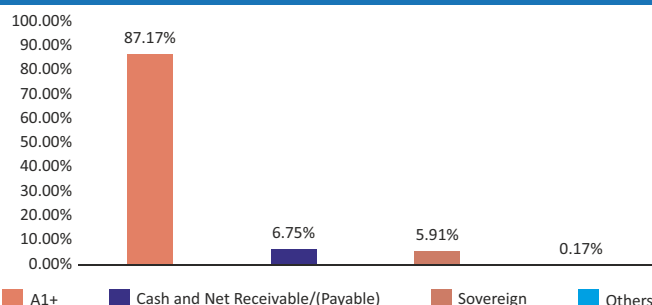


Benchmark Risk-o-meter as on August 31, 2025^A

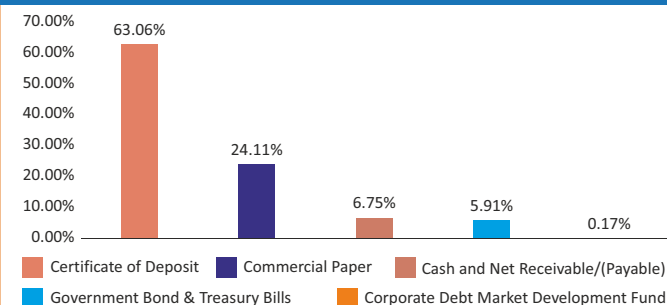


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Bank of Baroda	FITCH A1+	9.64
Indian Bank	CRISIL A1+	8.84
Export Import Bank of India	CRISIL A1+	8.75
HDFC Bank Limited	CRISIL A1+	8.54
Canara Bank	CRISIL A1+	8.25
Small Industries Dev Bank of India	CRISIL A1+	6.94
Axis Bank Limited	CRISIL A1+	6.26
National Bank For Agriculture and Rural Development	CRISIL A1+	5.84
Total		63.06
Commercial Paper		
NTPC Limited	CRISIL A1+	7.31
Axis Finance Limited	CRISIL A1+	5.86
Motilal Oswal Financial Services Limited	ICRA A1+	5.70
ICICI Securities Limited	CRISIL A1+	5.24
Total		24.11
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.17
Total		0.17
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
364 Days Tbill (MD 15/01/2026)	SOV	5.91
Total		5.91

Portfolio Holdings	Industry/ Rating	% to Net Assets
CASH & CASH EQUIVALENT		
Net Receivables/Payables		(0.07)
TREPS / Reverse Repo Investments		6.82
Total		6.75
GRAND TOTAL		100.00

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

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

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

INVESTMENT OBJECTIVE

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

BENCHMARK^A

Tier 1: CRISIL Money Market A-1 Index

DATE OF ALLOTMENT

February 04, 2025

FUND MANAGER

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

AVERAGE AUM

₹ 160.09 Crs.

LATEST AUM

₹ 165.85 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 29, 2025)

Average / Residual Maturity: 0.55 Years

Macaulay Duration: 0.56 Years

Modified Duration: 0.56 Years

Annualised Yield: 6.11%

NAV (As on August 29, 2025) NAV (₹)

Regular Plan		Direct Plan	
Growth	10.4343	Growth	10.4649
Daily IDCW	10.4344	Daily IDCW	10.1797
Weekly IDCW	10.4353	Weekly IDCW	-
Monthly IDCW	10.4344	Monthly IDCW	10.4640

EXPENSE RATIO

Regular Plan: 0.62%

Direct Plan: 0.12%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load	NIL
Exit Load	NIL

Bank of India Credit Risk Fund

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

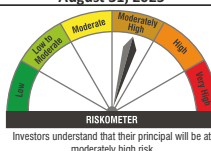
Invest Now

All data as on August 31, 2025 (Unless indicated otherwise)

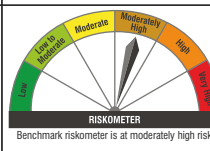
This product is suitable for investors who are seeking*:

- Long term capital appreciation.
- Investment primarily in corporate debt securities with medium to long term maturities across the credit spectrum within the universe of investment grade rating.

Risk-o-meter is based on the scheme portfolio as on August 31, 2025

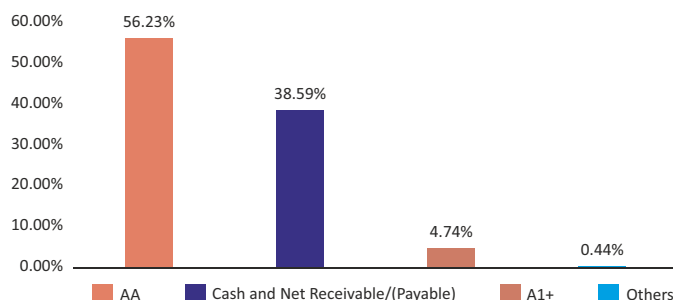


Benchmark Risk-o-meter as on August 31, 2025^A



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

CREDIT PROFILE



PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets	Portfolio Holdings	Industry/Rating	% to Net Assets
CORPORATE DEBT			CASH & CASH EQUIVALENT		
Non-Convertible Debentures			Net Receivables/Payables		10.39
Nirma Limited	CRISIL AA	9.54	TREPS / Reverse Repo Investments		28.20
Vedanta Limited	CRISIL AA	9.52	Total		38.59
Aditya Birla Real Estate Limited	CRISIL AA	9.51			
JSW Steel Limited	CARE AA	9.50	GRAND TOTAL		100.00
Manappuram Finance Limited	CRISIL AA	8.55			
Rashtriya Chemicals and Fertilizers Limited	ICRA AA	4.82			
360 One Prime Limited	ICRA AA	4.79			
Total		56.23			
MONEY MARKET INSTRUMENTS					
Certificate of Deposit					
Axis Bank Limited	CRISIL A1+	4.74			
Total		4.74			
CDMDF					
Corporate Debt Market Development Fund					
Corporate Debt Market Development Fund	OTHERS	0.44			
Total		0.44			
PREFERENCE SHARES (PREFSHARE)					
Preference Shares					
Amanta Healthcare Limited		0.00			
Total		0.00			

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

Any redemptions including switch-out, registered under the Scheme would continue (without any change) as per the terms of the SID and KIM of the Scheme.
https://www.boimf.in/docs/default-source/reports/addenda-notice/boi---temporary-suspension-cr_f_28-june-2019.pdf

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

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

INVESTMENT OBJECTIVE

The Scheme's investment objective is to generate capital appreciation over the long term by investing predominantly in corporate debt across the credit spectrum within the universe of investment grade ratings. 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^A

Tier 1: CRISIL Credit Risk Debt B-II Index

DATE OF ALLOTMENT

February 27, 2015

FUND MANAGER

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

AVERAGE AUM

₹ 105.50 Crs.

LATEST AUM

₹ 105.47 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 29, 2025)

Average / Residual Maturity: 0.63 Years

Macaulay Duration: 0.54 Years

Modified Duration: 0.50 Years

Annualised Yield: 5.96%

NAV (As on August 29, 2025)

NAV (₹)

Regular Plan: 12.2932

Direct Plan: 12.6025

EXPENSE RATIO

Regular Plan: 1.38%

Direct Plan: 0.98%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Bank of India Overnight Fund

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

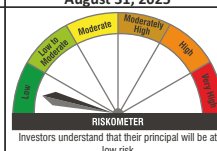
[Invest Now](#)

All data as on August 31, 2025 (Unless indicated otherwise)

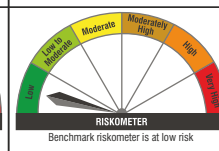
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on August 31, 2025

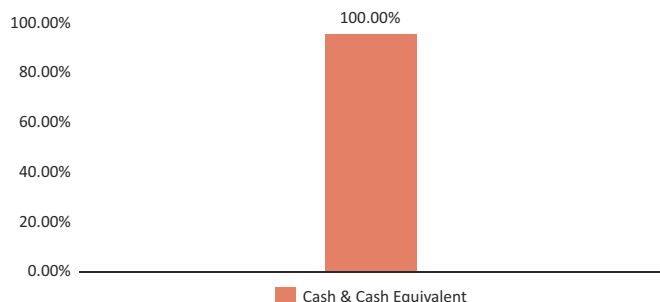


Benchmark Risk-o-meter as on August 31, 2025^A

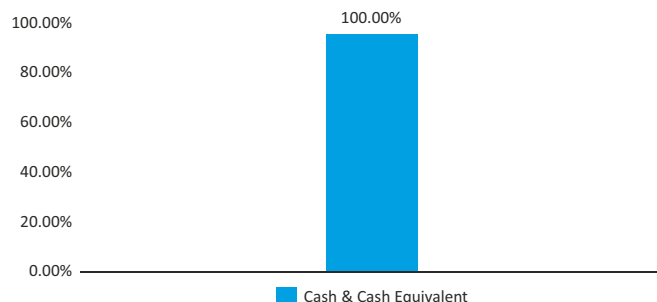


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
CASH & CASH EQUIVALENT		
Net Receivables/Payables		0.13
TREPS / Reverse Repo Investments		99.87
Total		100.00
GRAND TOTAL		100.00

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

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

INVESTMENT OBJECTIVE

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

BENCHMARK^A

Tier 1: CRISIL Liquid Overnight Index

DATE OF ALLOTMENT

January 28, 2020

FUND MANAGER

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

AVERAGE AUM

₹ 66.64 Crs.

LATEST AUM

₹ 69.17 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, 2025)

Average / Residual Maturity: 1 Day

Macaulay Duration: 1 Day

Modified Duration: 1 Day

Annualised Yield: 5.49%

NAV (As on August 31, 2025)

	Regular Plan	Direct Plan	NAV (₹)
Growth	1,322.7426	Growth	1,326.4413
Daily IDCW	1,000.0000	Daily IDCW	1,000.0000
Weekly IDCW	-	Weekly IDCW	-
Monthly IDCW	1,000.7416	Monthly IDCW	1,000.7470

EXPENSE RATIO

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

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

IDCW History

EQUITY FUNDS⁵

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

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	0.0335117	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		
28-July-25	4.7181112	1000.1444 ^a
28-July-25	4.7181112	1000.1444 ^b
26-August-25	4.3508204	1000.2980 ^a
26-August-25	4.3508204	1000.2980 ^b
Direct Monthly IDCW		
28-July-25	4.7377350	1000.1449 ^a
28-July-25	4.7377350	1000.1449 ^b
26-August-25	4.3771635	1000.3002 ^a
26-August-25	4.3771635	1000.3002 ^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.

⁵Since there are no investors in Bank of India Large & Mid Cap Fund - Institutional Plan - Regular IDCW and Institutional Plan - Quarterly IDCW the data of NAV as on record date is not provided

^aIndividual/ HUFs. ^bOthers. Past performance may or may not be sustained in the future.

For complete IDCW History please visit www.boimf.in

Scheme Performance - Regular Plan

Bank of India Flexi Cap Fund - Growth Option - PERFORMANCE (As on August 29, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-9.70%	-4.71%	-2.01%	9,030	9,529	9,799
3 years	19.58%	14.41%	12.49%	17,100	14,975	14,236
5 years	24.87%	20.33%	17.92%	30,336	25,216	22,786
Since inception*	26.28%	22.03%	19.60%	33,430	28,003	25,244

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

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

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

1. Mr. Alok Singh has been managing the Scheme since June 29, 2020. In addition to this, he manages 7 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure

Bank of India Small Cap Fund - Growth Option - PERFORMANCE (As on August 29, 2025)

Fund Manager - Alok Singh and Nav Bhardwaj				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	-9.04%	-8.62%	-2.01%	9,096	9,138	9,799
3 years	18.86%	21.93%	12.49%	16,791	18,128	14,236
5 years	28.49%	28.86%	17.92%	34,996	35,498	22,786
Since inception*	25.12%	19.52%	14.08%	44,900	33,032	24,175

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

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

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

1. Mr. Alok Singh has been managing this scheme from October 1, 2024. In addition to this, he manages 8 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund. Mr. Nav Bhardwaj has been co-managing the Scheme w.e.f. July 14, 2025.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

Bank of India ELSS Tax Saver - Growth Option - PERFORMANCE (As on August 29, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-12.40%	-4.71%	-2.01%	8,760	9,529	9,799
3 years	16.07%	14.41%	12.49%	15,637	14,975	14,236
5 years	21.37%	20.33%	17.92%	26,317	25,216	22,786
Since inception*	18.02%	17.12%	15.49%	1,54,350	54,429	47,980

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

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

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

1. Mr. Alok Singh has been managing this scheme from April 27, 2022. In addition to this, he manages 7 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

Notes

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

Scheme Performance - Regular Plan

Bank of India Business Cycle Fund - Growth Option - PERFORMANCE (As on August 29, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-10.90%	-4.41%	-2.01%	8,910	9,559	9,799
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception	-10.90%	-4.41%	-2.01%	8,910	9,559	9,799

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

Above returns are on Simple Annualized Return.

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

1. Mr. Alok Singh has been managing this scheme from August 30, 2024. In addition to this, he manages 7 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

Bank of India Mid & Small Cap Equity & Debt Fund - Growth Option - PERFORMANCE (As on August 29, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-6.75%	-1.77%	-2.01%	9,325	9,823	9,799
3 years	18.38%	17.40%	12.49%	16,589	16,181	14,236
5 years	23.26%	21.44%	17.92%	28,432	26,398	22,786
Since inception*	15.48%	14.81%	13.57%	37,160	35,216	31,898

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

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

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

1. Mr. Alok Singh has been managing this scheme from February 16, 2017. In addition to this, he manages 7 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

Bank of India Balanced Advantage Fund - Growth Option - PERFORMANCE (As on August 29, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-3.69%	2.53%	-2.01%	9,631	10,253	9,799
3 years	9.39%	10.05%	12.49%	13,089	13,327	14,236
5 years	10.83%	12.12%	17.92%	16,720	17,716	22,786
Since inception*	8.08%	11.20%	13.63%	24,380	33,806	43,308

^ Past performance may or may not be sustained in the future. *Date of Allotment - March 14, 2014.

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

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

1. Mr. Alok Singh has been managing this scheme from December 1, 2021. In addition to this, he manages 7 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure

Notes

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

Scheme Performance - Regular Plan

Bank of India Conservative Hybrid Fund - Growth Option - PERFORMANCE (As on August 29, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	1.55%	5.37%	7.74%	10,155	10,537	10,774
3 years	7.02%	8.49%	7.82%	12,259	12,771	12,534
5 years	11.06%	8.09%	5.51%	16,890	14,750	13,074
Since inception*	7.70%	9.14%	6.02%	33,909	42,184	26,175

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

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

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

1. Mr. Alok Singh has been managing this scheme from May 21, 2012. In addition to this, he manages 7 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure

Bank of India Credit Risk Fund - Growth Option - PERFORMANCE (As on August 29, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	5.90%	8.74%	7.74%	10,590	10,874	10,774
3 years	5.72%	8.21%	7.82%	11,817	12,670	12,534
5 years	25.91%	7.40%	5.51%	31,623	14,284	13,074
Since inception*	1.98%	8.25%	6.58%	12,293	23,014	19,537

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

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

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

1. Mr. Alok Singh has been managing this scheme from February 27, 2015. In addition to this, he manages 7 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

Bank of India Large Cap Fund - Growth Option - PERFORMANCE (As on August 29, 2025)

Fund Manager - Alok Singh and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty 100 TRI) (%)	Additional Benchmark Returns (BSE SENSEX TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 100 TRI) (₹)	Additional Benchmark Returns (BSE SENSEX TRI) (₹)
1 year	-7.22%	-3.72%	-1.95%	9,278	9,628	9,805
3 years	13.35%	12.54%	11.65%	16,864	16,366	15,831
5 years	NA	NA	NA	NA	NA	NA
Since inception*	11.14%	12.60%	11.93%	15,540	16,406	16,004

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

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

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

1. Mr. Alok Singh and Mr. Nilesh Jethani have been managing this scheme from October 1, 2024. In addition to this, Mr. Alok Singh manages 8 open-ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund and Mr. Nilesh Jethani manages 2 close ended, 1 open ended and co-manages 1 open ended scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

Notes

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

Scheme Performance - Regular Plan

Bank of India Multi Cap Fund - Growth Option - PERFORMANCE (As on August 29, 2025)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (%)	Additional Benchmark Returns (BSE 500 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (₹)	Additional Benchmark Returns (BSE 500 TRI) (₹)
1 year	-6.94%	-5.02%	-4.71%	9,306	9,498	9,529
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	24.53%	22.38%	19.21%	17,290	16,553	15,505

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

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

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

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

Bank of India Manufacturing & Infrastructure Fund - Growth Option - PERFORMANCE (As on August 29, 2025)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-8.58%	-14.59%	-2.01%	9,142	8,541	9,799
3 years	22.65%	21.68%	12.49%	18,450	18,016	14,236
5 years	27.54%	27.19%	17.92%	33,725	33,258	22,786
Since inception*	11.61%	12.27%	13.18%	54,870	43,336	47,980

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

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

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

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

Bank of India Large & Mid Cap Fund - Growth Option - PERFORMANCE (As on August 29, 2025)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (BSE 250 Large MidCap (TRI)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 250 Large MidCap (TRI)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-9.41%	-4.21%	-2.01%	9,059	9,579	9,799
3 years	14.62%	13.88%	12.49%	15,057	14,769	14,236
5 years	19.93%	19.77%	17.92%	24,802	24,638	22,786
Since inception*	13.54%	14.30%	13.18%	85,120	54,337	47,980

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

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

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

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

Notes

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

Scheme Performance - Regular Plan

Bank of India Consumption Fund - Growth Option - PERFORMANCE (As on August 29, 2025)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (Nifty India Consumption TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty India Consumption TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
6 Months	43.92%	39.24%	22.72%	12,190	11,957	11,133
1 year	NA	NA	-2.01%	NA	NA	9,799
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	13.39%	12.24%	6.81%	10,910	10,833	10,467

^ Past performance may or may not be sustained in the future. *Date of Allotment - December 20, 2024.

Above returns are on Simple Annualized Return.

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

1. Mr. Nitin Gosar has been appointed Fund Manager for this scheme since inception. In addition to this scheme, he manages 3 open ended schemes of Bank of India Mutual Fund.

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

3. Different plans shall have a different expense structure.

Bank of India Liquid Fund - Growth Option - PERFORMANCE (As on August 31, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	5.36%	5.39%	2.53%	10,010	10,010	10,005
15 Days	5.56%	5.53%	2.89%	10,022	10,022	10,012
30 Days	5.58%	5.58%	3.26%	10,046	10,046	10,027
3 Months	5.88%	5.80%	4.32%	10,145	10,143	10,107
6 Months	6.63%	6.44%	6.85%	10,347	10,339	10,350
1 year	6.99%	6.83%	7.05%	10,699	10,683	10,705
3 years	7.05%	6.98%	6.98%	12,270	12,247	12,246
5 years	5.64%	5.68%	5.59%	13,159	13,181	13,130
Since inception*	6.69%	6.81%	6.40%	30,361	30,921	28,975

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

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

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

1. Mr. Mithraem Bharucha has been managing this scheme w.e.f. August 17, 2021. In addition to this scheme, he manages 4 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund.

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

3. Different plans shall have a different expense structure.

Bank of India Ultra Short Duration Fund - Growth Option - PERFORMANCE (As on August 29, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	4.12%	4.97%	2.52%	10,008	10,009	10,005
15 Days	4.70%	5.37%	2.88%	10,019	10,022	10,012
30 Days	4.67%	5.45%	3.12%	10,036	10,042	10,024
3 Months	5.75%	6.09%	4.31%	10,140	10,149	10,106
6 Months	6.93%	7.20%	6.87%	10,335	10,359	10,345
1 year	6.83%	7.33%	7.04%	10,683	10,733	10,704
3 years	6.45%	7.34%	6.98%	12,064	12,369	12,244
5 years	5.24%	6.01%	5.59%	12,905	13,389	13,126
Since inception*	7.01%	7.43%	6.40%	31,919	34,118	28,966

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

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

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

1. Mr. Mithraem Bharucha has been managing this scheme w.e.f. August 17, 2021. In addition to this scheme, he manages 4 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund.

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

3. Different plans shall have a different expense structure.

Notes

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

Scheme Performance - Regular Plan

Bank of India Overnight Fund - Growth Option - PERFORMANCE (As on August 31, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	5.42%	5.38%	2.53%	10,010	10,010	10,005
15 Days	5.45%	5.42%	2.89%	10,022	10,022	10,012
30 Days	5.46%	5.39%	3.26%	10,045	10,045	10,027
3 Months	5.42%	5.37%	4.32%	10,134	10,133	10,107
6 Months	5.81%	5.72%	6.85%	10,312	10,309	10,350
1 year	6.29%	6.22%	7.05%	10,629	10,622	10,705
3 years	6.52%	6.50%	6.98%	12,089	12,080	12,246
5 years	5.30%	5.30%	5.59%	13,717	12,951	13,130
Since inception*	5.12%	5.10%	5.74%	13,227	13,210	13,668

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

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

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

1. Mr. Mithraem Bharucha has been managing this scheme w.e.f. August 17, 2021. In addition to this scheme, he manages 4 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

Bank of India Short Term Income Fund - Growth Option - PERFORMANCE (As on August 29, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	9.35%	8.25%	7.74%	10,935	10,825	10,774
3 years	9.66%	7.47%	7.82%	13,185	12,414	12,534
5 years	10.19%	6.11%	5.51%	16,237	13,450	13,074
Since inception*	6.12%	7.55%	5.50%	26,987	33,721	24,449

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

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

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

1. Mr. Mithraem Bharucha has been managing this scheme w.e.f. August 17, 2021. In addition to this scheme, he manages 4 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

Bank of India Money Market Fund - Growth Option - PERFORMANCE (As on August 29, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (CRISIL Money Market A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Money Market A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	4.95%	5.10%	2.52%	10,009	10,010	10,005
15 Days	5.38%	5.63%	2.88%	10,022	10,023	10,012
30 Days	4.90%	5.36%	3.12%	10,038	10,042	10,024
3 Months	6.16%	6.09%	4.31%	10,150	10,148	10,106
6 Months	7.81%	7.19%	6.87%	10,382	10,352	10,345
1 year	NA	NA	NA	NA	NA	NA
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	7.78%	7.28%	7.00%	10,434	10,406	10,391

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

Above returns are on Simple Annualized Basis.

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

1. Mr. Mithraem Bharucha has been managing this scheme since inception. In addition to this scheme, he manages 4 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the month preceding the date of publication.
3. Different plans shall have a different expense structure.

Notes

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

Scheme Performance - Regular Plan

Bank of India Multi Asset Allocation Fund - Growth Option - PERFORMANCE (As on August 29, 2025)

Co Fund Manager - Mithraem Bharucha and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	2.30%	6.61%	-2.01%	10,230	10,661	9,799
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	8.48%	11.94%	8.85%	10,848	11,194	10,885

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

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

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

1. Mr. Mithraem Bharucha has been managing this scheme w.e.f. February 28, 2024. In addition to this scheme, he manages 5 open ended schemes. Mr. Nilesh Jethani co-manages the Fund(equity portion) w.e.f. April 23, 2024. In addition to this he manages 2 close ended, 1 open ended and co-manages 1 open ended scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the month preceding the date of publication.
3. Different plans shall have a different expense structure.

Bank of India Arbitrage Fund - Growth Option - PERFORMANCE (As on August 29, 2025)

Fund Manager - Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Arbitrage Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Arbitrage Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	6.29%	7.63%	7.04%	10,629	10,763	10,704
3 years	6.23%	7.43%	6.98%	11,988	12,400	12,244
5 years	4.63%	5.96%	5.59%	12,536	13,357	13,126
Since inception*	4.69%	5.61%	6.15%	13,911	14,820	15,378

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

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

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

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

Notes

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

Scheme Performance - Direct Plan

Bank of India Flexi Cap Fund - Growth Option - PERFORMANCE (As on August 29, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-8.34%	-4.71%	-2.01%	9,166	9,529	9,799
3 years	21.37%	14.41%	12.49%	17,880	14,975	14,236
5 years	26.82%	20.33%	17.92%	32,785	25,216	22,786
Since inception#	28.28%	22.03%	19.60%	36,260	28,003	25,244

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

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

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

1. Mr. Alok Singh has been managing the Scheme since June 29, 2020. In addition to this, he manages 7 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure

Bank of India Small Cap Fund - Growth Option - PERFORMANCE (As on August 29, 2025)

Fund Manager - Alok Singh and Nav Bhardwaj				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	-7.64%	-8.62%	-2.01%	9,236	9,138	9,799
3 years	20.72%	21.93%	12.49%	17,595	18,128	14,236
5 years	30.55%	28.86%	17.92%	37,900	35,498	22,786
Since inception#	27.21%	19.52%	14.08%	50,180	33,032	24,175

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

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

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

1. Mr. Alok Singh has been managing this scheme from October 1, 2024. In addition to this, he manages 8 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund. Mr. Nav Bhardwaj has been co-managing the Scheme w.e.f. July 14, 2025.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

Bank of India ELSS Tax Saver - Growth Option - PERFORMANCE (As on August 29, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-11.38%	-4.71%	-2.01%	8,862	9,529	9,799
3 years	17.37%	14.41%	12.49%	16,167	14,975	14,236
5 years	22.70%	20.33%	17.92%	27,799	25,216	22,786
Since inception#	17.48%	14.31%	13.18%	76,976	54,429	47,980

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

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

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

1. Mr. Alok Singh has been managing this scheme from April 27, 2022. In addition to this, he manages 7 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

Notes

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

Scheme Performance - Direct Plan

Bank of India Business Cycle Fund - Growth Option - PERFORMANCE (As on August 29, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-9.90%	-4.41%	-2.01%	9,010	9,559	9,799
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception#	-9.90%	-4.41%	-2.01%	9,010	9,559	9,799

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

Above returns are on Simple Annualized Return.

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

1. Mr. Alok Singh has been managing this scheme from August 30, 2024. In addition to this, he manages 7 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

Bank of India Mid & Small Cap Equity & Debt Fund - Growth Option - PERFORMANCE (As on August 29, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-5.56%	-1.77%	-2.01%	9,444	9,823	9,799
3 years	19.72%	17.40%	12.49%	17,157	16,181	14,236
5 years	24.53%	21.44%	17.92%	29,934	26,398	22,786
Since inception#	16.60%	14.81%	13.57%	40,560	35,216	31,898

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

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

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

1. Mr. Alok Singh has been managing this scheme from February 16, 2017. In addition to this, he manages 7 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

Bank of India Balanced Advantage Fund - Growth Option - PERFORMANCE (As on August 29, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-2.62%	2.53%	-2.01%	9,738	10,253	9,799
3 years	10.48%	10.05%	12.49%	13,486	13,327	14,236
5 years	11.79%	12.12%	17.92%	17,457	17,716	22,786
Since inception#	8.82%	11.20%	13.63%	26,359	33,806	43,308

^ Past performance may or may not be sustained in the future. #Date of Allotment - March 14, 2014.

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

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

1. Mr. Alok Singh has been managing this scheme from December 1, 2021. In addition to this, he manages 7 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure

Notes

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

Scheme Performance - Direct Plan

Bank of India Conservative Hybrid Fund - Growth Option - PERFORMANCE (As on August 29, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	2.52%	5.37%	7.74%	10,252	10,537	10,774
3 years	7.78%	8.49%	7.82%	12,521	12,771	12,534
5 years	11.78%	8.09%	5.51%	17,445	14,750	13,074
Since inception#	8.44%	8.94%	6.62%	27,906	29,592	22,516

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

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

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

1. Mr. Alok Singh has been managing this scheme from May 21, 2012. In addition to this, he manages 7 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure

Bank of India Credit Risk Fund - Growth Option - PERFORMANCE (As on August 29, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	6.31%	8.74%	7.74%	10,631	10,874	10,774
3 years	6.06%	8.21%	7.82%	11,930	12,670	12,534
5 years	26.29%	7.40%	5.51%	32,105	14,284	13,074
Since inception#	2.22%	8.25%	6.58%	12,603	23,014	19,537

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

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

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

1. Mr. Alok Singh has been managing this scheme from February 27, 2015. In addition to this, he manages 7 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

Bank of India Large Cap Fund - Growth Option - PERFORMANCE (As on August 29, 2025)

Fund Manager - Alok Singh and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty 100 TRI) (%)	Additional Benchmark Returns (BSE SENSEX TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 100 TRI) (₹)	Additional Benchmark Returns (BSE SENSEX TRI) (₹)
1 year	-5.97%	-3.72%	-1.95%	9,403	9,628	9,805
3 years	14.69%	12.54%	11.65%	17,712	16,366	15,831
5 years	NA	NA	NA	NA	NA	NA
Since inception#	12.54%	12.60%	11.93%	16,370	16,406	16,004

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

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

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

1. Mr. Alok Singh and Mr. Nilesh Jethani have been managing this scheme from October 1, 2024. In addition to this, Mr. Alok Singh manages 8 other open-ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund and Mr. Nilesh Jethani manages 2 close ended, 1 open ended and co-manages 1 open ended scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

Notes

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

Scheme Performance - Direct Plan

Bank of India Multi Cap Fund - Growth Option - PERFORMANCE (As on August 29, 2025)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (%)	Additional Benchmark Returns (BSE 500 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (₹)	Additional Benchmark Returns (BSE 500 TRI) (₹)
1 year	-5.83%	-5.02%	-4.71%	9,417	9,498	9,529
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception#	25.88%	22.38%	19.21%	17,760	16,553	15,505

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

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

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

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

Bank of India Manufacturing & Infrastructure Fund - Growth Option - PERFORMANCE (As on August 29, 2025)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-7.17%	-14.59%	-2.01%	9,283	8,541	9,799
3 years	24.38%	21.68%	12.49%	19,240	18,016	14,236
5 years	29.26%	27.19%	17.92%	36,054	33,258	22,786
Since inception#	17.32%	12.27%	13.18%	75,671	43,336	47,980

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

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

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

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

Bank of India Large & Mid Cap Fund - Growth Option - PERFORMANCE (As on August 29, 2025)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (BSE 250 Large MidCap (TRI)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 250 Large MidCap (TRI)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-8.33%	-4.21%	-2.01%	9,167	9,579	9,799
3 years	15.85%	13.88%	12.49%	15,549	14,769	14,236
5 years	21.20%	19.77%	17.92%	26,136	24,638	22,786
Since inception#	14.08%	14.30%	13.18%	53,080	54,377	47,980

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

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

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

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

Notes

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

Scheme Performance - Direct Plan

Bank of India Consumption Fund - Growth Option - PERFORMANCE (As on August 29, 2025)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (Nifty India Consumption TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty India Consumption TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
6 Months	45.39%	39.24%	22.72%	12,263	11,957	11,133
1 year	NA	NA	NA	NA	NA	NA
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception#	14.74%	12.24%	6.81%	11,000	10,833	10,467

^ Past performance may or may not be sustained in the future. #Date of Allotment - December 20, 2024.

Above returns are on Simple Annualized Return.

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

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

Bank of India Liquid Fund - Growth Option - PERFORMANCE (As on August 31, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	5.39%	5.39%	2.53%	10,010	10,010	10,005
15 Days	5.59%	5.53%	2.89%	10,022	10,022	10,012
30 Days	5.61%	5.58%	3.26%	10,046	10,046	10,027
3 Months	5.91%	5.80%	4.32%	10,146	10,143	10,107
6 Months	6.66%	6.44%	6.85%	10,348	10,339	10,350
1 year	7.03%	6.83%	7.05%	10,703	10,683	10,705
3 years	7.10%	6.98%	6.98%	12,286	12,247	12,246
5 years	5.70%	5.68%	5.59%	13,194	13,181	13,130
Since inception#	6.86%	6.75%	6.52%	23,195	22,889	22,284

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

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

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

1. Mr. Mithraem Bharucha has been managing this scheme w.e.f. August 17, 2021. In addition to this scheme, he manages 4 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

Bank of India Ultra Short Duration Fund - Growth Option - PERFORMANCE (As on August 29, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	4.63%	4.97%	2.52%	10,009	10,009	10,005
15 Days	5.21%	5.37%	2.88%	10,021	10,022	10,012
30 Days	5.18%	5.45%	3.12%	10,040	10,042	10,024
3 Months	6.27%	6.09%	4.31%	10,153	10,149	10,106
6 Months	7.46%	7.20%	6.87%	10,361	10,359	10,345
1 year	7.38%	7.33%	7.04%	10,738	10,733	10,704
3 years	6.94%	7.34%	6.98%	12,229	12,369	12,244
5 years	5.60%	6.01%	5.59%	13,132	13,389	13,126
Since inception#	7.33%	7.24%	6.52%	24,505	24,235	22,268

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

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

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

1. Mr. Mithraem Bharucha has been managing this scheme w.e.f. August 17, 2021. In addition to this scheme, he manages 4 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

Notes

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

Scheme Performance - Direct Plan

Bank of India Overnight Fund - Growth Option - PERFORMANCE (As on August 31, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	5.45%	5.38%	2.53%	10,010	10,010	10,005
15 Days	5.47%	5.42%	2.89%	10,022	10,022	10,012
30 Days	5.50%	5.39%	3.26%	10,046	10,045	10,027
3 Months	5.45%	5.37%	4.32%	10,135	10,133	10,107
6 Months	5.84%	5.72%	6.85%	10,313	10,309	10,350
1 year	6.31%	6.22%	7.05%	10,631	10,622	10,705
3 years	6.55%	6.50%	6.98%	12,098	12,080	12,246
5 years	5.34%	5.30%	5.59%	13,734	12,951	13,130
Since inception#	5.18%	5.10%	5.74%	13,264	13,210	13,668

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

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

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

1. Mr. Mithraem Bharucha has been managing this scheme w.e.f. August 17, 2021. In addition to this scheme, he manages 4 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

Bank of India Short Term Income Fund - Growth Option - PERFORMANCE (As on August 29, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	9.95%	8.25%	7.74%	10,995	10,825	10,774
3 years	10.22%	7.47%	7.82%	13,390	12,414	12,534
5 years	10.69%	6.11%	5.51%	16,614	13,450	13,074
Since inception#	6.95%	7.67%	6.62%	23,418	25,499	22,516

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

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

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

1. Mr. Mithraem Bharucha has been managing this scheme w.e.f. August 17, 2021. In addition to this scheme, he manages 4 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

Bank of India Money Market Fund - Growth Option - PERFORMANCE (As on August 29, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (CRISIL Money Market A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Money Market A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	5.19%	5.10%	2.52%	10,010	10,010	10,005
15 Days	5.76%	5.63%	2.88%	10,023	10,023	10,012
30 Days	5.35%	5.36%	3.12%	10,041	10,042	10,024
3 Months	6.66%	6.09%	4.31%	10,162	10,148	10,106
6 Months	8.32%	7.19%	6.87%	10,407	10,352	10,345
1 year	NA	NA	NA	NA	NA	NA
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception#	8.34%	7.28%	7.00%	10,465	10,406	10,391

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

Above returns are on Simple Annualized Basis.

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

1. Mr. Mithraem Bharucha has been managing this scheme since inception. In addition to this scheme, he manages 4 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the month preceding the date of publication.
3. Different plans shall have a different expense structure.

Notes

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

Scheme Performance - Direct Plan

Bank of India Multi Asset Allocation Fund - Growth Option - PERFORMANCE (As on August 29, 2025)

Co Fund Manager - Mithraem Bharucha and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	3.39%	6.61%	-2.01%	10,339	10,661	9,799
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception#	9.57%	11.94%	8.85%	10,957	11,194	10,885

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

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

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

1. Mr. Mithraem Bharucha has been managing this scheme w.e.f. February 28, 2024. In addition to this scheme, he manages 5 open ended schemes. Mr. Nilesh Jethani co-manages the Fund(equity portion) w.e.f. April 23, 2024. In addition to this he manages 2 close ended, 1 open ended and co-manages 1 open ended scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the month preceding the date of publication.
3. Different plans shall have a different expense structure.

Bank of India Arbitrage Fund - Growth Option - PERFORMANCE (As on August 29, 2025)

Fund Manager - Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Arbitrage Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Arbitrage Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	6.86%	7.63%	7.04%	10,686	10,763	10,704
3 years	6.84%	7.43%	6.98%	12,196	12,400	12,244
5 years	5.22%	5.96%	5.59%	12,895	13,357	13,126
Since inception#	5.32%	5.61%	6.15%	14,526	14,820	15,378

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

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

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

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

Notes

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

Schemes managed by Fund Managers



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

Funds Managed:

Bank of India Flexi Cap Fund

Bank of India Business Cycle Fund

Bank of India Conservative Hybrid Fund

Bank of India ELSS Tax Saver

Bank of India Mid & Small Cap Equity & Debt Fund

Bank of India Credit Risk Fund

Bank of India Balanced Advantage Fund

Bank of India Mid Cap Fund

Funds Co-managed:

Bank of India Large Cap Fund

Bank of India Small Cap Fund

Regular Plan

	Scheme Names	1 Year		3 Years		5 Years		Since Inception	
		Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#
Top 3	Bank of India Credit Risk Fund	5.90%	8.74%	5.72%	8.21%	25.91%	7.40%	1.98%	8.25%
	Bank of India Conservative Hybrid Fund	1.55%	5.37%	7.02%	8.49%	11.06%	8.09%	7.70%	9.14%
	Bank of India Balanced Advantage Fund	-3.69%	2.53%	9.39%	10.05%	10.83%	12.12%	8.08%	11.20%
Bottom 3	Bank of India Small Cap Fund	-9.04%	-8.62%	18.86%	21.93%	28.49%	28.86%	25.12%	19.52%
	Bank of India Flexi Cap Fund	-9.70%	-4.71%	19.58%	14.41%	24.87%	20.33%	26.28%	22.03%
	Bank of India ELSS Tax Saver	-12.40%	-4.71%	16.07%	14.41%	21.37%	20.33%	18.02%	17.12%

Direct Plan

	Scheme Names	1 Year		3 Years		5 Years		Since Inception	
		Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#
Top 3	Bank of India Credit Risk Fund	6.31%	8.74%	6.06%	8.21%	26.29%	7.40%	2.22%	8.25%
	Bank of India Conservative Hybrid Fund	2.52%	5.37%	7.78%	8.49%	11.78%	8.09%	8.44%	8.94%
	Bank of India Balanced Advantage Fund	-2.62%	2.53%	10.48%	10.05%	11.79%	12.12%	8.82%	11.20%
Bottom 3	Bank of India Small Cap Fund	-7.64%	-8.62%	20.72%	21.93%	30.55%	28.86%	27.21%	19.52%
	Bank of India Flexi Cap Fund	-8.34%	-4.71%	21.37%	14.41%	26.82%	20.33%	28.28%	22.03%
	Bank of India ELSS Tax Saver	-11.38%	-4.71%	17.37%	14.41%	22.70%	20.33%	17.48%	14.31%

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

• Bank of India Credit Risk Fund - Benchmark: CRISIL Credit Risk Debt B-II Index • Bank of India Conservative Hybrid Fund - Benchmark: CRISIL Hybrid 85 + 15 - Conservative Index • Bank of India Balanced Advantage Fund - Benchmark: NIFTY 50 Hybrid Composite Debt 50:50 TRI • Bank of India Small Cap Fund - Benchmark: Nifty Smallcap 250 TRI • Bank of India Flexi Cap Fund - Benchmark: BSE 500 TRI • Bank of India ELSS Tax Saver - Benchmark: BSE 500 TRI.

Schemes managed by Fund Managers



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

Funds Managed:

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

Regular Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Multi Cap Fund	-6.94%	-5.02%	NA	NA	NA	NA	24.53%	22.38%
Bank of India Manufacturing and Infrastructure Fund	-8.58%	-14.59%	22.65%	21.68%	27.54%	27.19%	11.61%	8.28%
Bank of India Consumption Fund	NA	NA	NA	NA	NA	NA	13.39%	12.24%
Bank of India Large & Mid Cap Fund	-9.41%	-4.21%	14.62%	13.88%	19.93%	19.77%	13.54%	15.35%

Direct Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Multi Cap Fund	-5.83%	-5.02%	NA	NA	NA	NA	25.88%	22.38%
Bank of India Manufacturing and Infrastructure Fund	-7.17%	-14.59%	24.38%	21.68%	29.26%	27.19%	17.32%	12.27%
Bank of India Consumption Fund	NA	NA	NA	NA	NA	NA	14.74%	12.24%
Bank of India Large & Mid Cap Fund	-8.33%	-4.21%	15.85%	13.88%	21.20%	19.77%	14.08%	14.30%

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



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

Funds Managed:

Bank of India Midcap Tax Fund - Series 1	Bank of India Midcap Tax Fund - Series 2
Bank of India Arbitrage Fund	

Funds Co-managed:

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

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Large Cap Fund	-7.22%	-3.72%	13.35%	12.54%	NA	NA	11.14%	12.60%
Bank of India Multi Asset Allocation Fund	2.30%	6.61%	NA	NA	NA	NA	8.48%	11.94%
Bank of India Mid Cap Tax Fund - Series 1	-7.72%	-4.71%	15.99%	14.41%	22.18%	20.33%	13.89%	13.98%
Bank of India Mid Cap Tax Fund - Series 2	-7.52%	-4.71%	16.26%	14.41%	21.79%	20.33%	18.30%	16.22%
Bank of India Arbitrage Fund	6.29%	7.63%	6.23%	7.43%	4.63%	5.96%	4.69%	5.61%

Direct Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Large Cap Fund	-5.97%	-3.72%	14.69%	12.54%	NA	NA	12.54%	12.60%
Bank of India Multi Asset Allocation Fund	3.39%	6.61%	NA	NA	NA	NA	9.57%	11.94%
Bank of India Mid Cap Tax Fund - Series 1	-7.42%	-4.71%	16.05%	14.41%	22.52%	20.33%	14.41%	13.98%
Bank of India Mid Cap Tax Fund - Series 2	-7.26%	-4.71%	16.27%	14.41%	22.22%	20.33%	18.96%	16.22%
Bank of India Arbitrage Fund	6.86%	7.63%	6.84%	7.43%	5.22%	5.96%	5.32%	5.61%

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

Schemes managed by Fund Managers



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

Funds Managed:

Bank of India Liquid Fund

Bank of India Money Market Fund

Bank of India Ultra Short Duration Fund

Bank of India Overnight Fund

Bank of India Short Term Income Fund

Funds Co-managed:

Bank of India Multi Asset Allocation Fund (Debt Portion)

Regular Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Liquid Fund	6.99%	6.83%	7.05%	6.98%	5.64%	5.68%	6.69%	6.81%
Bank of India Money Market Fund	NA	NA	NA	NA	NA	NA	7.78%	7.28%
Bank of India Ultra Short Duration Fund	6.83%	7.33%	6.45%	7.34%	5.24%	6.01%	7.01%	7.43%
Bank of India Overnight Fund	6.29%	6.22%	6.52%	6.50%	5.30%	5.30%	5.12%	5.10%
Bank of India Short Term Income Fund	9.35%	8.25%	9.66%	7.47%	10.19%	6.11%	6.12%	7.55%
Bank of India Multi Asset Allocation Fund	2.30%	6.61%	NA	NA	NA	NA	8.48%	11.94%

Direct Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Liquid Fund	7.03%	6.83%	7.10%	6.98%	5.70%	5.68%	6.86%	6.75%
Bank of India Money Market Fund	NA	NA	NA	NA	NA	NA	8.34%	7.28%
Bank of India Ultra Short Duration Fund	7.38%	7.33%	6.94%	7.34%	5.60%	6.01%	7.33%	7.24%
Bank of India Overnight Fund	6.31%	6.22%	6.55%	6.50%	5.34%	5.30%	5.18%	5.10%
Bank of India Short Term Income Fund	9.95%	8.25%	10.22%	7.47%	10.69%	6.11%	6.95%	7.67%
Bank of India Multi Asset Allocation Fund	3.39%	6.61%	NA	NA	NA	NA	9.57%	11.94%

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



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

Funds Co-managed:

Bank of India Small Cap Fund

Regular Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Small Cap Fund	-9.04%	-8.62%	18.86%	21.93%	28.49%	28.86%	25.12%	19.52%

Direct Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Small Cap Fund	-7.64%	-8.62%	20.72%	21.93%	30.55%	28.86%	27.21%	19.52%

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

SIP Returns of Selected Schemes

All data as on August 29, 2025 (Unless indicated otherwise)

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	20,20,000
Market Value of amount Invested	1,20,138	4,33,620	8,66,389	65,08,607
Scheme Returns (CAGR)	0.22%	12.51%	14.71%	12.65%
Benchmark returns# (CAGR)	2.20%	12.99%	14.65%	14.39%
Additional Benchmark## (CAGR)	3.41%	11.53%	13.05%	13.25%

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

Scheme Benchmark: BSE 250 LargeMidCap TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	15,20,000
Market Value of amount Invested	1,20,913	4,41,778	8,93,727	40,91,527
Scheme Returns (CAGR)	1.43%	13.81%	15.97%	14.61%
Benchmark returns# (CAGR)	2.20%	12.99%	14.65%	14.77%
Additional Benchmark## (CAGR)	3.41%	11.53%	13.05%	13.57%

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

Scheme Benchmark: BSE 250 LargeMidCap TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	19,80,000
Market Value of amount Invested	1,16,634	4,28,510	8,70,285	81,71,734
Scheme Returns (CAGR)	-5.23%	11.69%	14.89%	15.47%
Benchmark returns# (CAGR)	1.84%	13.24%	15.04%	14.26%
Additional Benchmark## (CAGR)	3.41%	11.53%	13.05%	13.10%

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

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	15,20,000
Market Value of amount Invested	1,17,344	4,36,677	8,98,998	51,14,527
Scheme Returns (CAGR)	-4.13%	13.00%	16.21%	17.74%
Benchmark returns# (CAGR)	1.84%	13.24%	15.04%	14.91%
Additional Benchmark## (CAGR)	3.41%	11.53%	13.05%	13.57%

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

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	18,50,000
Market Value of amount Invested	1,21,717	4,75,991	10,37,092	73,04,214
Scheme Returns (CAGR)	2.70%	19.08%	22.09%	16.15%
Benchmark returns# (CAGR)	-3.27%	17.60%	21.79%	13.46%
Additional Benchmark## (CAGR)	3.41%	11.53%	13.05%	13.15%

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

Scheme Benchmark: Since inception to Jan 18, 2016: Nifty Infrastructure Index TRI; Jan 19, 2016 to current: BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	15,20,000
Market Value of amount Invested	1,22,708	4,88,122	10,81,885	58,93,585
Scheme Returns (CAGR)	4.27%	20.88%	23.85%	19.72%
Benchmark returns# (CAGR)	-3.27%	17.60%	21.79%	15.61%
Additional Benchmark## (CAGR)	3.41%	11.53%	13.05%	13.57%

Date of First Installment: January 01, 2013 & Scheme Inception Date: March 5, 2010. Past Performance may or may not be sustained in future.

Scheme Benchmark: Since inception to Jan 18, 2016: Nifty Infrastructure Index TRI; Jan 19, 2016 to current: BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%

Additional Benchmark: Nifty 50 TRI

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

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

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

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

SIP Returns of Selected Schemes

All data as on August 31, 2025 (Unless indicated otherwise)

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	11,00,000
Market Value of amount Invested	1,20,398	4,50,600	9,21,153	24,61,523
Scheme Returns (CAGR)	0.62%	15.19%	17.21%	16.90%
Benchmark returns# (CAGR)	3.40%	15.33%	16.96%	16.09%
Additional Benchmark## (CAGR)	3.41%	11.53%	13.05%	14.04%

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

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

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	11,00,000
Market Value of amount Invested	1,21,233	4,59,865	9,51,789	26,04,268
Scheme Returns (CAGR)	1.94%	16.63%	18.55%	18.06%
Benchmark returns# (CAGR)	3.40%	15.33%	16.96%	16.09%
Additional Benchmark## (CAGR)	3.41%	11.53%	13.05%	14.04%

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

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

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,00,000
Market Value of amount Invested	1,17,872	4,53,240	9,83,218	18,58,025
Scheme Returns (CAGR)	-3.31%	15.60%	19.89%	25.00%
Benchmark returns# (CAGR)	-1.00%	17.92%	21.03%	23.53%
Additional Benchmark## (CAGR)	3.41%	11.53%	13.05%	14.62%

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

Scheme Benchmark: Nifty Smallcap 250 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,00,000
Market Value of amount Invested	1,18,808	4,65,120	10,30,922	19,93,886
Scheme Returns (CAGR)	-1.86%	17.43%	21.84%	27.13%
Benchmark returns# (CAGR)	-1.00%	17.92%	21.03%	23.53%
Additional Benchmark## (CAGR)	3.41%	11.53%	13.05%	14.62%

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

Scheme Benchmark: Nifty Smallcap 250 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	6,30,000
Market Value of amount Invested	1,19,169	4,60,173	9,56,899	10,55,434
Scheme Returns (CAGR)	-1.30%	16.67%	18.77%	19.74%
Benchmark returns# (CAGR)	1.84%	13.24%	15.04%	15.89%
Additional Benchmark## (CAGR)	3.41%	11.53%	13.05%	13.81%

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

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	6,30,000
Market Value of amount Invested	1,20,104	4,71,910	10,00,904	11,07,715
Scheme Returns (CAGR)	0.16%	18.46%	20.62%	21.63%
Benchmark returns# (CAGR)	1.84%	13.24%	15.04%	15.89%
Additional Benchmark## (CAGR)	3.41%	11.53%	13.05%	13.81%

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

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

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

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

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

How to Read a Factsheet

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

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

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

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

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

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

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

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

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

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

IDCW: Income Distribution cum Capital Withdrawal

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

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

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

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

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

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

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

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

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

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

Disclaimer/Statutory Details

The data in the Factsheet is updated up to August 31, 2025 unless indicated otherwise. Statements relating to outlook and forecast are the opinions of the Author. The views expressed by the author are personal and are not necessarily that of Bank of India Investment Managers Private Limited. This report is for information purpose only and is not intended to be any investment advice. Please make independent research/ obtain professional help before taking any decision of investment/ sale. AMC makes no representation as to the quality, liquidity or market perception of any securities/ issuer/ borrower, if described in the report above, nor does it provide any guarantee whatsoever. Information and material used in this report are believed to be from reliable sources. However, AMC does not warrant the accuracy, reasonableness and/or completeness of any information. AMC does not undertake to update any information or material in this report. Decisions taken by you based on the information provided in this report are to your own account and risk. AMC and any of its officers, directors and employees shall not be liable for any loss or damage of any nature, as also any loss or profit in any way arising from the use of this material in any manner. AMC or its directors, officers and employees, including author of this report/ persons involved in the preparation or issuance of this report may, from time to time, have long or short positions in, and buy or sell the securities, if any, mentioned herein or have other potential conflict of interest with respect to any recommendation and related information and opinions given in the report/ report. This report, or any part of it, should not be duplicated, or contents altered/ modified, in whole or in part in any form and or re-distributed without AMC's prior written consent. © Bank of India Investment Managers Private Limited 2025.

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

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Agra: House No. 17/24, 2nd Floor, Deepak Wasan Plaza behind Hotel Holiday Inn, Sanjay Place, Agra- 282 002. **Ahmedabad:** Office No. 401, 4th Floor, ABC-1, Off C-3 Road, Ahmedabad- 380009. **Ahmednagar:** 1st Floor, Above Shubham Mobile and Home Appliances, Tilak Road, Malwada, Ahmednagar, Maharashtra-414001. **Akola:** Shop No 25, Ground Floor Yamuna tarang complex, Murtizagar Road, N.H. No- 6, Opp Radhakrishna Talkies Akola- 444 000. **Aligarh:** 1st Floor, Sevti Complex, Near Jain Temple, Samad Road, Aligarh- 202001. **Allahabad:** Meena Bazar, 2nd Floor, 10, S. P. Marg, Civil Lines, Subhash Chauraha, In The City of Allahabad- 211 001. **Alwar:** Office Number 137, First Floor, Jai Complex, Road No-2, Alwar, Rajasthan- 301001. **Ambala:** 6349, 2nd Floor, Nicholson Road, Adjacent KOS Hospital Ambala Cant, Ambala-133 001, Haryana. **Amritsar:** SCO 5, 2nd Floor, District Shopping Complex, Rajiv Avenue, City-Amritsar, Punjab- 143001. **Anand:** B-42, Vaibhav Commercial Center, Nr Tvs Down Town Show Room, Grid Char Rasta, Anand- 380001. **Andheri:** Office No 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complex M.V. Road, Andheri East, Opp Andheri Court, Mumbai- 400069. **Asansol:** 112/N, G. T. Road, Bhanga Pachil, G. T. Road, Asansol- 713 033, Paschim Bardhaman, West Bengal. **Aurangabad:** Shop No B 38, Motilala Trade Centre, Nirala Bazar, Aurangabad- 431001. **Azamgarh:** Shop no. 18 Gr. Floor, Nagarपालिका, Infront of Tresory Office, Azamgarh, UP- 276001. **Agartala:** Os Rms Chowmuhani Mantri Bari Road 15th Floor Near Jana Sevak Sallabon Building Traffic Point Tripura West Agartala 799001. **Ajmer:** 302 3rd Floor Ajmer Auto Building Opposite City Power House Jaipur Road; Ajmer 305001. **Amaravathi:** Shop No. 21 2nd Floor Gulshan Tower Near Panchsheel Talkies Jaistambh Square

[illegible]

You can download the forms using the QR codes -

Common Application Form	Common KIM	KYC Form	SIP NACH Form
			

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Shape a Future for growth



Get the Benefits of a diversified portfolio with

Bank of India Flexi Cap Fund

Key Features





Offers Flexibility



Better Investment Possibilities



Investment opportunity across various market capitalisation

PRODUCT LABEL	Risk-o-meter is based on the scheme portfolio as on August 31, 2025	Benchmark Risk-o-meter as on August 31, 2025	Bank of India Flexi Cap Fund (An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)
	 <p>Investors understand that their principal will be at very high risk</p>	 <p>Benchmark riskometer is at very high risk</p>	<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Capital appreciation over medium to long term. • Investment in a diversified portfolio consisting of equity and equity related instruments across market capitalization. <p>*Investor should consult their financial advisor if they are not clear about the suitability of the product.</p>

#BSE 500 TRI



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Enjoy the flavor of
every layer

Bank of India Mid & Small Cap Equity & Debt Fund

Features




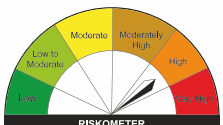
Long term
capital
appreciation



Minimizes volatility
with the help of
debt instruments



Facilitates income
distribution

PRODUCT LABEL	Risk-o-meter is based on the scheme portfolio as on August 31, 2025	Benchmark Risk-o-meter as on August 31, 2025	Bank of India Mid & Small Cap Equity & Debt Fund (An open ended hybrid scheme investing predominantly in equity and equity related instruments)
	 <p>Investors understand that their principal will be at very high risk</p>	 <p>Benchmark riskometer is at high risk</p>	<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> • 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. <p>*Investor should consult their financial advisor if they are not clear about the suitability of the product.</p>

#Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Index (30%)



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Helping you aim from Mid to Massive

An opportunity to turn humble beginnings into powerful journeys



Bank of India Mid Cap Fund

Key Features



High Growth Potential

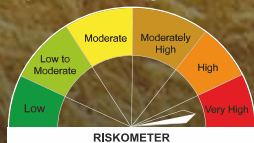


Diversification Across Sectors



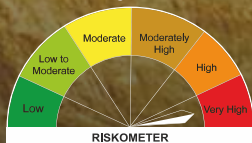
Exposure To Emerging Trends

Risk-o-meter is based on the scheme portfolio as on August 31, 2025



Investor understand that their principal will be at very high risk.

Benchmark Risk-o-meter as on August 31, 2025



Benchmark riskometer is at very high risk. Tier I Benchmark is Nifty Midcap 150 TRI.

Bank of India Mid Cap Fund

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

This product is suitable for Investors who are seeking*:

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

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Consult your Mutual Fund Advisor/Distributor for more information.



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