Bank of India Mutual Fund

FACTS IN FIGURES

AUGUST 2026

Monthly Fund Factsheet

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

INDEX

Bank of India Mutual Fund

FROM THE CEO'S DESK

Mohit Bhatia
Chief Executive Officer

Dear Readers,

The month of August saw Indian markets remain resilient, supported by the RBI's stable policy stance, strong domestic economic growth, robust infrastructure spending, healthy corporate earnings, and sustained mutual fund inflows. As we progress through the year, global markets continue to warrant caution. Elevated crude oil prices traded in the range of US$85 to US$87 per barrel, with an upward bias. Key factors such as geopolitical tensions, trade-related uncertainties, and the possibility of inflationary pressures continue to be closely monitored by market participants.

The Reserve Bank of India's growth-supportive monetary policy remained unchanged, with the policy repo rate held steady at 5.25% and the neutral stance retained. Meanwhile, the inflation rate edged up to 4.45%. During August 2026, the benchmark BSE Sensex declined by 1,682 points, or 2.14%, while the Nifty 50 fell by 693.9 points, or 2.80%. The BSE Small Cap Index posted a positive return of 1.02% during the month, while the BSE Mid Cap Index gained 0.89%. In the Indian debt market, the benchmark new 10-year G-Sec bond yield closed at 6.95% in August 2026, compared to 6.83% at the end of July 2026.

Q1 corporate earnings exceeded expectations, demonstrating resilient and broad-based growth despite anticipated supply chain headwinds. The Nifty 500 recorded a healthy 18.5% YoY increase in revenues, indicating sustained demand across sectors. Earnings growth was primarily driven by Telecom, Metals & Mining, Capital Goods, and Chemicals, aided by strong operating leverage and margin expansion. Nevertheless, margin sustainability remains the key watchpoint, given the uneven conversion of revenue growth into earnings across sectors.

The Indian Mutual Fund industry's aggregate assets under management (AUM) stood at **₹87.08 lakh crore**, with overall **net inflows of ₹41,354 crore** for the month ended **31 August 2026**. This compares with an aggregate AUM of **₹85.76 lakh crore** as of **31 July 2026**. The industry's monthly **SIP contribution reached a record high of ₹32,297 crore** in August 2026, up from **₹31,961 crore** in July 2026. Equity mutual funds registered **net inflows of ₹29,329 crore** during the month.

As of 31 August 2026, our consolidated AUM across all mutual fund schemes stood at ₹18,415.67 crore, with a folio count of **10,17,901**. Looking ahead, we aim to deliver consistent value through robust investment management, prudent risk practices, and a long-term investment approach.

We sincerely thank you for your continued trust and support.

Sincerely

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

The above Assets Under Management as of 31st August 2026 (in Lakhs) include **Equity:** ₹11,21,127.14| **Debt:** ₹ 96,444.53 | **Hybrid:** ₹ 2,81,084.89 | **Liquid:** ₹1,91,342.52 | **ELSS:** ₹1,51,568.17

Geographical Spread: Top 5 Cities: 48.31% | **Next 10 Cities:** 13.53% | **Next 20 Cities:** 8.13% | **Next 75 Cities:** 8.69% | **Others:** 21.33%

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

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

Source: Internal Research

MARKET UPDATE

Alok Singh
Chief Investment Officer

The first quarter's earnings for the financial year 2026-27 suggest change in the earnings trajectory. This is also significant from the point that economy witnessed supply side disruption because of middle east conflict. The quarterly results also suggest a broad-based earning revival with small and mid-cap category having good YoY growth. Large caps on the other hand witnessed lower double digit earning growth as some sections of large cap category didn't contribute as well. The GDP data for quarter ending June 2026 also suggested strong economic activity. While the headline GDP growth was reported at 7.8%. The internal indicate that gross fixed capital formation continued to expand at a strong pace, rising 11.9%, vs 10.5% in quarter ending March 2026.

The recent high-frequency indicators continue to hold up, even as the pace of growth shows some normalisation, reaffirming that domestic demand strength remains intact. At the same time, strength in both goods and services exports points to an improving external backdrop, suggesting that external demand is increasingly complementing domestic investment and consumption.

At the same time the monsoon deficit continues to create upside threat to inflation. In case agricultural commodity inflation along with-it if energy prices remain high, it may push inflation to start getting generalized. Strong growth and firmer inflation may push RBI to start the rate hike cycle in later part of this financial year. However, the probability of any immediate action by RBI monetary policy appears to be low.

In the meantime, RBI measures have mobilised US$136bn through August 2026, led by US$127.2bn of FCNR(B) deposits. Inflows through the other channels, ECBs and overseas foreign-currency borrowings (OFCBs), stood at US$9.15bn. These flows account for 18.4% of forex reserves. FCNR-related inflows and swaps have driven a sharp increase in banking system liquidity, to US$108.6bn (3.8% of aggregate deposits), while the weighted average call rate has fallen to 4.95% (vs. a 5.25% repo rate and 5% SDF) as of 3 September. We estimate that excess system liquidity could remain at ~1.0–1.5% of deposits, through March 2027 despite seasonal drains. This liquidity should support the loan growth in the banking system.

Despite this positive macro development, equity market remained worried with the middle eastern crises and rising US treasury bond yields. Though from a market perspective, key valuation metrics including Price-to-Earnings (P/E), Price-to-Book Value (P/BV), and Market Capitalization-to-GDP ratios appear broadly reasonable.

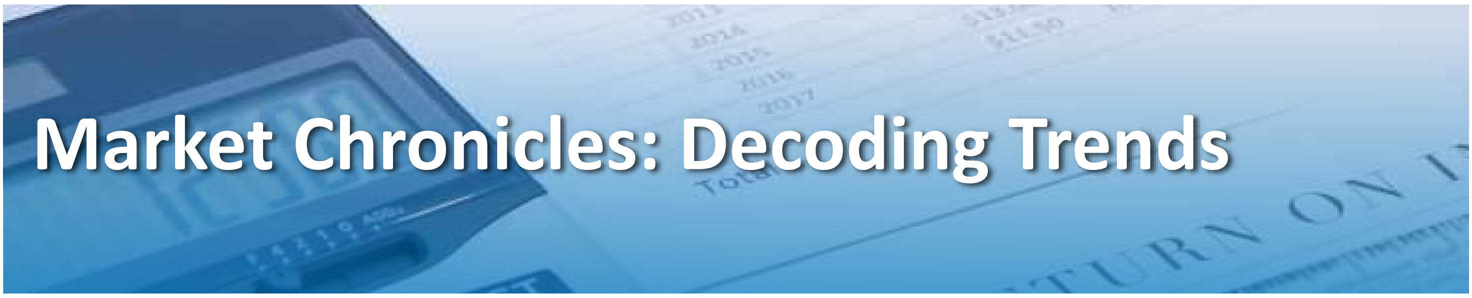
Despite positive domestic fundamentals, the continued strength in the US Dollar Index suggests that global investors remain in a relatively risk-averse mode. In such an environment, a meaningful increase in FPI allocations towards emerging markets, including India, may remain challenging in the near term. Consequently, domestic liquidity, earnings delivery and macroeconomic stability are likely to remain the primary drivers of market performance.

We believe that markets should witness earnings upgrade 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 considering the macroeconomic considerations and market liquidity the yield curve may continue to maintain the current steepness, which makes 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-cap.

Source: Bloomberg & Internal Research



Market Chronicles: Decoding Trends

Q1FY27 Earnings: Small-Caps Lead the Earnings Recovery as Cyclical and Select Domestic Sectors Outperform

Q1FY27 earnings reflected a broad improvement in corporate topline growth, with the strongest momentum emerging from the small-cap universe. The Nifty 500 reported revenue growth of 18.5% YoY, compared with 18.6% for the Nifty 100, 15.6% for the Nifty Midcap 150 and 23.3% for the Nifty Small Cap 250. At the operating level, the Nifty 500 reported EBITDA growth of 8.1%, while PAT grew 9.0%. The divergence between revenue and profit growth indicates that margin expansion remained uneven across the market.

The Nifty Small Cap 250 emerged as the strongest earnings cohort, with EBITDA growth of 22.4% and PAT growth of 40.7% YoY, alongside the highest revenue growth of 23.3%. EBITDA margins stood at 21.2%. The Nifty Midcap 150 reported revenue growth of 15.6%, EBITDA growth of 3.4% and PAT growth of 11.2%, while margins improved to 6.6%. Large caps remained more stable, with the Nifty 100 reporting EBITDA growth of 6.5% and PAT growth of 5.0%, although margins remained substantially higher at 22.8%. The quarter therefore indicates a further broadening of earnings momentum towards smaller companies, with small caps clearly leading the profit cycle.

Quarterly Snapshot					
Sales (YoY Change)	**Q1FY27**	**Q4FY26**	**Q3FY26**	**Q2FY26**	**Q1FY26**
Nifty 500	18.5%	11.3%	9.8%	8.3%	6.7%
NIFTY 50	18.3%	11.4%	8.5%	7.9%	5.4%
Nifty 100	18.6%	10.5%	8.4%	7.4%	5.3%
Nifty Midcap 150	15.6%	13.5%	13.1%	9.6%	9.6%
Nifty Small Cap 250	23.3%	11.6%	12.0%	11.3%	9.5%
EBITDA (YoY Change)	**Q1FY27**	**Q4FY26**	**Q3FY26**	**Q2FY26**	**Q1FY26**
Nifty 500	8.1%	13.8%	1.3%	22.1%	10.4%
NIFTY 50	6.9%	12.4%	-5.9%	18.9%	8.1%
Nifty 100	6.5%	12.9%	1.7%	17.5%	9.3%
Nifty Midcap 150	3.4%	19.4%	-15.2%	86.8%	34.5%
Nifty Small Cap 250	22.4%	15.0%	14.8%	22.6%	5.2%
EBITDA Margin	**Q1FY27**	**Q4FY26**	**Q3FY26**	**Q2FY26**	**Q1FY26**
Nifty 500	19.1%	22.1%	20.8%	21.7%	21.0%
NIFTY 50	22.0%	24.9%	22.9%	25.2%	24.4%
Nifty 100	22.8%	26.1%	24.8%	26.2%	25.4%
Nifty Midcap 150	6.6%	11.2%	8.4%	8.5%	7.4%
Nifty Small Cap 250	21.2%	21.5%	21.6%	21.6%	21.4%
PAT (YoY Change)	**Q1FY27**	**Q4FY26**	**Q3FY26**	**Q2FY26**	**Q1FY26**
Nifty 500	9.0%	31.4%	5.6%	15.6%	12.0%
NIFTY 50	6.1%	14.3%	-1.2%	6.9%	11.0%
Nifty 100	5.0%	16.7%	4.8%	10.9%	12.4%
Nifty Midcap 150	11.2%	105.6%	10.5%	27.1%	15.6%
Nifty Small Cap 250	40.7%	-3.7%	2.6%	32.5%	2.1%
PAT Ex Oil & Gas (YoY Change)					
Nifty 500	22.1%	33.4%	2.0%	11.0%	7.2%
NIFTY 50	15.6%	16.3%	-1.8%	6.2%	5.2%
Nifty 100	17.3%	16.7%	0.7%	5.9%	6.6%
Nifty Midcap 150	33.5%	111.2%	9.9%	24.1%	11.1%
Nifty Small Cap 250	34.5%	-5.9%	-3.4%	23.7%	4.3%

#Source – ACE Equity

Excluding Oil & Gas, the underlying earnings momentum appears even stronger, with Nifty 500 PAT growth at 22.1%, compared with 17.3% for the Nifty 100. Notably, Midcap 150 and Small cap 250 delivered PAT growth of 33.5% and 34.5%, respectively, reinforcing that the broadening of the earnings cycle is not driven by the Oil & Gas sector. This also highlights stronger underlying earnings momentum across the non-Oil & Gas universe, particularly among mid- and small-cap companies.

Within sectors, earnings momentum remained strong but highly differentiated. Telecommunication was the standout performer, with revenue growth of 16.9% and EBITDA growth of 18.0%, while PAT surged 445.2%. EBITDA margins remained elevated at 48.2%. Metals & Mining also delivered a strong quarter, with revenue growth of 25.6%, EBITDA growth of 50.7% and PAT growth of 54.5%, supported by margin expansion to 20.5% from 17.1% a year earlier. Capital Goods continued to demonstrate broad-based strength, with revenue growth of 24.7%, EBITDA growth of 28.9% and PAT growth of 28.1%, while margins remained healthy at 14.1%. Chemicals also reported strong operating momentum, with revenue, EBITDA and PAT growth of 18.6%, 33.2% and 46.9%, respectively, with margins improving to 15.7%. Within Financial Services, PAT grew 10.9% and 21.1%, respectively. The sector continued to provide healthy earnings growth, although the pace was more measured compared with several cyclical and industrial segments.

Several other segments also participated in broad based earnings growth. Consumer Durables delivered revenue growth of 55.3%, EBITDA growth of 28.7% and PAT growth of 40.1%, while Consumer Services reported revenue growth of 32.1%, EBITDA growth of 22.7% and PAT growth of 35.6%. Construction Materials delivered revenue growth of 12.8% and PAT growth of 27.6%. Textiles also witnessed a sharp improvement in profitability, with revenue growth of 13.6%, EBITDA growth of 31.0% and PAT growth of 39.8%.

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Market Chronicles: Decoding Trends

Among other major sectors, Automobile, IT, Healthcare and FMCG delivered steady revenue growth while PAT outcome was muted owing to cost pressures. Automobile & Auto Components delivered healthy revenue growth of 21.5%, although EBITDA and PAT growth were relatively moderate at 11.1% and 9.6%, respectively, with margins declining to 11.5%. Information Technology recorded revenue growth of 16.8%, EBITDA growth of 18.0% and PAT growth of 12.8%, with margins at 21.2%. Healthcare reported revenue growth of 17.0%, EBITDA growth of 11.3% and PAT growth of 8.6%, while maintaining relatively strong margins of 22.4%. FMCG delivered revenue growth of 17.8%, but EBITDA and PAT grew only 5.0% and 3.6%, respectively, indicating some moderation in earnings conversion despite healthy topline growth. The quarter also highlighted significant divergence across sectors. Oil, Gas & Consumable Fuels reported strong revenue growth of 25.6%, but EBITDA declined 33.6% and PAT fell 50.5%, with margins declining sharply to 6.2% from 12.2% a year earlier.

Quarter Ended	Sales Growth YoY					EBITDA Growth YoY				
Sector Rs Cr	Q1FY27	Q4FY26	Q3FY26	Q2FY26	Q1FY26	Q1FY27	Q4FY26	Q3FY26	Q2FY26	Q1FY26
Auto and Auto Comp	21.5%	18.3%	7.9%	7.0%	1.5%	11.1%	10.7%	-1.7%	-11.5%	-11.1%
Capital Goods	24.7%	18.7%	18.6%	16.6%	22.5%	28.9%	13.9%	25.4%	19.9%	24.9%
Chemicals	18.6%	14.5%	10.9%	15.5%	9.6%	33.2%	16.6%	13.2%	14.0%	15.8%
Construction	5.6%	5.6%	7.1%	7.2%	8.1%	1.3%	-4.0%	9.8%	-0.2%	4.2%
Construction Materials	12.8%	11.7%	17.2%	17.5%	13.5%	8.8%	12.9%	20.9%	48.4%	39.3%
Consumer Durables	55.3%	21.4%	77.7%	73.0%	59.0%	28.7%	14.4%	28.0%	18.4%	16.2%
Consumer Services	32.1%	33.9%	29.5%	33.0%	28.5%	22.7%	41.5%	17.1%	7.5%	7.6%
Diversified	-15.9%	19.4%	8.0%	6.8%	9.1%	-32.9%	27.9%	10.9%	-0.4%	27.1%
FMCG	17.8%	14.4%	11.5%	11.2%	11.3%	5.0%	10.9%	12.2%	6.6%	1.4%
Financial Services	10.3%	8.5%	10.6%	7.6%	10.4%	10.9%	13.6%	-12.0%	27.7%	11.8%
Forest Materials	12.7%	19.4%	4.4%	-1.6%	-0.5%	41.1%	40.4%	2.8%	-36.3%	-22.8%
Healthcare	17.0%	13.9%	13.8%	14.1%	11.7%	11.3%	12.2%	13.1%	18.9%	14.2%
IT	16.8%	13.2%	10.7%	7.9%	6.1%	18.0%	14.8%	9.9%	8.3%	4.8%
Media & Enter.	13.5%	7.0%	-3.5%	-10.2%	-19.8%	12.4%	6.9%	6.0%	24.7%	18.6%
Metals & Mining	25.6%	21.5%	14.0%	10.7%	-3.2%	50.7%	38.2%	21.5%	19.7%	-0.3%
Oil & Gas	25.6%	6.5%	6.3%	4.6%	1.2%	-33.6%	17.7%	20.5%	41.2%	15.5%
Power	12.9%	3.4%	3.1%	4.6%	1.7%	21.0%	-5.2%	11.1%	12.6%	-1.3%
Realty	14.0%	37.3%	22.4%	13.6%	18.6%	50.9%	9.8%	3.3%	12.4%	15.8%
Services	25.3%	17.6%	14.8%	16.9%	12.1%	11.5%	-7.9%	22.2%	13.6%	13.6%
Telecommunication	16.9%	10.9%	9.6%	11.0%	15.7%	18.0%	13.8%	9.1%	19.8%	26.3%
Textiles	13.6%	5.2%	2.0%	3.5%	5.7%	31.0%	10.6%	-5.9%	-4.2%	0.7%
Utilities	36.9%	15.9%	2.1%	8.7%	-1.1%	-3.1%	-2.0%	1.4%	2.1%	6.8%
Total	20.6%	12.4%	13.4%	11.3%	8.6%	9.4%	13.6%	2.7%	21.4%	10.1%

Quarter Ended	EBITDA Margin					PAT Growth YoY				
Sector Rs Cr	Q1FY27	Q4FY26	Q3FY26	Q2FY26	Q1FY26	Q1FY27	Q4FY26	Q3FY26	Q2FY26	Q1FY26
Auto and Auto Comp	11.5%	13.0%	12.0%	11.1%	12.5%	9.6%	11.1%	-14.1%	-27.1%	-7.1%
Capital Goods	14.1%	14.9%	14.7%	13.6%	13.6%	28.1%	14.1%	15.6%	21.7%	22.7%
Chemicals	15.7%	14.0%	12.4%	13.0%	14.0%	46.9%	0.8%	55.6%	27.3%	31.3%
Construction	12.1%	11.7%	12.5%	12.4%	12.7%	4.5%	-11.4%	-26.4%	-4.2%	14.8%
Construction Materials	19.3%	18.9%	17.0%	17.3%	20.0%	27.6%	20.0%	-20.0%	254.1%	27.7%
Consumer Durables	3.9%	3.6%	3.7%	3.8%	4.7%	40.1%	10.8%	23.7%	53.4%	9.6%
Consumer Services	9.9%	10.6%	11.2%	8.7%	10.7%	35.6%	164.9%	-0.5%	-9.6%	-14.5%
Diversified	10.8%	16.3%	14.7%	11.0%	13.6%	-1.7%	58.6%	-3.2%	52.3%	22.4%
FMCG	12.6%	14.1%	14.0%	13.8%	14.2%	3.6%	12.2%	6.4%	5.1%	-0.1%
Financial Services	34.0%	38.2%	33.0%	36.5%	33.9%	21.1%	11.4%	11.7%	8.8%	7.2%
Forest Materials	15.3%	11.1%	8.1%	8.9%	12.2%	87.4%	16.1%	-48.5%	-70.5%	-44.4%
Healthcare	22.4%	23.1%	23.1%	24.4%	23.5%	8.6%	13.2%	1.7%	17.1%	-0.4%
IT	21.2%	21.8%	21.6%	21.6%	21.0%	12.8%	14.2%	-7.2%	5.5%	7.3%
Media & Enter.	21.7%	17.6%	22.8%	23.8%	21.9%	-17.7%	26.2%	-237.1%	25.4%	154.5%
Metals & Mining	20.5%	18.3%	16.7%	17.8%	17.1%	54.5%	89.8%	76.8%	28.3%	11.2%
Oil & Gas	6.2%	12.2%	12.4%	12.3%	11.7%	-50.5%	19.6%	27.3%	49.9%	41.8%
Power	36.0%	36.7%	36.4%	35.4%	33.6%	26.0%	41.0%	8.0%	-15.3%	-5.2%
Realty	25.1%	20.3%	20.6%	20.9%	19.0%	44.7%	48.8%	4.9%	30.3%	22.7%
Services	17.7%	14.9%	19.2%	15.0%	19.8%	10.9%	-36.9%	-8.9%	18.6%	-2.4%
Telecommunication	48.2%	47.5%	48.5%	48.1%	47.7%	445.2%	849.8%	-58.0%	-270.8%	-265.5%
Textiles	11.4%	10.6%	10.0%	9.6%	9.9%	39.8%	-7.5%	-26.2%	-25.5%	2.9%
Utilities	10.9%	12.2%	13.8%	14.3%	15.4%	-9.4%	-8.2%	-13.4%	9.4%	12.5%
Total	17.8%	20.3%	19.1%	20.0%	19.6%	11.0%	30.3%	9.6%	15.0%	11.6%

#Source – ACE Equity

Conclusion - Overall, the data point to a healthy and broad-based topline environment, with aggregate revenue growth of 20.6% across all companies with more than Rs 10 bn market capitalization. However, the conversion into operating profit and PAT remained uneven. Capital Goods, Metals & Mining, Chemicals, Telecom, Realty and select consumer-facing segments emerged as key earnings drivers, while Oil & Gas and FMCG highlighted the divergence between revenue growth and profitability. The data therefore suggest that while the earnings cycle remains supportive, margin performance and earnings conversion will remain important differentiators as the year progresses.

Authored By: Nilesh Jethani, Investment Team

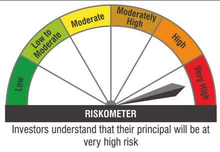
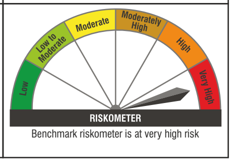
Source: Internal Research, ACE Equity,

Bank of India Flexi Cap Fund

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

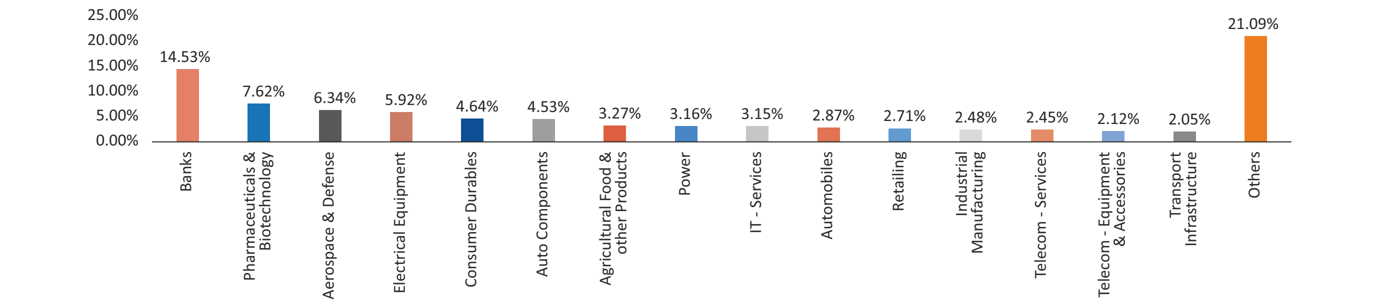
Invest Now

All data as on August 31, 2026 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on August 31, 2026	Benchmark Risk-o-meter as on August 31, 2026^
• Capital appreciation over medium to long term. • Investment in a diversified portfolio consisting of equity and equity related instruments across market capitalization.		

*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
EQUITY HOLDINGS	
BANKS	**14.53**
✔ State Bank of India	5.01
✔ ICICI Bank Limited	3.94
HDFC Bank Limited	2.04
Indian Bank	1.99
Bank of Baroda	1.55
PHARMACEUTICALS & BIOTECHNOLOGY	**7.62**
✔ Mankind Pharma Limited	2.70
✔ Dr. Reddy's Laboratories Limited	2.47
Acutaas Chemicals Limited	1.44
Gujarat Themis Biosyn Limited	1.01
AEROSPACE & DEFENSE	**6.34**
✔ Hindustan Aeronautics Limited	2.99
Sigma Advanced Systems Limited	1.95
Bharat Electronics Limited	1.40
ELECTRICAL EQUIPMENT	**5.92**
✔ Quality Power Electrical Eqp Ltd	2.84
Powerica Limited	1.22
Hitachi Energy India Limited	1.14
Siemens Energy India Limited	0.72
CONSUMER DURABLES	**4.64**
✔ Sky Gold And Diamonds Limited	2.90
Asian Paints Limited	1.15
Bosch Home Comfort India Ltd	0.59
AUTO COMPONENTS	**4.53**
UNO Minda Limited	2.16
Bharat Forge Limited	0.89
MRF Limited	0.76
S.J.S. Enterprises Limited	0.72
AGRICULTURAL FOOD & OTHER PRODUCTS	**3.27**
✔ Balrampur Chini Mills Limited	2.76
Triveni Engineering & Industries Limited	0.51
POWER	**3.16**
NTPC Limited	1.46
Adani Power Limited	1.12
Torrent Power Limited	0.58
IT - SERVICES	**3.15**
Tata Technologies Limited	1.60
Netweb Technologies India Limited	0.98
Zaggle Prepaid Ocean Services Limited	0.57
AUTOMOBILES	**2.87**
Mahindra & Mahindra Limited	1.80
Bajaj Auto Limited	1.07
RETAILING	**2.71**
✔ Entero Healthcare Solutions Ltd	2.43
Eternal Limited	0.28
INDUSTRIAL MANUFACTURING	**2.48**
Titagarh Rail Systems Limited	0.82
Mazagon Dock Shipbuilders Limited	0.63
Jash Engineering Limited	0.48
Triveni Power Transmission Limited	0.31
Syrma SGS Technology Limited	0.24
TELECOM - SERVICES	**2.45**
✔ Bharti Airtel Limited	2.45
TELECOM - EQUIPMENT & ACCESSORIES	**2.12**
Sterlite Technologies Limited	2.12
TRANSPORT INFRASTRUCTURE	**2.05**
Adani Ports and Special Economic Zone Limited	2.05
OTHERS	**21.09**
Coromandel International Limited	1.52
Reliance Industries Limited	1.51
Britannia Industries Limited	1.35
Krishna Institute Of Medical Sciences Limited	1.28
Nuvama Wealth Management Limited	1.28
HEG Limited	1.26
CreditAccess Grameen Limited	1.02
Tata Motors Ltd	1.02
Turtlemint Fintech Solutions Ltd	1.02
Swan Corp Limited	1.00
UltraTech Cement Limited	0.97
Lloyds Metals And Energy Limited	0.94
Leap India Limited	0.93
Vedanta Aluminium Metal Limited	0.88
Hindustan Copper Limited	0.86
Skyways Air Services Ltd	0.81
Cemindia Projects Ltd	0.75
ICICI Prudential Asset Management Company Limited	0.71
SBI Life Insurance Company Limited	0.67
Radico Khaitan Limited	0.65
HDB Financial Services Limited	0.63
Brigade Enterprises Limited	0.03
Total	**88.93**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 07/01/2027) (SOV)	0.02
Total	**0.02**
MONEY MARKET INSTRUMENTS	
Certificate of Deposit	
HDFC Bank Limited (CARE A1+)	1.34
Union Bank of India (ICRA A1+)	0.84
Union Bank of India (FITCH A1+)	0.51
Canara Bank (CRISIL A1+)	0.42
National Bank For Agriculture and Rural Development (FITCH A1+)	0.42
HDFC Bank Limited (CARE A1+)	0.41
HDFC Bank Limited (CARE A1+)	0.41
National Bank For Agriculture and Rural Development (CRISIL A1+)	0.41
Small Industries Dev Bank of India (CRISIL A1+)	0.32
Total	**5.08**
CASH & CASH EQUIVALENT	
Net Receivables/(Payables)	0.07
TREPS/ Repo	5.90
Total	**5.97**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on August 31, 2026)

Mcap Category	Percentage
Large Cap	38.55%
Small Cap	34.87%
Mid Cap	15.51%
GB/TB/Repo/Others	5.99%
Debt	5.08%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^

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

₹ 2,868.45 Crs.

LATEST AUM

₹ 2,953.00 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 31, 2026)

0.96 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS (As on August 31, 2026)

Standard Deviation (Annualized): 18.78% (Bank of India Flexi Cap Fund)
15.21% (BSE 500 TRI)

Beta: 1.11
Sharpe Ratio*: 0.79
Tracking Error (Annualized): 8.33%
Above ratios are calculated using 3 years history of monthly return.
*Risk-free rate assumed to be 5.24% (MIBOR as on August 31, 2026)

NAV (As on August 31, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	38.87	Growth	42.77
IDCW	35.32	IDCW	36.55

EXPENSE RATIO

Regular Plan: 1.68% Direct Plan: 0.48%

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

F L E X I C A P F U N D

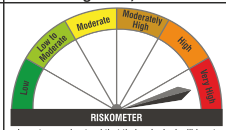
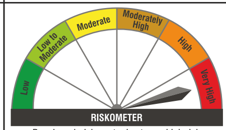
For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 46

Bank of India Small Cap Fund

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

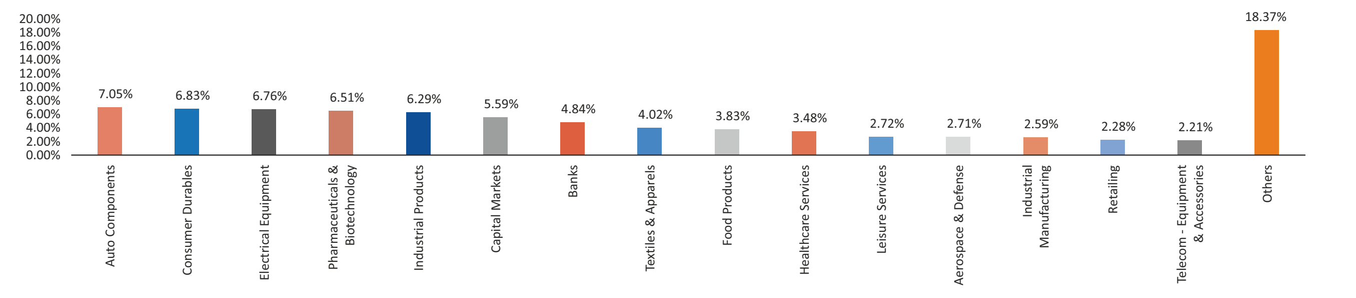
Invest Now

All data as on August 31, 2026 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on August 31, 2026	Benchmark Risk-o-meter as on August 31, 2026^
• Long term capital appreciation. • Investment predominantly in equity & equity related instruments of Small Cap companies.	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at very high risk

*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
	EQUITY HOLDINGS	
	AUTO COMPONENTS	7.05
	Lumax Auto Technologies Limited	1.22
	GNA Axles Limited	1.21
	TVS Srichakra Limited	1.18
	ZF Commercial Vehicle Control Systems India Limited	1.10
	Carraro India Limited	1.07
	FIEM Industries Limited	0.91
	NRB Bearing Limited	0.36
	CONSUMER DURABLES	6.83
✔	Sky Gold And Diamonds Limited	3.01
	PG Electroplast Limited	1.56
	Stylam Industries Limited	1.15
	ETHOS LTD.	0.46
	Senco Gold Limited	0.33
	Greenply Industries Limited	0.32
	ELECTRICAL EQUIPMENT	6.76
✔	Quality Power Electrical Eqp Ltd	2.45
	Atlanta Electricals Ltd	1.22
	TD Power Systems Limited	1.10
	Apar Industries Limited	1.07
	Hitachi Energy India Limited	0.92
	PHARMACEUTICALS & BIOTECHNOLOGY	6.51
✔	Wockhardt Limited	1.99
	Acutaas Chemicals Limited	1.40
	Eris Lifesciences Limited	1.32
	Gujarat Themis Biosyn Limited	1.08
	Gufic Biosciences Limited	0.72
	INDUSTRIAL PRODUCTS	6.29
	Knack Packaging Limited	0.95
	Laser Power And Infra Limited	0.95
	Steelcast Ltd	0.9
	Goodluck India Limited	0.84
	Tinna Rubber and Infrastructure Limited	0.73
	HEG Limited	0.66
	Xpro India Limited	0.49
	Vidya Wires Limited	0.39
	KSB Limited	0.27
	KSH International Limited	0.11
	CAPITAL MARKETS	5.59
✔	Computer Age Management Services Limited	2.02
	Anand Rathi Wealth Limited	1.40
	Multi Commodity Exchange of India Limited	1.17
	Nuvama Wealth Management Limited	1.00
	BANKS	4.84
✔	City Union Bank Limited	2.37
	Indian Bank	1.44
	Ujjivan Small Finance Bank Limited	1.03
	TEXTILES & APPARELS	4.02
✔	Arvind Limited	1.85
	Sanathan Textiles Limited	0.87
	Vardhman Textiles Limited	0.69
	Ganesha Ecosphere Limited	0.61
	FOOD PRODUCTS	3.83
✔	EID Parry India Limited	2.09
	Mrs. Bectors Food Specialities Limited	1.55
	Orkla India Limited	0.19
	HEALTHCARE SERVICES	3.48
	Krishna Institute Of Medical Sciences Limited	1.54
	Vijaya Diagnostic Centre Limited	1.10
	Thyrocare Technologies Limited	0.84
	LEISURE SERVICES	2.72
✔	TBO Tek Limited	1.82
	Leela Palaces Hotels & Resorts Limited	0.90
	AEROSPACE & DEFENSE	2.71
	Sigma Advanced Systems Limited	1.61
	Aequs Limited	1.10
	INDUSTRIAL MANUFACTURING	2.59
	Swan Defence And Heavy Industries Ltd	1.04
	Titagarh Rail Systems Limited	0.77
	Jash Engineering Limited	0.52
	Syrma SGS Technology Limited	0.26
	RETAILING	2.28
	Meesho Ltd	1.15
	Entero Healthcare Solutions Ltd	1.13
	TELECOM - EQUIPMENT & ACCESSORIES	2.21
✔	Sterlite Technologies Limited	2.21
	OTHERS	18.37
✔	Balrampur Chini Mills Limited	2.17
	Tata Technologies Limited	1.46
	Canara HSBC Life Insurance company Ltd	1.42
	Knowledge Marine & Engineering Works Limited	1.22
	Wework India Management Limited	0.99
	Turtlemint Fintech Solutions Limited	0.97
	Shreeji Shipping Global Limited	0.94
	Hindustan Copper Limited	0.93
	Ardee Industries Limited	0.83
	Housing & Urban Development Corporation Limited	0.83
	CreditAccess Grameen Limited	0.81
	Skyways Air Services Ltd	0.78
	Cemindia Projects Ltd	0.74
	Radico Khaitan Limited	0.66
	JK Cement Limited	0.62
	Lloyds Metals And Energy Limited	0.55
	Godavari Biorefineries Limited	0.46
	Zaggle Prepaid Ocean Services Limited	0.39
	Firstsource Solutions Limited	0.33
	Shipping Corporation Of India Limited	0.30
	Onemi Technology Solutions Ltd	0.29
	Laxmi Dental Limited	0.27
	Clean Science and Technology Ltd	0.22
	Steel Authority of India Limited	0.18
	Allied Blenders And Distillers Ltd	0.01
	Aye Finance Limited	0.00
	Total	**86.08**
	GOVERNMENT BOND AND TREASURY BILL	
	Treasury Bill	
	364 Days Tbill (MD 07/01/2027) (SOV)	0.20
	Total	**0.20**
	MONEY MARKET INSTRUMENTS	
	Certificate of Deposit	
	HDFC Bank Limited (CARE A1+)	0.75
	ICICI Bank Limited (ICRA A1+)	0.75
	Union Bank of India (ICRA A1+)	0.75
	Union Bank of India (FITCH A1+)	0.45
	Kotak Mahindra Bank Limited (CRISIL A1+)	0.44
	Indian Bank (CRISIL A1+)	0.38
	Bank of Baroda (FITCH A1+)	0.37
	HDFC Bank Limited (CARE A1+)	0.37
	HDFC Bank Limited (CARE A1+)	0.37
	National Bank For Agriculture and Rural Development (FITCH A1+)	0.37
	Canara Bank (CRISIL A1+)	0.36
	National Bank For Agriculture and Rural Development (CRISIL A1+)	0.36
	Small Industries Dev Bank of India (CRISIL A1+)	0.28
	National Bank For Agriculture and Rural Development (CRISIL A1+)	0.15
	Total	**6.15**
	CASH & CASH EQUIVALENT	
	Net Receivables/Payables	(0.05)
	TREPS / Reverse Repo Investments	7.62
	Total	**7.57**
	GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on August 31, 2026)

Mcap Category	Percentage
Small Cap	76.56%
GB/TB/Repo/Others	7.77%
Mid Cap	7.16%
Debt	6.15%
Large Cap	2.36%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^

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

DATE OF ALLOTMENT

December 19, 2018

FUND MANAGER

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

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

AVERAGE AUM

₹ 3,094.07 Crs.

LATEST AUM

₹ 3,307.18 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 31, 2026)

0.89 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS (As on August 31, 2026)

Standard Deviation (Annualized): 21.84% (Bank of India Small Cap Fund)
21.78% (NIFTY Smallcap 250 TRI)

Beta: 0.95
Sharpe Ratio*: 0.73
Tracking Error (Annualized): 7.11%
Above ratios are calculated using 3 years history of monthly return.
*Risk-free rate assumed to be 5.24% (MIBOR as on August 31, 2026)

NAV (As on August 31, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	58.46	Growth	66.27
IDCW	42.62	IDCW	49.62

EXPENSE RATIO

Regular Plan: 1.66% Direct Plan: 0.41%

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

For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 46

Equity Fund | Hybrid Fund | Debt Fund

Bank of India ELSS Tax Saver Fund

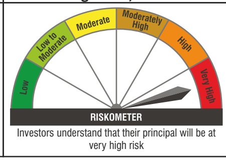
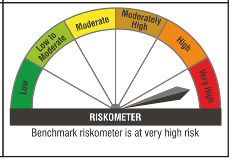
80C Benefit $

(Formerly Bank of India ELSS Tax Saver)

(An open ended scheme with attributes in accordance with Equity Linked Saving Scheme, 2005 notified by Ministry of Finance.)

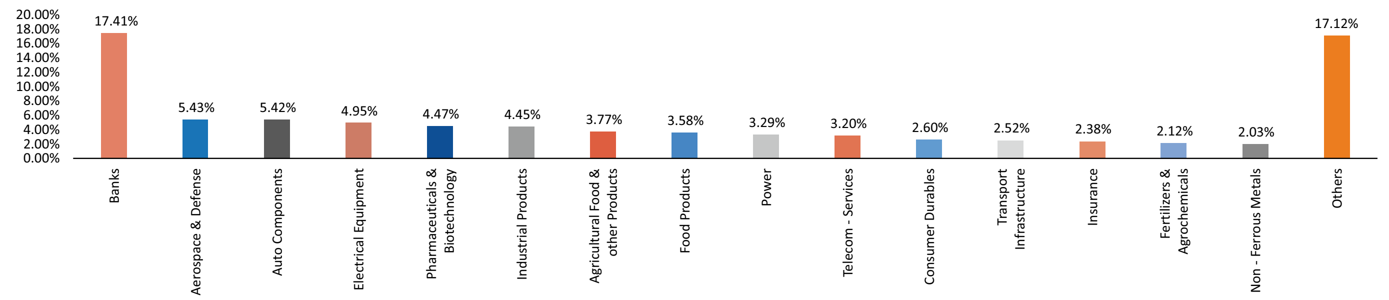
All data as on August 31, 2026 (Unless indicated otherwise)

Invest Now

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on August 31, 2026	Benchmark Risk-o-meter as on August 31, 2026^
• Long-term capital growth. • Investment in equity and equity-related securities of companies across market capitalisations.	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at very high risk

*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
EQUITY HOLDINGS	
BANKS	**17.41**
✔ State Bank of India	5.36
✔ ICICI Bank Limited	4.52
HDFC Bank Limited	2.16
Indian Bank	2.16
Bank of Baroda	1.91
Canara Bank	1.30
AEROSPACE & DEFENSE	**5.43**
✔ Hindustan Aeronautics Limited	3.73
Bharat Electronics Limited	1.70
AUTO COMPONENTS	**5.42**
✔ UNO Minda Limited	2.98
ZF Commercial Vehicle Control Systems India Limited	1.40
Bharat Forge Limited	1.04
ELECTRICAL EQUIPMENT	**4.95**
✔ Quality Power Electrical Eqp Ltd	3.29
Siemens Energy India Limited	0.84
Siemens Limited	0.51
Bharat Heavy Electricals Limited	0.31
PHARMACEUTICALS & BIOTECHNOLOGY	**4.47**
Dr. Reddy's Laboratories Limited	2.54
Acutaas Chemicals Limited	1.85
Advanced Enzyme Technologies Ltd	0.08
INDUSTRIAL PRODUCTS	**4.45**
✔ HEG Limited	2.73
Inox India Limited	1.72
AGRICULTURAL FOOD & OTHER PRODUCTS	**3.77**
✔ Balrampur Chini Mills Limited	2.84
Triveni Engineering & Industries Ltd	0.93
FOOD PRODUCTS	**3.58**
✔ EID Parry India Limited	2.54
Britannia Industries Limited	1.04
POWER	**3.29**
NTPC Limited	2.41
Tata Power Company Limited	0.88
TELECOM - SERVICES	**3.20**
✔ Bharti Airtel Limited	3.20
CONSUMER DURABLES	**2.60**
✔ LG Electronics India Ltd	2.60
TRANSPORT INFRASTRUCTURE	**2.52**
Adani Ports and Special Economic Zone Limited	2.52
INSURANCE	**2.38**
SBI Life Insurance Company Limited	1.35
Max Financial Services Limited	1.03
FERTILIZERS & AGROCHEMICALS	**2.12**
Coromandel International Limited	2.12
NON - FERROUS METALS	**2.03**
Hindustan Copper Limited	1.08
Vedanta Aluminium Metal Limited	0.95
OTHERS	**17.12**
Reliance Industries Limited	2.03
Mahindra & Mahindra Limited	1.83
Tata Motors Ltd	1.63
Swan Corp Limited	1.35
K.P.R. Mill Limited	1.28
ICICI Prudential Asset Management Company Limited	1.16
Titagarh Rail Systems Limited	1.07
UltraTech Cement Limited	1.01
ITC Limited	0.90
Zaggle Prepaid Ocean Services Ltd	0.73
Apollo Hospitals Enterprise Limited	0.63
Larsen & Toubro Limited	0.60
Triveni Power Transmission Limited	0.57
Vedanta Limited	0.39
Leap India Limited	0.38
JSW Steel Limited	0.35
Prudent Corporate Advisory Services Limited	0.31
Varun Beverages Limited	0.28
InterGlobe Aviation Limited	0.24
Aditya Infotech Limited	0.13
Tata Steel Limited	0.13
DLF Limited	0.12
Total	**84.74**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 07/01/2027) (SOV)	0.12
Total	**0.12**
MONEY MARKET INSTRUMENTS	
Certificate of Deposit	
Small Industries Dev Bank of India (CRISIL A1+)	1.03
Canara Bank (CRISIL A1+)	0.88
Bank of Baroda (FITCH A1+)	0.87
Small Industries Dev Bank of India (CRISIL A1+)	0.68
Total	**3.46**
CASH & CASH EQUIVALENT	
Net Receivables/Payables	0.12
TREPS / Reverse Repo Investments	11.56
Total	**11.68**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on August 31, 2026)

Mcap Category	Percentage
Large Cap	47.31%
Small Cap	23.20%
Mid Cap	14.23%
GB/TB/Repo/Others	11.80%
Debt	3.46%
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 not providing any assured or guaranteed returns. However, there is no assurance that the investment objectives of the Scheme will be achieved.

WHO SHOULD INVEST

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

BENCHMARK^

BSE 500 Total Return Index (TRI)

DATE OF ALLOTMENT

February 25, 2009

FUND MANAGER

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

AVERAGE AUM

₹1,420.97 Crs.

LATEST AUM

₹1,414.44 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on August 31, 2026)

0.72 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS (As on August 31, 2026)

Standard Deviation (Annualized): 17.69% (Bank of India ELSS Tax Saver Fund)
15.21% (BSE 500 TRI)

Beta: 1.07
Sharpe Ratio*: 0.45
Tracking Error (Annualized): 7.04%
Above ratios are calculated using 3 years history of monthly return.
*Risk-free rate assumed to be 5.24% (MIBOR as on August 31, 2026)

NAV (As on August 31, 2026) NAV (₹)

Regular Plan		Eco Plan	
Growth	166.09	Growth	180.23
IDCW	32.00	IDCW	29.92
Direct Plan			
Growth	196.09		
IDCW	78.31		

EXPENSE RATIO

Regular Plan: 1.83% Direct Plan: 0.77% Eco Plan: 1.53%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

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

EQUITY LINKED SAVING SCHEME

For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 46

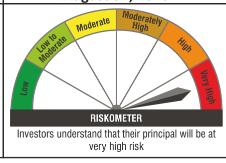
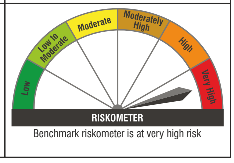
Equity Fund | Hybrid Fund | Debt Fund

Bank of India Multi Cap Fund

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

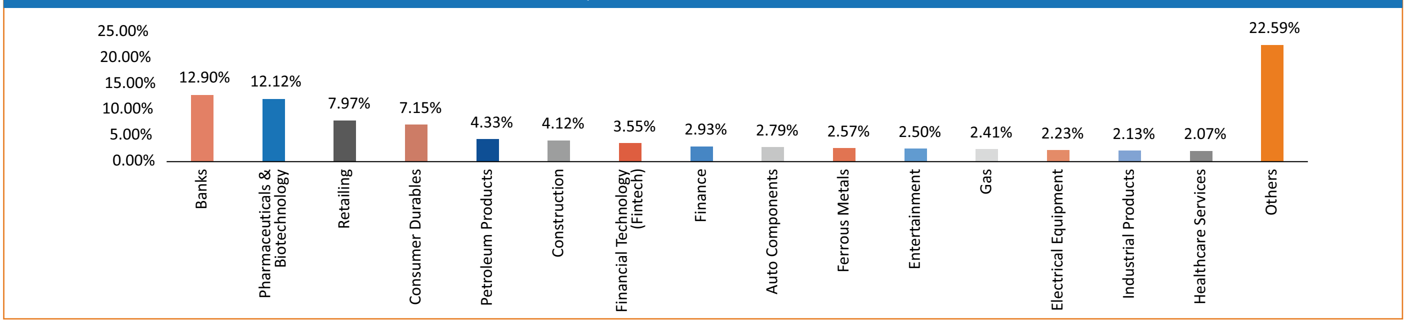
Invest Now

All data as on August 31, 2026 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on August 31, 2026	Benchmark Risk-o-meter as on August 31, 2026^
• Long term capital appreciation. • Investments in equity and equity related instruments across large cap, mid cap, small cap stocks.	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at very high risk

*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
EQUITY HOLDINGS	
BANKS	**12.90**
✔ HDFC Bank Limited	5.22
✔ Kotak Mahindra Bank Limited	2.75
✔ Bank of Maharashtra	2.50
✔ State Bank of India	2.43
PHARMACEUTICALS & BIOTECHNOLOGY	**12.12**
✔ Aurobindo Pharma Limited	3.18
Eris Lifesciences Limited	2.21
Dr. Reddy's Laboratories Limited	2.18
Mankind Pharma Limited	1.32
Abbott India Limited	1.29
Acutaas Chemicals Limited	1.05
Gujarat Themis Biosyn Limited	0.89
RETAILING	**7.97**
✔ Entero Healthcare Solutions Ltd	3.60
✔ FSN E-Commerce Ventures Limited	2.93
Aditya Vision Ltd	1.44
CONSUMER DURABLES	**7.15**
✔ Dixon Technologies (India) Limited	3.51
Stylam Industries Limited	2.08
Sky Gold And Diamonds Limited	0.97
Senco Gold Limited	0.59
PETROLEUM PRODUCTS	**4.33**
✔ Reliance Industries Limited	4.33
CONSTRUCTION	**4.12**
Cemindia Projects Ltd	1.61
Larsen & Toubro Limited	1.48
PSP Projects Limited	1.03
FINANCIAL TECHNOLOGY (FINTECH)	**3.55**
PB Fintech Limited	2.14
One 97 Communications Limited	1.41
FINANCE	**2.93**
Shriram Finance Limited	1.84
CreditAccess Grameen Limited	1.09
AUTO COMPONENTS	**2.79**
Endurance Technologies Limited	0.96
MRF Limited	0.92
S.J.S. Enterprises Limited	0.91
FERROUS METALS	**2.57**
Steel Authority of India Limited	1.37
Jindal Stainless Limited	0.79
Tata Steel Limited	0.41
ENTERTAINMENT	**2.50**
✔ Tips Music Limited	2.50
GAS	**2.41**
Petronet LNG Limited	2.41
ELECTRICAL EQUIPMENT	**2.23**
Quality Power Electrical Eqp Ltd	2.23
INDUSTRIAL PRODUCTS	**2.13**
HEG Limited	1.01
Shakti Pumps (India) Limited	0.62
Steelcast Ltd	0.50
HEALTHCARE SERVICES	**2.07**
Apollo Hospitals Enterprise Limited	1.05
Vijaya Diagnostic Centre Limited	1.02
OTHERS	**22.59**
Container Corporation of India Limited	2.02
ITC Limited	1.64
Tata Consultancy Services Limited	1.62
Vedanta Aluminium Metal Limited	1.59
Maruti Suzuki India Limited	1.37
Bharti Airtel Limited	1.36
SBI Life Insurance Company Limited	1.30
Godfrey Phillips India Limited	1.20
NTPC Limited	1.19
Britannia Industries Limited	1.08
Emami Limited	1.01
Lloyds Metals And Energy Limited	0.92
Bayer Cropscience Limited	0.86
Leap India Limited	0.79
Bharat Dynamics Limited	0.74
Bharti Hexacom Limited	0.62
Adani Ports and Special Economic Zone Limited=]	0.54
Jash Engineering Limited	0.54
Oberoi Realty Limited	0.53
Swan Corp Limited	0.53
United Spirits Limited	0.41
Canara HSBC Life Insurance company Ltd	0.40
Sobha Limited	0.33
Total	**94.36**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 07/01/2027) (SOV)	0.09
Total	**0.09**
CASH & CASH EQUIVALENT	
Net Receivables/Payables	(0.05)
TREPS / Reverse Repo Investments	5.60
Total	**5.55**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on August 31, 2026)

Mcap Category	Percentage
Large Cap	31.20%
Mid Cap	33.35%
Small Cap	29.81%
GB/TB/Repo/Others	5.64%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^

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

DATE OF ALLOTMENT

March 3, 2023

FUND MANAGER

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

AVERAGE AUM

₹ 1,299.55 Crs.

LATEST AUM

₹ 1,335.04 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on August 31, 2026)

0.67 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS (As on August 31, 2026)

Standard Deviation (Annualized): 16.29% (Bank of India Multi Cap Fund)
16.40% NIFTY 500 Multicap 50:25:25 Total Return Index (TRI)

Beta: 0.97
Sharpe Ratio*: 0.78
Tracking Error (Annualized): 3.69%
Above ratios are calculated using 3 years history of monthly return.
*Risk-free rate assumed to be 5.24% (MIBOR as on August 31, 2026)

NAV (As on August 31, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	20.14	Growth	20.96
IDCW	20.14	IDCW	20.93

EXPENSE RATIO

Regular Plan: 1.84% Direct Plan: 0.73%

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

For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 46

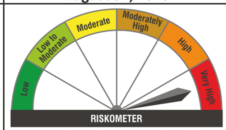
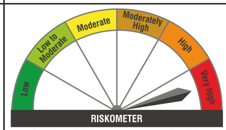
Equity Fund | Hybrid Fund | Debt Fund

Bank of India Manufacturing & Infrastructure Fund

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

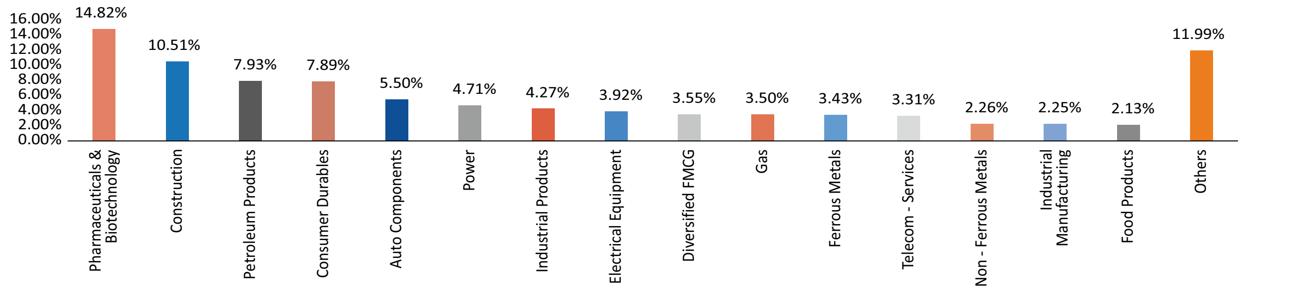
Invest Now

All data as on August 31, 2026 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on August 31, 2026	Benchmark Risk-o-meter as on August 31, 2026^
• Long-term capital growth. • Investment in equity and equity-related securities of companies engaged in manufacturing & infrastructure and related sector.	Investors understand that their principal will be at very high risk	Benchmark riskometer is at very high risk

*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
EQUITY HOLDINGS	
PHARMACEUTICALS & BIOTECHNOLOGY	**14.82**
✔ Aurobindo Pharma Limited	3.48
Dr. Reddy's Laboratories Limited	1.75
Eris Lifesciences Limited	1.72
Abbott India Limited	1.63
Wockhardt Limited	1.44
Mankind Pharma Limited	1.28
Gujarat Themis Biosyn Limited	1.26
Acutaas Chemicals Limited	1.15
Gufic Biosciences Limited	1.11
CONSTRUCTION	**10.51**
✔ Larsen & Toubro Limited	5.43
PSP Projects Limited	2.08
Cemindia Projects Ltd	1.73
Kalpataru Projects International Limited	0.68
KNR Constructions Limited	0.59
PETROLEUM PRODUCTS	**7.93**
✔ Reliance Industries Limited	7.93
CONSUMER DURABLES	**7.89**
✔ Dixon Technologies (India) Limited	3.87
Stylam Industries Limited	2.19
Sky Gold And Diamonds Limited	1.05
Senco Gold Limited	0.78
AUTO COMPONENTS	**5.50**
MRF Limited	1.90
Endurance Technologies Limited	1.46
Carraro India Limited	1.19
S.J.S. Enterprises Limited	0.95
POWER	**4.71**
✔ NTPC Limited	4.71
INDUSTRIAL PRODUCTS	**4.27**
Knack Packaging Limited	1.18
HEG Limited	1.16
Steelcast Ltd	1.13
Shakti Pumps (India) Limited	0.80
ELECTRICAL EQUIPMENT	**3.92**
✔ Quality Power Electrical Eqp Ltd	3.10
TD Power Systems Limited	0.82
DIVERSIFIED FMCG	**3.55**
✔ ITC Limited	3.55
GAS	**3.50**
✔ Petronet LNG Limited	3.50
FERROUS METALS	**3.43**
Steel Authority of India Limited	2.19
Jindal Stainless Limited	0.93
Tata Steel Limited	0.31
Telecom - Services	**3.31**
✔ Bharti Airtel Limited	3.31
Non - Ferrous Metals	**2.26**
✔ Vedanta Aluminium Metal Limited	2.26
Industrial Manufacturing	**2.25**
Jyoti CNC Automation Ltd	1.02
Jash Engineering Limited	0.79
Swan Defence And Heavy Industries Ltd	0.44
FOOD PRODUCTS	**2.13**
Britannia Industries Limited	2.13
OTHERS	**11.99**
Maruti Suzuki India Limited	1.59
Adani Ports and Special Economic Zone Limited	1.24
Sanathan Textiles Limited	1.16
United Spirits Limited	1.16
Bayer Cropscience Limited	1.10
Lloyds Metals And Energy Limited	1.07
Ganesha Ecosphere Limited	0.95
Sobha Limited	0.95
Bharat Dynamics Limited	0.94
Oil India Limited	0.78
Swan Corp Limited	0.74
JK Cement Limited	0.31
Oil & Natural Gas Corporation Ltd	0.00
Total	**91.97**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 07/01/2027) (SOV)	0.09
Total	**0.09**
CASH & CASH EQUIVALENT	
Net Receivables/Payables	0.02
TREPS / Reverse Repo Investments	7.92
Total	**7.94**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on August 31, 2026)

Mcap Category	Percentage
Small Cap	33.26%
Large Cap	32.46%
Mid Cap	26.25%
GB/TB/Repo/Others	8.03%
Grand Total	**100.00%**

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^

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

₹ 930.43 Crs.

LATEST AUM

₹ 948.65 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 31, 2026)

0.62 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS (As on August 31, 2026)

Standard Deviation (Annualized): 18.06% (Bank of India Manufacturing & Infrastructure Fund)
19.41% (50% BSE India Manufacturing Index TRI & 50% BSE India Infrastructure Index TRI)

Beta: 0.83
Sharpe Ratio*: 0.89
Tracking Error (Annualized): 9.00%
Above ratios are calculated using 3 years history of monthly return.
*Risk-free rate assumed to be 5.24% (MIBOR as on August 31, 2026)

NAV (As on August 31, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	66.78	Growth	79.56
IDCW	42.57	IDCW	75.07
Quarterly IDCW	43.35	Quarterly IDCW	78.21

EXPENSE RATIO

Regular Plan: 1.94% Direct Plan: 0.59%

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

For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 46

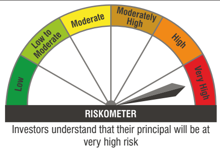
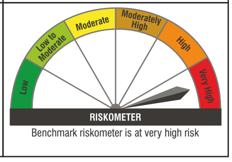
SECTORAL FUND

Bank of India Mid Cap Fund

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

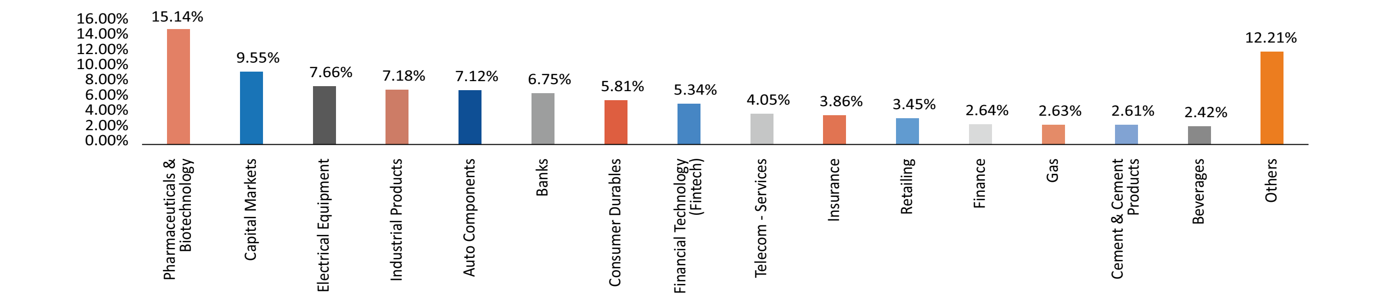
Invest Now

All data as on August 31, 2026 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on August 31, 2026	Benchmark Risk-o-meter as on August 31, 2026^
• Long term capital appreciation • Investment in equity and equity-related instruments investing predominantly in mid cap companies.		

*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
EQUITY HOLDINGS	
PHARMACEUTICALS & BIOTECHNOLOGY	**15.14**
✔ Aurobindo Pharma Limited	5.60
✔ Abbott India Limited	4.38
✔ Mankind Pharma Limited	2.68
Eris Lifesciences Limited	1.77
Acutaas Chemicals Limited	0.71
CAPITAL MARKETS	**9.55**
✔ Multi Commodity Exchange of India Limited	4.88
✔ Nippon Life India Asset Management Limited	2.87
ICICI Prudential Asset Management Company Limited	1.12
BSE Limited	0.68
ELECTRICAL EQUIPMENT	**7.66**
✔ Quality Power Electrical Eqp Ltd	3.14
Hitachi Energy India Limited	1.98
Powerica Limited	1.44
GE Vernova T&D India Limited	1.10
INDUSTRIAL PRODUCTS	**7.18**
KRN Heat Exchanger And Refrigeration Limited	1.53
Laser Power And Infra Limited	1.53
Polycab India Limited	1.36
CMR Green Technologies Limited	1.10
Knack Packaging Limited	0.88
Lumino Industries Limited	0.78
AUTO COMPONENTS	**7.12**
✔ UNO Minda Limited	2.90
Gabriel India Limited	1.88
Schaeffler India Limited	1.44
MRF Limited	0.90
BANKS	**6.75**
✔ Bank of Maharashtra	2.68
The Federal Bank Limited	2.19
Indian Bank	1.88
CONSUMER DURABLES	**5.81**
LG Electronics India Ltd	2.13
Dixon Technologies (India) Limited	1.55
Century Plyboards (India) Limited	1.16
PG Electroplast Limited	0.97
FINANCIAL TECHNOLOGY (FINTECH)	**5.34**
✔ One 97 Communications Limited	3.38
PB Fintech Limited	1.96
TELECOM - SERVICES	**4.05**
✔ Bharti Hexacom Limited	4.05
INSURANCE	**3.86**
Max Financial Services Limited	2.65
ICICI Lombard General Insurance Company Limited	1.21
RETAILING	**3.45**
Meesho Ltd	2.17
FSN E-Commerce Ventures Limited	1.28
FINANCE	**2.64**
Housing & Urban Development Corporation Limited	1.25
Sundaram Finance Limited	0.71
HDB Financial Services Limited	0.68
GAS	**2.63**
Petronet LNG Limited	2.63
CEMENT & CEMENT PRODUCTS	**2.61**
JK Cement Limited	2.61
BEVERAGES	**2.42**
United Spirits Limited	1.36
Radico Khaitan Limited	1.06
OTHERS	**12.21**
Bharat Dynamics Limited	2.33
Oil India Limited	2.33
K.P.R. Mill Limited	2.06
Lloyds Metals And Energy Limited	1.29
Jindal Stainless Limited	1.28
Sterlite Technologies Limited	0.65
Firstsource Solutions Limited	0.60
Delhivery Limited	0.54
Steel Authority of India Limited	0.43
Clean Science and Technology Ltd	0.34
Hindustan Copper Limited	0.24
National Aluminium Company Ltd	0.12
Total	**98.42**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 07/01/2027) (SOV)	0.32
Total	**0.32**
CASH & CASH EQUIVALENT	
Net Receivables/Payables	0.54
TREPS / Reverse Repo Investments	0.72
Total	**1.26**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on August 31, 2026)	
Mcap Category	**Percentage**
Large Cap	7.02%
Mid Cap	70.32%
Small Cap	21.08%
GB/TB/Repo/Others	1.58%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

The investment objective of the scheme is to generate long-term capital appreciation by investing predominantly in equity and equity related 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^

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

₹ 752.51 Crs.

LATEST AUM

₹ 766.60 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 31, 2026)

0.75 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on August 31, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	10.69	Growth	10.82
IDCW	10.69	IDCW	10.82

EXPENSE RATIO

Regular Plan: 2.02% Direct Plan: 1.01%

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

MID CAP FUND

For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 46

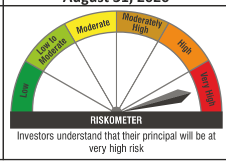
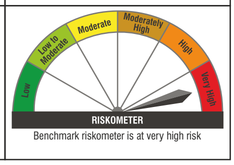
Equity Fund | Hybrid Fund | Debt Fund

Bank of India Business Cycle Fund

(An open ended equity scheme investing in business cycle theme)

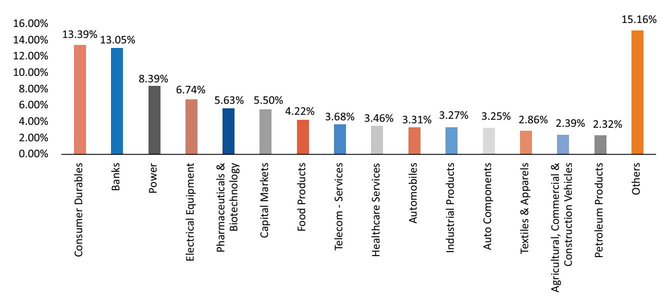
Invest Now

All data as on August 31, 2026 (Unless indicated otherwise)

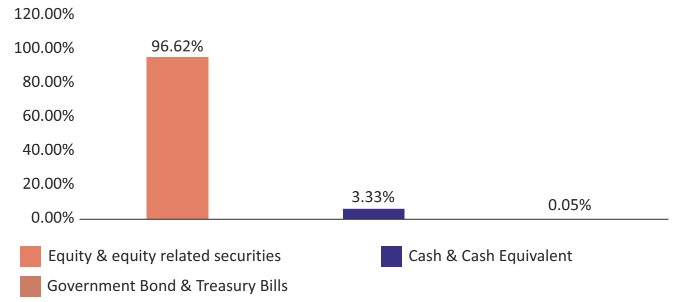
This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on August 31, 2026	Benchmark Risk-o-meter as on August 31, 2026^
• Long term capital appreciation. • Investment in equity and equity related instruments with a focus on navigating business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy.	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at very high risk

*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
	EQUITY HOLDINGS	
	CONSUMER DURABLES	**13.39**
✔	Sky Gold And Diamonds Limited	2.86
✔	LG Electronics India Ltd	2.82
	Lalithaa Jewellery Mart Ltd	2.22
	Asian Paints Limited	1.52
	Century Plyboards (India) Limited	1.48
	Dixon Technologies (India) Limited	1.25
	ETHOS LTD.	1.24
	BANKS	**13.05**
✔	ICICI Bank Limited	5.62
✔	State Bank of India	5.29
	HDFC Bank Limited	2.14
	POWER	**8.39**
✔	NTPC Limited	3.99
✔	Power Grid Corporation of India Limited	2.69
	Tata Power Company Limited	1.05
	Torrent Power Limited	0.66
	ELECTRICAL EQUIPMENT	**6.74**
✔	Quality Power Electrical Eqp Ltd	3.29
	TD Power Systems Limited	1.77
	Siemens Energy India Limited	0.98
	Siemens Limited	0.70
	PHARMACEUTICALS & BIOTECHNOLOGY	**5.63**
✔	Glenmark Pharmaceuticals Limited	3.21
	Gufic Biosciences Limited	1.32
	Dr. Reddy's Laboratories Limited	1.10
	CAPITAL MARKETS	**5.50**
	Computer Age Management Services Limited	2.53
	Nippon Life India Asset Management Limited	1.72
	Nuvama Wealth Management Ltd	1.25
	FOOD PRODUCTS	**4.22**
	Britannia Industries Limited	2.49
	EID Parry India Limited	1.73
	TELECOM - SERVICES	**3.68**
✔	Bharti Airtel Limited	3.68
	HEALTHCARE SERVICES	**3.46**
✔	Apollo Hospitals Enterprise Limited	3.46
	AUTOMOBILES	**3.31**
	Mahindra & Mahindra Limited	2.05
	Bajaj Auto Limited	1.26
	INDUSTRIAL PRODUCTS	**3.27**
	Tinna Rubber and Infrastructure Ltd	1.96
	CMR Green Technologies Limited	0.77
	Vidya Wires Limited	0.54
	AUTO COMPONENTS	**3.25**
	S.J.S. Enterprises Limited	2.67
	MRF Limited	0.58
	TEXTILES & APPARELS	**2.86**
	K.P.R. Mill Limited	1.55
	Ganesha Ecosphere Limited	1.31
	AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	**2.39**
	Tata Motors Ltd	2.39
	PETROLEUM PRODUCTS	**2.32**
	Reliance Industries Limited	2.32
	OTHERS	**15.16**
	Aequs Limited	2.13
	PB Fintech Limited	2.06
	Eternal Limited	1.95
	Sterlite Technologies Limited	1.44
	United Spirits Limited	1.13
	Hindustan Copper Limited	1.10
	Oil India Limited	1.03
	UltraTech Cement Limited	0.99
	Zaggle Prepaid Ocean Services Ltd	0.97
	Vedanta Aluminium Metal Limited	0.94
	ITC Limited	0.91
	SBI Life Insurance Company Limited	0.45
	Arvind Fashions Limited	0.06
	Total	96.62
	GOVERNMENT BOND AND TREASURY BILL	
	Treasury Bill	
	364 Days Tbill (MD 07/01/2027) (SOV)	0.05
	Total	**0.05**
	CASH & CASH EQUIVALENT	
	Net Receivables/(Payables)	-0.16
	TREPS / Reverse Repo Investments	3.49
	Total	**3.33**
	GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on August 31, 2026)

Mcap Category	Percentage
Large Cap	45.89%
Mid Cap	17.64%
Small Cap	33.09%
GB/TB/Repo/Others	3.38%
Grand Total	100.00%

INVESTMENT OBJECTIVE

The Investment objective of the Scheme is to generate long-term capital appreciation by investing predominantly in equity and equity related securities 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^

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

₹ 464.87 Crs.

LATEST AUM

₹ 463.16 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on August 31, 2026)

0.57 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on August 31, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	9.81	Growth	10.05
IDCW	9.81	IDCW	10.05

EXPENSE RATIO

Regular Plan: 2.10% Direct Plan: 1.01%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL

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

THEMATIC FUND

For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 46

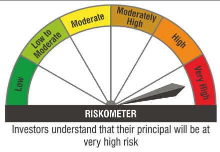
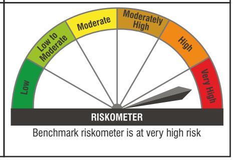
Bank of India Large & Mid Cap Fund

(Formerly Bank of India Large & Mid Cap Equity Fund)

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

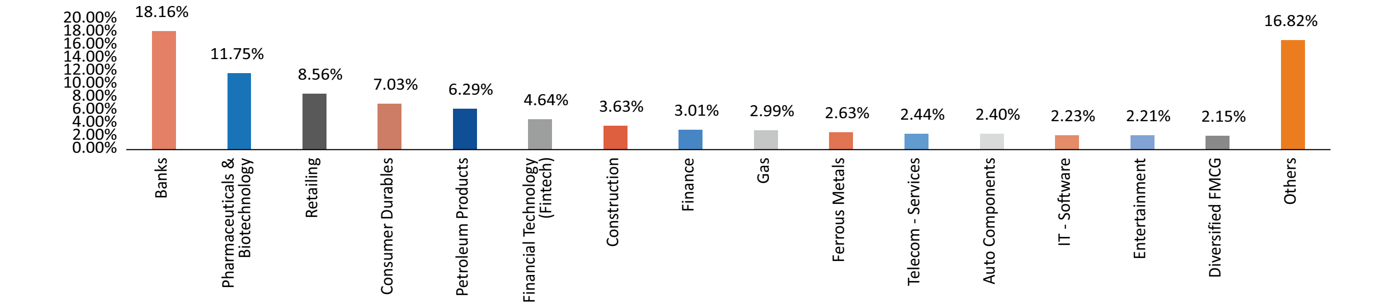
Invest Now

All data as on August 31, 2026 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on August 31, 2026	Benchmark Risk-o-meter as on August 31, 2026^
• Long-term capital growth. • Investment in equity and equity-related securities including equity derivatives of companies across market capitalisations.	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at very high risk

*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
EQUITY HOLDINGS	
BANKS	**18.16**
✔ HDFC Bank Limited	7.46
✔ Kotak Mahindra Bank Limited	3.69
✔ State Bank of India	3.34
Bank of Maharashtra	2.69
ICICI Bank Limited	0.98
PHARMACEUTICALS & BIOTECHNOLOGY	**11.75**
✔ Aurobindo Pharma Limited	3.59
Dr. Reddy's Laboratories Limited	2.44
Eris Lifesciences Limited	2.17
Abbott India Limited	1.68
Mankind Pharma Limited	1.39
Acutaas Chemicals Limited	0.48
RETAILING	**8.56**
✔ FSN E-Commerce Ventures Limited	4.25
Entero Healthcare Solutions Ltd	2.95
Aditya Vision Ltd	1.36
CONSUMER DURABLES	**7.03**
✔ Dixon Technologies (India) Limited	4.44
Stylam Industries Limited	1.31
Sky Gold And Diamonds Limited	0.76
Senco Gold Limited	0.52
PETROLEUM PRODUCTS	**6.29**
✔ Reliance Industries Limited	6.29
FINANCIAL TECHNOLOGY (FINTECH)	**4.64**
✔ PB Fintech Limited	3.17
One 97 Communications Limited	1.47
CONSTRUCTION	**3.63**
✔ Larsen & Toubro Limited	3.46
Cemindia Projects Ltd	0.17
FINANCE	**3.01**
Shriram Finance Limited	1.97
CreditAccess Grameen Limited	1.04
GAS	**2.99**
✔ Petronet LNG Limited	2.99
FERROUS METALS	**2.63**
Steel Authority of India Limited	1.70
Jindal Stainless Limited	0.93
TELECOM - SERVICES	**2.44**
Bharti Airtel Limited	1.72
Bharti Hexacom Limited	0.72
AUTO COMPONENTS	**2.40**
MRF Limited	1.38
Endurance Technologies Limited	1.02
IT - SOFTWARE	**2.23**
Tata Consultancy Services Limited	2.23
ENTERTAINMENT	**2.21**
Tips Music Limited	2.21
DIVERSIFIED FMCG	**2.15**
ITC Limited	2.15
OTHERS	**16.82**
Container Corporation of India Ltd	2.05
Vedanta Aluminium Metal Limited	1.76
NTPC Limited	1.37
SBI Life Insurance Company Limited	1.35
Quality Power Electrical Eqp Ltd	1.22
Godfrey Phillips India Limited	1.21
Britannia Industries Limited	1.09
Lloyds Metals And Energy Limited	1.08
Apollo Hospitals Enterprise Limited	0.97
Maruti Suzuki India Limited	0.95
Bayer Cropscience Limited	0.91
United Spirits Limited	0.84
Bharat Dynamics Limited	0.80
Adani Ports and Special Economic Zone Limited	0.66
Swan Corp Limited	0.56
Total	**96.94**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 07/01/2027) (SOV)	0.01
Total	**0.01**
CASH & CASH EQUIVALENT	
Net Receivables/Payables	-0.10
TREPS / Reverse Repo Investments	3.15
Total	**3.05**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on August 31, 2026)

Mcap Category	Market Value as % of Net Asset
Large Cap	41.44%
Mid Cap	39.84%
Small Cap	15.66%
GB/TB/Repo/Others	3.06%
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. However, there is no assurance that the investment objective of the scheme will be achieved.

WHO SHOULD INVEST

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

BENCHMARK^

BSE 250 LargeMidCap Total Return Index (TRI)

DATE OF ALLOTMENT

October 21, 2008

FUND MANAGER

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

AVERAGE AUM

₹ 523.95 Crs.

LATEST AUM

₹ 529.09 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 31, 2026)

0.66 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS (As on August 31, 2026)

Standard Deviation (Annualized): 15.75% (Bank of India Large & Mid Cap Fund)
14.81% (BSE 250 LargeMidCap (TRI))

Beta: 1.01
Sharpe Ratio*: 0.56
Tracking Error (Annualized): 4.70%
Above ratios are calculated using 3 years history of monthly return.
*Risk-free rate assumed to be 5.24% (MIBOR as on August 31, 2026)

NAV (As on August 31, 2026) NAV (₹)

Regular Plan		Eco Plan	
Growth	94.33	Growth	104.54
Bonus	94.32	Bonus	104.55
IDCW	28.15	IDCW	29.27
Quarterly IDCW	34.35	Quarterly IDCW	29.49

Direct Plan	
Growth	109.97
Bonus	56.78
IDCW	30.08
Quarterly IDCW	30.53

EXPENSE RATIO

Regular Plan: 2.09% Direct Plan: 0.91% Eco Plan: 1.49%

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

LARGE & MID CAP FUND

For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 46

Equity Fund | Hybrid Fund | Debt Fund

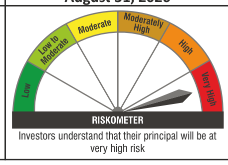
Bank of India Consumption Fund

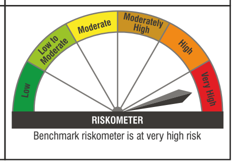
(An open ended equity scheme investing in consumption theme)

Invest Now

All data as on August 31, 2026 (Unless indicated otherwise)

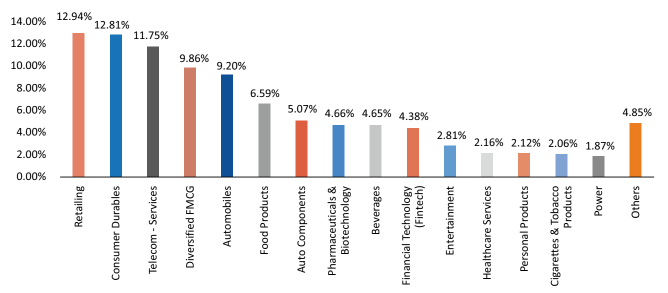
This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on August 31, 2026	Benchmark Risk-o-meter as on August 31, 2026^
• Long term capital appreciation. • An equity scheme investing in equity & equity related securities of companies engaged in consumption and consumption related sector or allied sectors.	see riskometer below	see benchmark riskometer below



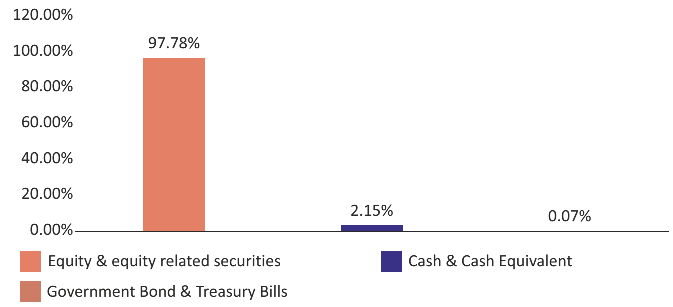


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
RETAILING	**12.94**
✔ FSN E-Commerce Ventures Ltd	4.28
✔ Entero Healthcare Solutions Ltd	4.03
Eternal Limited	2.70
Aditya Vision Ltd	1.87
Avenue Supermarts Limited	0.06
CONSUMER DURABLES	**12.81**
✔ Dixon Technologies (India) Limited	5.09
Stylam Industries Limited	2.15
Lalithaa Jewellery Mart Ltd	1.73
Sky Gold And Diamonds Limited	1.68
Senco Gold Limited	1.12
Titan Company Limited	1.04
TELECOM - SERVICES	**11.75**
✔ Bharti Airtel Limited	9.37
Bharti Hexacom Limited	2.38
DIVERSIFIED FMCG	**9.86**
✔ ITC Limited	8.05
Hindustan Unilever Limited	1.81
AUTOMOBILES	**9.20**
✔ Mahindra & Mahindra Limited	4.85
✔ Maruti Suzuki India Limited	4.35
FOOD PRODUCTS	**6.59**
✔ Britannia Industries Limited	6.59
AUTO COMPONENTS	**5.07**
Endurance Technologies Limited	2.19
S.J.S. Enterprises Limited	1.64
MRF Limited	1.24
PHARMACEUTICALS & BIOTECHNOLOGY	**4.66**
Eris Lifesciences Limited	2.65
Abbott India Limited	1.55
Mankind Pharma Limited	0.46
BEVERAGES	**4.65**
✔ United Spirits Limited	4.65
FINANCIAL TECHNOLOGY (FINTECH)	**4.38**
✔ PB Fintech Limited	2.86
One 97 Communications Limited	1.52
ENTERTAINMENT	**2.81**
Tips Music Limited	2.81
HEALTHCARE SERVICES	**2.16**
Apollo Hospitals Enterprise Limited	2.16
PERSONAL PRODUCTS	**2.12**
Emami Limited	2.12
CIGARETTES & TOBACCO PRODUCTS	**2.06**
Godfrey Phillips India Limited	2.06
POWER	**1.87**
NTPC Limited	1.87
OTHERS	**4.85**
Bayer Cropscience Limited	1.59
Knack Packaging Limited	1.15
Balrampur Chini Mills Limited	1.13
SBI Life Insurance Company Limited	0.98
Total	**97.78**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 07/01/2027) (SOV)	0.07
Total	**0.07**
CASH & CASH EQUIVALENT	
Net Receivables/Payables	-0.03
TREPS / Reverse Repo Investments	2.18
Total	**2.15**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on August 31, 2026)

Mcap Category	Percentage
Large Cap	43.83%
Mid Cap	28.28%
Small Cap	25.67%
GB/TB/Repo/Others	2.22%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

BENCHMARK^

Nifty India Consumption Total Return Index (TRI)

DATE OF ALLOTMENT

December 20, 2024

FUND MANAGER

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

AVERAGE AUM

₹375.35 Crs.

LATEST AUM

₹369.81 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 31, 2026)

0.53 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on August 31, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	11.23	Growth	11.45
IDCW	11.23	IDCW	11.45

EXPENSE RATIO

Regular Plan: 2.10% Direct Plan: 1.08%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL

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

THEMATIC FUND

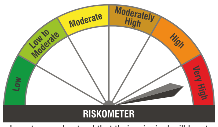
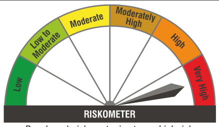
For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 46

Bank of India Banking & Financial Services Fund

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

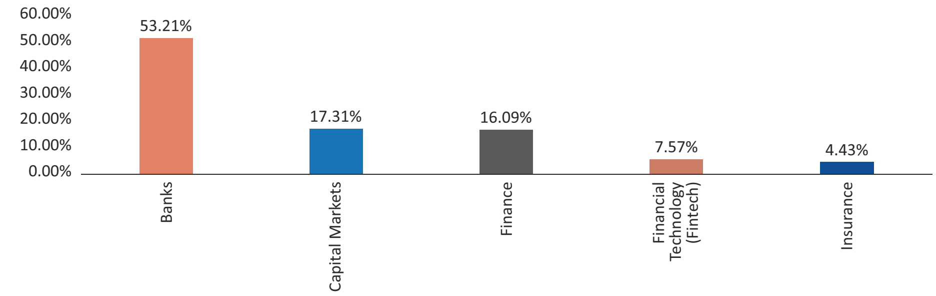
Invest Now

All data as on August 31, 2026 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on August 31, 2026	Benchmark Risk-o-meter as on August 31, 2026^
• Long term appreciation • Investment predominantly capital in a portfolio of equity and equity related securities of companies engaged in banking and financial services activities.	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at very high risk

*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
EQUITY HOLDINGS	
BANKS	**53.21**
✔ ICICI Bank Limited	13.40
✔ HDFC Bank Limited	10.55
✔ State Bank of India	8.86
✔ Bank of Baroda	3.37
✔ Indian Bank	3.21
City Union Bank Limited	2.91
Kotak Mahindra Bank Limited	2.83
Axis Bank Limited	2.32
Bank of Maharashtra	1.94
Ujjivan Small Finance Bank Limited	1.52
Karur Vysya Bank Limited	1.30
Canara Bank	1.00
CAPITAL MARKETS	**17.31**
✔ ICICI Prudential Asset Management Company Limited	3.22
✔ HDFC Asset Management Company Limited	3.11
Computer Age Management Services Limited	2.87
Angel One Limited	2.41
BSE Limited	2.41
Nuvama Wealth Management Ltd	1.19
Nippon Life India Asset Management Limited	1.07
Multi Commodity Exchange of India Limited	1.03
FINANCE	**16.09**
✔ Shriram Finance Limited	4.99
✔ Bajaj Finance Limited	3.94
CreditAccess Grameen Limited	2.45
Cholamandalam Investment and Finance Company Ltd	1.37
Housing & Urban Development Corporation Limited	1.20
Onemi Technology Solutions Ltd	1.01
HDB Financial Services Limited	0.99
SBI Cards and Payment Services Ltd	0.11
Power Finance Corporation Limited	0.03
FINANCIAL TECHNOLOGY (FINTECH)	**7.57**
✔ One 97 Communications Limited	3.78
PB Fintech Limited	2.27
Turtlemint Fintech Solutions Ltd	1.52
INSURANCE	**4.43**
Max Financial Services Limited	2.16
Canara HSBC Life Insurance company Ltd	1.32
SBI Life Insurance Company Ltd	0.95
Total	98.61
CASH & CASH EQUIVALENT	
Net Receivables/Payables	0.24
TREPS / Reverse Repo Investments	1.15
Total	**1.39**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on August 31, 2026)	
Mcap Category	**Percentage**
Large Cap	65.56%
Small Cap	18.50%
Mid Cap	14.55%
GB/TB/Repo/Others	1.39%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^

Nifty Financial Services TRI

DATE OF ALLOTMENT

January 30, 2026

FUND MANAGER

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

AVERAGE AUM

₹ 273.58 Crs.

LATEST AUM

₹ 272.89 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 31, 2026)

0.31 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS (As on August 31, 2026)

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on August 31, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	9.87	Growth	9.94
IDCW	9.87	IDCW	9.94

EXPENSE RATIO

Regular Plan: 2.10% Direct Plan: 1.13%

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

SECTORAL FUND

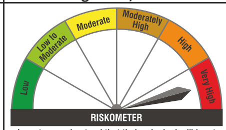
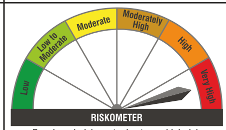
For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 46

Bank of India Large Cap Fund

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

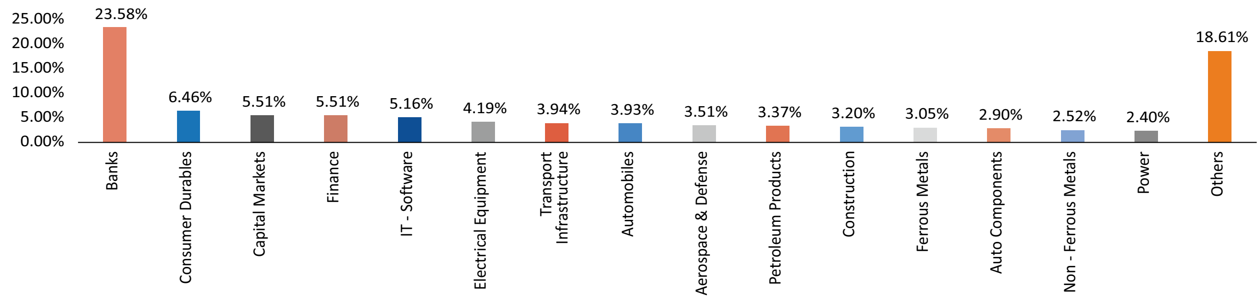
Invest Now

All data as on August 31, 2026 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on August 31, 2026	Benchmark Risk-o-meter as on August 31, 2026^
• Long term capital appreciation. • Investment predominantly in equity and equity-related instruments of large cap companies.	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at very high risk

*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
EQUITY HOLDINGS	
BANKS	**23.58**
✔ HDFC Bank Limited	7.04
✔ ICICI Bank Limited	6.23
✔ State Bank of India	4.97
Bank of Baroda	2.31
Axis Bank Limited	2.07
Canara Bank	0.96
CONSUMER DURABLES	**6.46**
Titan Company Limited	1.90
Asian Paints Limited	1.60
Lalithaa Jewellery Mart Ltd	1.11
Stylam Industries Limited	0.96
Sky Gold And Diamonds Limited	0.89
CAPITAL MARKETS	**5.51**
✔ ICICI Prudential Asset Management Company Limited	3.36
HDFC Asset Management Company Limited	1.44
BSE Limited	0.71
FINANCE	**5.51**
✔ Shriram Finance Limited	3.12
CreditAccess Grameen Limited	1.46
Onemi Technology Solutions Ltd	0.93
IT - SOFTWARE	**5.16**
✔ Tech Mahindra Limited	3.18
Coforge Limited	1.98
ELECTRICAL EQUIPMENT	**4.19**
✔ Quality Power Electrical Eqp Ltd	3.08
TD Power Systems Limited	1.11
TRANSPORT INFRASTRUCTURE	**3.94**
✔ Adani Ports and Special Economic Zone Limited	3.94
AUTOMOBILES	**3.93**
Mahindra & Mahindra Limited	2.32
Bajaj Auto Limited	1.61
AEROSPACE & DEFENSE	**3.51**
Bharat Electronics Limited	1.79
Hindustan Aeronautics Limited	1.72
PETROLEUM PRODUCTS	**3.37**
✔ Reliance Industries Limited	3.37
CONSTRUCTION	**3.20**
✔ Larsen & Toubro Limited	2.54
Cemindia Projects Ltd	0.66
FERROUS METALS	**3.05**
Tata Steel Limited	1.52
JSW Steel Limited	1.51
Vedanta Iron And Steel Limited	0.02
AUTO COMPONENTS	**2.90**
Samvardhana Motherson International Limited	2.18
TVS Srichakra Limited	0.72
NON - FERROUS METALS	**2.52**
Vedanta Aluminium Metal Limited	2.52
POWER	**2.40**
Power Grid Corporation of India Ltd	1.30
Adani Power Limited	1.10
OTHERS	**18.61**
Tata Motors Ltd	1.79
Bharti Airtel Limited	1.73
UltraTech Cement Limited	1.73
Solar Industries India Limited	1.63
Apollo Hospitals Enterprise Limited	1.46
Britannia Industries Limited	1.40
Hindustan Unilever Limited	1.24
Balrampur Chini Mills Limited	1.20
Mankind Pharma Limited	1.15
ITC Limited	1.11
Mazagon Dock Shipbuilders Ltd	1.07
SBI Life Insurance Company Ltd	0.92
Vedanta Limited	0.65
Entero Healthcare Solutions Ltd	0.64
Triveni Engineering & Industries Ltd	0.63
Pidilite Industries Limited	0.26
Total	**97.84**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 07/01/2027) (SOV)	0.02
Total	**0.02**
CASH & CASH EQUIVALENT	
Net Receivables/Payables	0.26
TREPS / Reverse Repo Investments	1.88
Total	**2.14**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on August 31, 2026)

Mcap Category	Percentage
Large Cap	80.23%
Small Cap	13.41%
Mid Cap	4.20%
GB/TB/Repo/Others	2.16%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^

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

₹ 228.65 Crs.

LATEST AUM

₹ 231.06 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 31, 2026)

0.74 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS (As on August 31, 2026)

Standard Deviation (Annualized): 16.04% (Bank of India Large Cap Fund)
14.41% (NIFTY 100 TRI)

Beta: 1.06
Sharpe Ratio*: 0.49
Tracking Error (Annualized): 4.91%
Above ratios are calculated using 3 years history of monthly return.
*Risk-free rate assumed to be 5.24% (MIBOR as on August 31, 2026)

NAV (As on August 31, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	16.89	Growth	18.07
IDCW	16.89	IDCW	18.04

EXPENSE RATIO

Regular Plan: 2.10% Direct Plan: 0.87%

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

For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 46

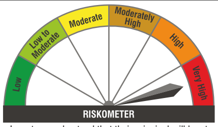
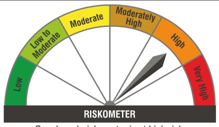
Bank of India Aggressive Hybrid Fund

(Formerly Bank of India Mid & Small Cap Equity & Debt Fund)

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

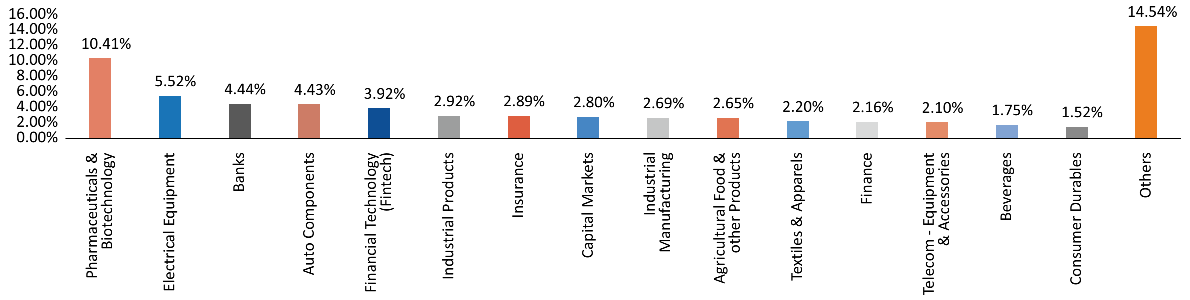
Invest Now

All data as on August 31, 2026 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on August 31, 2026	Benchmark Risk-o-meter as on August 31, 2026^
• 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.	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at high risk

*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
EQUITY HOLDINGS	
PHARMACEUTICALS & BIOTECHNOLOGY	**10.41**
✔ Aurobindo Pharma Limited	2.01
✔ Abbott India Limited	1.89
✔ Mankind Pharma Limited	1.89
✔ Glenmark Pharmaceuticals Limited	1.81
Eris Lifesciences Limited	1.28
Ajanta Pharma Limited	0.81
IPCA Laboratories Limited	0.72
ELECTRICAL EQUIPMENT	**5.52**
✔ Quality Power Electrical Eqp Ltd	1.83
TD Power Systems Limited	1.22
Powerica Limited	1.10
GE Vernova T&D India Limited	0.76
Atlanta Electricals Ltd	0.61
BANKS	**4.44**
✔ Bank of Maharashtra	2.44
✔ The Federal Bank Limited	2.00
AUTO COMPONENTS	**4.43**
✔ UNO Minda Limited	2.06
Schaeffler India Limited	0.94
Bharat Forge Limited	0.82
MRF Limited	0.61
FINANCIAL TECHNOLOGY (FINTECH)	**3.92**
One 97 Communications Limited	1.80
Turtlemint Fintech Solutions Limited	1.10
PB Fintech Limited	1.02
INDUSTRIAL PRODUCTS	**2.92**
HEG Limited	1.17
KRN Heat Exchanger And Refrigeration Limited	1.07
Goodluck India Limited	0.68
INSURANCE	**2.89**
Max Financial Services Limited	1.48
Canara HSBC Life Insurance company Ltd	0.95
ICICI Lombard General Insurance Company Limited	0.46
CAPITAL MARKETS	**2.80**
Nippon Life India Asset Management Limited	1.72
Multi Commodity Exchange of India Limited	1.08
INDUSTRIAL MANUFACTURING	**2.69**
Titagarh Rail Systems Limited	0.80
Swan Defence And Heavy Industries Ltd	0.72
Tempsens Instruments (India) Ltd	0.69
Syrma SGS Technology Limited	0.25
Triveni Power Transmission Limited	0.23
AGRICULTURAL FOOD & OTHER PRODUCTS	**2.65**
✔ Balrampur Chini Mills Limited	2.27
Triveni Engineering & Industries Ltd	0.38
TEXTILES & APPARELS	**2.20**
Arvind Limited	0.95
Ganesha Ecosphere Limited	0.66
Filatex India Limited	0.59
FINANCE	**2.16**
Housing & Urban Development Corporation Limited	1.09
Sundaram Finance Limited	0.89
Onemi Technology Solutions Limited	0.18
TELECOM - EQUIPMENT & ACCESSORIES	**2.10**
✔ Sterlite Technologies Limited	2.10
BEVERAGES	**1.75**
United Spirits Limited	1.20
Radico Khaitan Limited	0.55
CONSUMER DURABLES	**1.52**
Dixon Technologies (India) Limited	1.01
ETHOS LTD.	0.51
OTHERS	**14.54**
Bharat Dynamics Limited	1.50
JK Cement Limited	1.43
Knowledge Marine & Engineering Works Limited	1.31
Coromandel International Limited	1.29
Hindustan Copper Limited	1.24
Petronet LNG Limited	1.17
Leela Palaces Hotels & Resorts Ltd	1.00
Jindal Stainless Limited	0.96
Shreeji Shipping Global Limited	0.94
Wework India Management Limited	0.78
Swan Corp Limited	0.75
Lloyds Metals And Energy Limited	0.60
Torrent Power Limited	0.50
Zaggle Prepaid Ocean Services Ltd	0.45
Bharti Hexacom Limited	0.33
Steel Authority of India Limited	0.29
Total	**66.94**
CORPORATE DEBT	
Non-Convertible Debentures	
Power Finance Corporation Limited (CRISIL AAA)	2.04
National Bank For Agriculture and Rural Development (CRISIL AAA)	1.45
Indian Railway Finance Corporation Ltd (CRISIL AAA)	0.98
National Bank For Agriculture and Rural Development (CRISIL AAA)	0.97
Small Industries Dev Bank of India (CRISIL AAA)	0.87
Vedanta Limited (CRISIL AA+)	0.64
REC Limited (CRISIL AAA)	0.63
Indian Railway Finance Corporation Ltd (CRISIL AAA)	0.54
National Bank For Agriculture and Rural Development (CRISIL AAA)	0.32
Tata Capital Housing Finance Limited (CRISIL AAA)	0.29
LIC Housing Finance Limited (CRISIL AAA)	0.24
Torrent Pharmaceuticals Limited (ICRA AA+)	0.24
Aditya Birla Real Estate Limited (CRISIL AA)	0.15
Power Finance Corporation Limited (CRISIL AAA)	0.14
Total	**9.50**
MONEY MARKET INSTRUMENTS	
Certificate of Deposit	
ICICI Bank Limited (ICRA A1+)	1.22
Canara Bank (CRISIL A1+)	1.15
Union Bank of India (FITCH A1+)	0.97
Punjab National Bank (CRISIL A1+)	0.95
Punjab National Bank (CRISIL A1+)	0.75
Axis Bank Limited (CRISIL A1+)	0.71
Canara Bank (CRISIL A1+)	0.71
HDFC Bank Limited (CARE A1+)	0.71
ICICI Bank Limited (ICRA A1+)	0.71
National Bank For Agriculture and Rural Development (CRISIL A1+)	0.66
Indian Bank (CRISIL A1+)	0.61
ICICI Bank Limited (ICRA A1+)	0.59
Kotak Mahindra Bank Ltd (CRISIL A1+)	0.53
Indian Bank (CRISIL A1+)	0.49
Kotak Mahindra Bank Ltd (CRISIL A1+)	0.48
Canara Bank (ICRA A1+)	0.47
Small Industries Dev Bank of India (CRISIL A1+)	0.47
Bank of Baroda (FITCH A1+)	0.34
Bank of Baroda (CARE A1+)	0.24
Indian Bank (CRISIL A1+)	0.22
Total	**12.98**
Commercial Paper	
LIC Housing Finance Ltd (CRISIL A1+)	0.71
Bajaj Finance Limited (CRISIL A1+)	0.44
Motilal Oswal Financial Services Ltd (CRISIL A1+)	0.24
L&T Finance Limited (CRISIL A1+)	0.23
Total	**1.62**
RFV_N-AMRT	
Non-Convertible Debentures	
Power Grid Corporation of India Limited (CRISIL AAA)	0.51
Total	**0.51**
GOVERNMENT BOND AND TREASURY BILL	
Government Bond	
7.1% GOI (MD 18/04/2029) (SOV)	0.82
6.48% GOI (MD 06/10/2035) (SOV)	0.43
Total	**1.25**
State Government Bond	
6.98% punjab SDL (MD 29/09/2033) (SOV)	0.24
Total	**0.24**
Treasury Bill	
364 Days Tbill (MD 07/01/2027) (SOV)	0.14
364 Days Tbill (MD 28/05/2027) (SOV)	0.02
Total	**0.16**
CASH & CASH EQUIVALENT	
Net Receivables/(Payables)	0.25
TREPS / Reverse Repo Investments	6.55
Total	**6.80**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on August 31, 2026)

Mcap Category	Percentage
Mid Cap	40.37%
Small Cap	26.57%
Debt	24.61%
GB/TB/Repo/Others	8.45%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

The scheme's objective is to provide capital appreciation to investors from a portfolio constituting of mid and small cap equity and equity related securities as well as fixed income securities. However, there is no assurance that the investment objective of the scheme will be achieved.

BENCHMARK^

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

₹ 1,958.31 Crs.

LATEST AUM

₹ 2,050.58 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 31, 2026)

1.03 Times# (#Basis last rolling 12 months)

EQUITY PARAMETER (As on August 31, 2026)

Standard Deviation (Annualized): 15.82% (Bank of India Aggressive Hybrid Fund)
13.40% (Nifty Midsmallcap 400 TRI - 70% & CRISIL Short Term Bond Fund Index - 30%)

Beta: 1.13
Sharpe Ratio*: 0.75
Tracking Error (Annualized): 4.83%
Above ratios are calculated using 3 years history of monthly return.
*Risk-free rate assumed to be 5.24% (MIBOR as on August 31, 2026)

DEBT PARAMETER (As on August 31, 2026)

Average / Residual Maturity: 1.23 Years
Macaulay Duration: 1.06 Years
Modified Duration: 1.00 Years
Annualised Yield: 6.61%

NAV (As on August 31, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	43.35	Growth	47.96
IDCW	34.60	IDCW	36.86

EXPENSE RATIO

Regular Plan: 1.76% Direct Plan: 0.58%

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

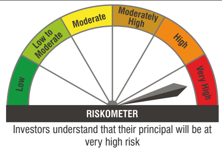
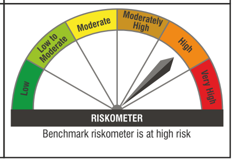
For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 46

Bank of India Multi Asset Allocation Fund

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

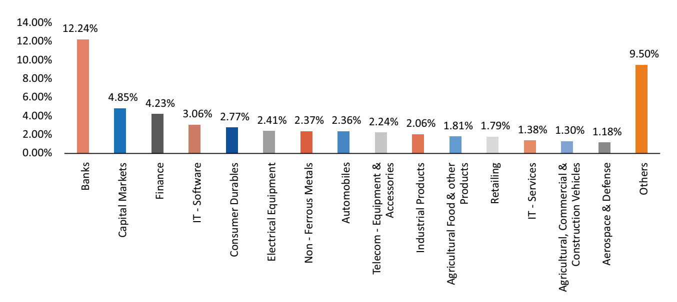
Invest Now

All data as on August 31, 2026 (Unless indicated otherwise)

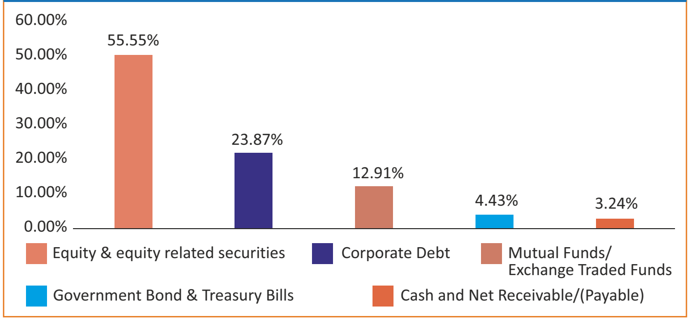
This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on August 31, 2026	Benchmark Risk-o-meter as on August 31, 2026^
• Wealth creation over medium to long term • Investment in equity and equity related securities, debt and money market instruments, Gold ETF/ Silver ETF		

*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
EQUITY HOLDINGS	
BANKS	**12.24**
✔ State Bank of India	3.36
✔ ICICI Bank Limited	3.19
✔ Bank of Baroda	2.54
✔ HDFC Bank Limited	2.15
Canara Bank	1.00
CAPITAL MARKETS	**4.85**
HDFC Asset Management Company Limited	1.45
ICICI Prudential Asset Management Company Limited	1.03
Computer Age Management Services Limited	0.97
Multi Commodity Exchange of India Limited	0.85
BSE Limited	0.55
FINANCE	**4.23**
✔ Shriram Finance Limited	1.90
✔ CreditAccess Grameen Limited	1.70
Housing & Urban Development Corporation Limited	0.63
IT - SOFTWARE	**3.06**
✔ Coforge Limited	1.64
Tech Mahindra Limited	1.42
CONSUMER DURABLES	**2.77**
Titan Company Limited	1.42
Sky Gold And Diamonds Limited	0.89
PG Electroplast Limited	0.46
ELECTRICAL EQUIPMENT	**2.41**
✔ Quality Power Electrical Eqp Ltd	2.08
Atlanta Electricals Ltd	0.33
NON - FERROUS METALS	**2.37**
Vedanta Aluminium Metal Limited	1.36
Hindustan Copper Limited	1.01
AUTOMOBILES	**2.36**
Mahindra & Mahindra Limited	1.58
Bajaj Auto Limited	0.78
TELECOM - EQUIPMENT & ACCESSORIES	**2.24**
✔ Sterlite Technologies Limited	2.24
INDUSTRIAL PRODUCTS	**2.06**
KRN Heat Exchanger And Refrigeration Limited	1.18
Goodluck India Limited	0.88
AGRICULTURAL FOOD & OTHER PRODUCTS	**1.81**
Balrampur Chini Mills Limited	1.19
Triveni Engineering & Industries Ltd	0.62
RETAILING	**1.79**
✔ Entero Healthcare Solutions Ltd	1.79
IT - SERVICES	**1.38**
Tata Technologies Limited	1.38
AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	**1.30**
Tata Motors Ltd	1.30
AEROSPACE & DEFENSE	**1.18**
Hindustan Aeronautics Limited	0.63
Bharat Electronics Limited	0.55
OTHERS	**9.50**
Knowledge Marine & Engineering Works Limited	1.16
UltraTech Cement Limited	1.16
Mankind Pharma Limited	0.93
Sanathan Textiles Limited	0.91
Cemindia Projects Ltd	0.89
Adani Ports and Special Economic Zone Limited	0.88
Apollo Hospitals Enterprise Limited	0.67
Vedanta Limited	0.65
Reliance Industries Limited	0.59
TVS Srichakra Limited	0.59
Bharti Airtel Limited	0.57
Power Grid Corporation of India Limited	0.50
Total	55.55
CORPORATE DEBT	
Non-Convertible Debentures	
Indian Railway Finance Corporation Ltd (CRISIL AAA)	6.53
Muthoot Finance Limited (CRISIL AA+)	5.24
Bajaj Finance Limited (CRISIL AAA)	4.75
Tata Capital Housing Finance Limited (CRISIL AAA)	4.19
National Bank For Agriculture and Rural Development (CRISIL AAA)	1.32
Torrent Pharmaceuticals Limited (ICRA AA+)	1.31
Vedanta Limited (CRISIL AA+)	0.53
Total	**23.87**
MUTUAL FUNDS/EXCHANGE TRADED FUNDS	
Exchange Traded Funds	
ICICI Prudential Mutual Fund	5.92
DSP Mutual Fund	3.55
Nippon India Mutual Fund	3.44
Total	**12.91**
GOVERNMENT BOND AND TREASURY BILL	
Government Bond	
6.48% GOI (MD 06/10/2035) (SOV)	3.12
6.94% GOI (MD 11/05/2036) (SOV)	0.88
7.1% GOI (MD 18/04/2029) (SOV)	0.27
Total	**4.27**
Treasury Bill	
364 Days Tbill (MD 07/01/2027) (SOV)	0.16
Total	**0.16**
CASH & CASH EQUIVALENT	
Net Receivables/(Payables)	1.96
TREPS / Reverse Repo Investments	1.28
Total	**3.24**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on August 31, 2026)

Mcap Category	Percentage
Debt	23.87%
GB/TB/Repo/Others	7.67%
Large Cap	31.23%
Mid Cap	5.06%
Small Cap	19.26%
Gold ETF	12.91%
Grand Total	**100.00%**

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/ Silver 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^

Nifty500 TRI(40%)+Nifty Composite Debt Index(40%)+Domestic Prices of Gold(15%)+Domestic Prices of Silver(5%)

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

₹375.34 Crs.

LATEST AUM

₹379.31 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 31, 2026)

0.66 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS (As on August 31, 2026)

Average / Residual Maturity: 4.01 Years
Macaulay Duration: 3.19 Years
Modified Duration: 2.99 Years
Annualised Yield: 7.65%

NAV (As on August 31, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	12.9785	Growth	13.3225
IDCW	12.9796	IDCW	13.3167

EXPENSE RATIO

Regular Plan: 1.74% Direct Plan: 0.77%

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

For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 46

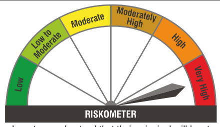
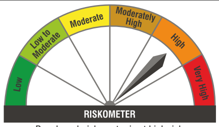
Equity Fund | **Hybrid Fund** | Debt Fund

Bank of India Balanced Advantage Fund

(An open ended dynamic asset allocation Fund investing in debt and equity instruments only)

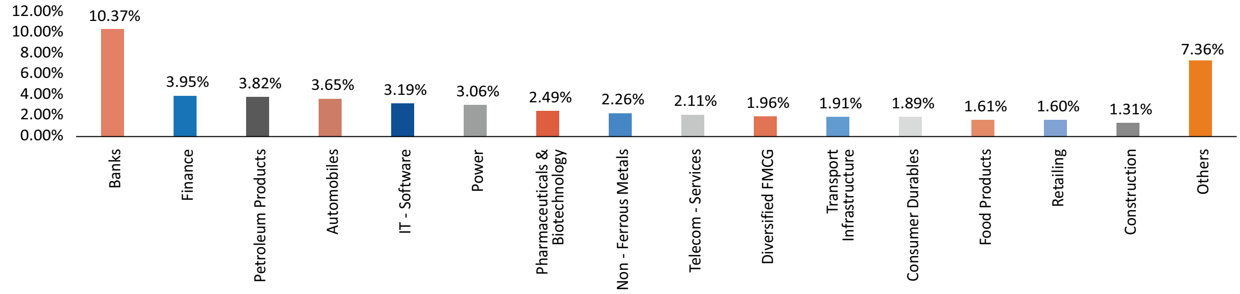
Invest Now

All data as on August 31, 2026 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on August 31, 2026	Benchmark Risk-o-meter as on August 31, 2026^
• Long term capital appreciation. • Dynamic asset allocation between equity and fixed income based on equity market valuations.	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at high risk

*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
EQUITY HOLDINGS	
BANKS	**10.37**
✔ ICICI Bank Limited	3.81
✔ State Bank of India	1.99
✔ HDFC Bank Limited	1.82
Axis Bank Limited	1.33
Kotak Mahindra Bank Limited	1.05
Bank of Baroda	0.37
FINANCE	**3.95**
✔ Shriram Finance Limited	2.10
Bajaj Finance Limited	1.34
Bajaj Finserv Limited	0.28
Jio Financial Services Limited	0.23
PETROLEUM PRODUCTS	**3.82**
✔ Reliance Industries Limited	3.82
AUTOMOBILES	**3.65**
Mahindra & Mahindra Limited	1.12
Hero MotoCorp Limited	0.78
Bajaj Auto Limited	0.64
Maruti Suzuki India Limited	0.46
Eicher Motors Limited	0.44
Tata Motors Passenger Vehicles Ltd	0.21
IT - SOFTWARE	**3.19**
Infosys Limited	0.87
Tata Consultancy Services Limited	0.80
Tech Mahindra Limited	0.70
HCL Technologies Limited	0.59
Wipro Limited	0.23
POWER	**3.06**
✔ NTPC Limited	1.48
Power Grid Corporation of India Limited	0.85
Tata Power Company Limited	0.73
PHARMACEUTICALS & BIOTECHNOLOGY	**2.49**
Dr. Reddy's Laboratories Limited	0.89
Sun Pharmaceutical Industries Ltd	0.79
Divi's Laboratories Limited	0.49
Cipla Limited	0.32
NON - FERROUS METALS	**2.26**
Hindustan Copper Limited	1.16
Hindalco Industries Limited	1.10
TELECOM - SERVICES	**2.11**
✔ Bharti Airtel Limited	2.11
DIVERSIFIED FMCG	**1.96**
✔ ITC Limited	1.40
Hindustan Unilever Limited	0.56
TRANSPORT INFRASTRUCTURE	**1.91**
✔ Adani Ports and Special Economic Zone Limited	1.91
CONSUMER DURABLES	**1.89**
✔ Titan Company Limited	1.41
Asian Paints Limited	0.48
FOOD PRODUCTS	**1.61**
Britannia Industries Limited	1.14
Nestle India Limited	0.47
RETAILING	**1.60**
Eternal Limited	1.14
Trent Limited	0.46
CONSTRUCTION	**1.31**
Larsen & Toubro Limited	1.31
OTHERS	**7.36**
Bharat Electronics Limited	1.19
Adani Enterprises Limited	0.69
UltraTech Cement Limited	0.60
Grasim Industries Limited	0.55
SBI Life Insurance Company Limited	0.53
JSW Steel Limited	0.48
Apollo Hospitals Enterprise Limited	0.46
Leap India Limited	0.41
Coal India Limited	0.40
Tata Steel Limited	0.39
Oil & Natural Gas Corporation Ltd	0.36
Tata Motors Ltd	0.32
InterGlobe Aviation Limited	0.30
Max Healthcare Institute Limited	0.24
HDFC Life Insurance Company Ltd	0.22
Tata Consumer Products Limited	0.22
Total	52.54
CORPORATE DEBT	
Non-Convertible Debentures	
National Bank For Agriculture and Rural Development (CRISIL AAA)	2.84
Small Industries Dev Bank of India (CRISIL AAA)	2.83
Power Finance Corporation Limited (CRISIL AAA)	2.82
Indian Railway Finance Corporation Ltd (CRISIL AAA)	2.27
Torrent Pharmaceuticals Limited (ICRA AA+)	1.70
Muthoot Finance Limited (CRISIL AA+)	1.43
Vedanta Limited (CRISIL AA+)	1.14
Total	**15.03**
INVIT	
IRB InvIT Fund	3.55
IndiGrid Infrastructure Trust	1.51
Total	**5.06**
FUTURES AND OPTIONS	
Equity Futures	
NIFTY	12.56
Total	**12.56**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 28/05/2027) (SOV)	2.46
364 Days Tbill (MD 07/01/2027) (SOV)	0.31
182 Days Tbill (MD 22/10/2026) (SOV)	0.07
Total	**2.84**
Government Bond	
7.1% GOI (MD 18/04/2029) (SOV)	1.45
6.48% GOI (MD 06/10/2035) (SOV)	0.83
Total	**2.28**
Money Market Instruments	
Certificate of Deposit	
Small Industries Dev Bank of India (CRISIL A1+)	2.65
Punjab National Bank (CRISIL A1+)	2.20
Total	**4.85**
CASH & CASH EQUIVALENT	
Net Receivables/(Payables)	(11.50)
TREPS / Reverse Repo Investments	16.34
Total	**4.84**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on August 31, 2026)

Mcap Category	Percentage
Large Cap	49.06%
GB/TB/Repo/Others	9.96%
Debt	19.88%
Arbitrage Positions	12.56%
InvIT	5.06%
Mid Cap	3.07%
Small Cap	0.41%
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^

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

₹ 177.98 Crs.

LATEST AUM

₹ 175.65 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, 2026)

Average / Residual Maturity: 1.23 Years
Macaulay Duration: 1.12 Years
Modified Duration: 1.06 Years
Annualised Yield: 6.40%

NAV (As on August 31, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	26.1483	Growth	28.6276
IDCW	18.2434	IDCW	17.2724

EXPENSE RATIO

Regular Plan: 2.10% Direct Plan: 1.05%

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

For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 46

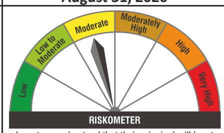
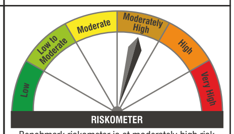
Equity Fund | **Hybrid Fund** | Debt Fund

Bank of India Conservative Hybrid Fund

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

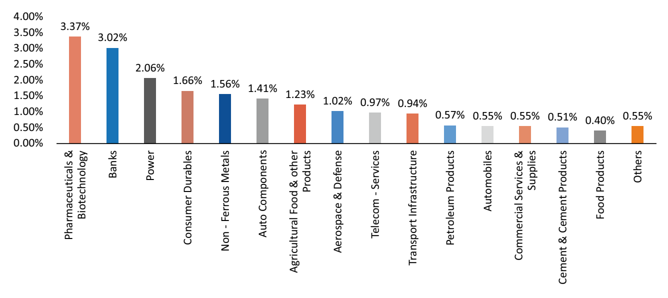
Invest Now

All data as on August 31, 2026 (Unless indicated otherwise)

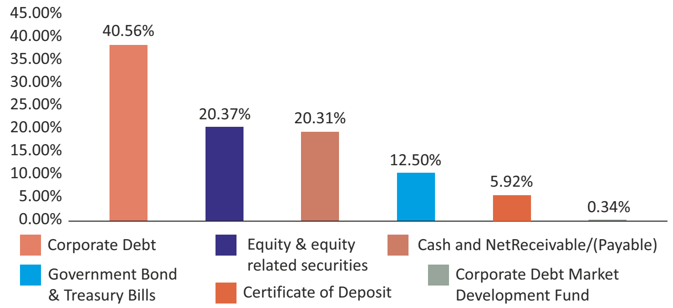
This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on August 31, 2026	Benchmark Risk-o-meter as on August 31, 2026^
• Long term capital appreciation and regular income. • Investment in equity and equity related securities (10% - 25%) as well as fixed income securities (Debt / Money Market Instruments/ Govt. Securities).	 Investors understand that their principal will be at moderate risk	 Benchmark riskometer is at moderately high risk

*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
EQUITY HOLDINGS	
PHARMACEUTICALS & BIOTECHNOLOGY	**3.37**
✔ Glenmark Pharmaceuticals Limited	2.66
Dr. Reddy's Laboratories Limited	0.71
BANKS	**3.02**
✔ State Bank of India	1.46
✔ ICICI Bank Limited	1.34
HDFC Bank Limited	0.22
POWER	**2.06**
✔ NTPC Limited	1.13
✔ Power Grid Corporation of India Ltd	0.93
CONSUMER DURABLES	**1.66**
Asian Paints Limited	0.92
Sky Gold And Diamonds Limited	0.74
NON - FERROUS METALS	**1.56**
✔ Hindustan Copper Limited	1.56
AUTO COMPONENTS	**1.41**
S.J.S. Enterprises Limited	0.75
MRF Limited	0.66
AGRICULTURAL FOOD & OTHER PRODUCTS	**1.23**
✔ Balrampur Chini Mills Limited	1.06
Triveni Engineering & Industries Ltd	0.17
AEROSPACE & DEFENSE	**1.02**
✔ Bharat Electronics Limited	1.02
TELECOM - SERVICES	**0.97**
✔ Bharti Airtel Limited	0.97
TRANSPORT INFRASTRUCTURE	**0.94**
✔ Adani Ports and Special Economic Zone Limited	0.94
PETROLEUM PRODUCTS	**0.57**
Reliance Industries Limited	0.57
AUTOMOBILES	**0.55**
Mahindra & Mahindra Limited	0.55
COMMERCIAL SERVICES & SUPPLIES	**0.55**
Leap India Limited	0.55
CEMENT & CEMENT PRODUCTS	**0.51**
UltraTech Cement Limited	0.51
FOOD PRODUCTS	**0.40**
Britannia Industries Limited	0.40
OTHERS	**0.55**
Max Financial Services Limited	0.19
Zaggle Prepaid Ocean Services Ltd	0.13
Laxmi Dental Limited	0.12
Triveni Power Transmission Limited	0.11
Total	20.37
CORPORATE DEBT	
Non-Convertible Debentures	
Indian Railway Finance Corporation Limited (CRISIL AAA)	7.69
National Bank For Agriculture and Rural Development (CRISIL AAA)	7.66
Tata Capital Housing Finance Limited (CRISIL AAA)	4.57
Power Finance Corporation Limited (CRISIL AAA)	4.55
Muthoot Finance Limited (CRISIL AA+)	3.84
Bajaj Finance Limited (CRISIL AAA)	3.07
Nirma Limited (CRISIL AA)	3.07
Power Finance Corporation Limited (CRISIL AAA)	3.06
Small Industries Dev Bank of India (CRISIL AAA)	3.05
Total	**40.56**
CDMDF	
Corporate Debt Market Development Fund	
Corporate Debt Market Development Fund	0.34
Total	**0.34**
GOVERNMENT BOND AND TREASURY BILL	
Government Bond	
7.1% GOI (MD 18/04/2029) (SOV)	7.81
6.48% GOI (MD 06/10/2035) (SOV)	2.63
6.94% GOI (MD 11/05/2036) (SOV)	1.53
Total	**11.97**
Treasury Bill	
364 Days Tbill (MD 07/01/2027) (SOV)	0.53
Total	**0.53**
MONEY MARKET INSTRUMENTS	
Certificate of Deposit	
Punjab National Bank (CRISIL A1+)	5.92
Total	**5.92**
CASH & CASH EQUIVALENT	
Net Receivables/(Payables)	2.60
TREPS / Reverse Repo Investments	17.71
Total	**20.31**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on August 31, 2026)

Mcap Category	Percentage
Debt	46.48%
GB/TB/Repo/Others	32.81%
Large Cap	10.96%
Mid Cap	5.78%
Small Cap	3.63%
Units of CDMDF	0.34%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

The Scheme seeks to generate 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 is no assurance that the investment objective of the scheme will be achieved.

BENCHMARK^

CRISIL Hybrid 85 + 15 - Conservative Index

DATE OF ALLOTMENT

March 18, 2009

FUND MANAGER

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

AVERAGE AUM

₹ 64.94 Crs.

LATEST AUM

₹ 65.22 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

Regular/ Direct Plan ₹ 5,000 and multiplies of ₹ 1

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on August 31, 2026)

Average / Residual Maturity: 1.93 Years
Macaulay Duration: 1.68 Years
Modified Duration: 1.59 Years
Annualised Yield: 6.83%

NAV (As on August 31, 2026) NAV (₹)

Regular Plan		**Eco Plan**	
Growth	35.2928	Growth	36.6796
Monthly IDCW	18.1702	Monthly IDCW	27.7852
Quarterly IDCW	18.8328	Quarterly IDCW	-
Annual IDCW	17.1325	Annual IDCW	-
Direct Plan			
Growth	38.1628		
Monthly IDCW	16.9989		
Quarterly IDCW	18.7495		
Annual IDCW	17.3889		

EXPENSE RATIO

Regular Plan: 1.85% Direct Plan: 0.94% Eco Plan: 1.50%

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

For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 46

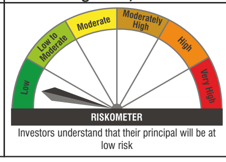
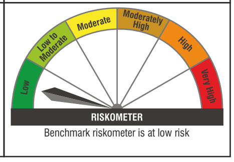
Equity Fund | **Hybrid Fund** | Debt Fund

Bank of India Arbitrage Fund

(An open ended scheme investing in arbitrage opportunities)

Invest Now

All data as on August 31, 2026 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on August 31, 2026	Benchmark Risk-o-meter as on August 31, 2026^
• 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.		

*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
EQUITY HOLDINGS	
BANK	23.82
✔ HDFC Bank Limited	6.22
✔ Canara Bank	5.11
✔ Bank of Baroda	3.44
✔ Axis Bank Limited	3.40
✔ Kotak Mahindra Bank Limited	3.07
State Bank of India	1.96
Union Bank of India	0.62
FERROUS METALS	10.17
✔ Tata Steel Limited	4.84
✔ Steel Authority of India Limited	3.62
JSW Steel Limited	1.71
DIVERSIFIED FMCG	5.74
✔ ITC Limited	3.58
Hindustan Unilever Limited	2.16
AUTO COMPONENTS	5.56
Bharat Forge Limited	2.98
Samvardhana Motherson International Limited	2.58
DIVERSIFIED METALS	4.39
✔ Vedanta Limited	4.39
TELECOM - SERVICES	4.19
✔ Vodafone Idea Limited	3.75
Bharti Airtel Limited	0.39
Indus Towers Limited	0.05
FINANCE	4.18
Power Finance Corporation Limited	2.41
Bajaj Finance Limited	1.77
PHARMACEUTICALS & BIOTECHNOLOGY	3.35
Divi's Laboratories Limited	1.41
Biocon Limited	1.00
Cipla Limited	0.94
PETROLEUM PRODUCTS	2.91
Reliance Industries Limited	2.91
CEMENT & CEMENT PRODUCTS	1.55
Ambuja Cements Limited	1.40
UltraTech Cement Limited	0.09
Grasim Industries Limited	0.06
TRANSPORT SERVICES	1.48
Container Corporation of India Ltd	1.48
AUTOMOBILES	1.40
Hero MotoCorp Limited	1.40
FERTILIZERS & AGROCHEMICALS	0.97
UPL Limited	0.97
HEALTHCARE SERVICES	0.75
Apollo Hospitals Enterprise Limited	0.75
REALTY	0.39
Godrej Properties Limited	0.39
OTHERS	0.29
CG Power and Industrial Solutions Limited	0.29
Total	71.14
FUTURES AND OPTIONS	
Equity Futures	
Indus Towers Limited	-0.05
Grasim Industries Limited	-0.06
UltraTech Cement Limited	-0.09
CG Power and Industrial Solutions Limited	-0.28
Godrej Properties Limited	-0.39
Bharti Airtel Limited	-0.40
Union Bank of India	-0.61
Apollo Hospitals Enterprise Limited	-0.75
Cipla Limited	-0.95
UPL Limited	-0.98
Biocon Limited	-0.99
Divi's Laboratories Limited	-1.38
Ambuja Cements Limited	-1.42
Hero MotoCorp Limited	-1.44
Container Corporation of India Limited	-1.49
JSW Steel Limited	-1.74
Bajaj Finance Limited	-1.80
State Bank of India	-1.95
Hindustan Unilever Limited	-2.21
Power Finance Corporation Limited	-2.50
Samvardhana Motherson International Limited	-2.53
Bharat Forge Limited	-2.91
Reliance Industries Limited	-2.96
Kotak Mahindra Bank Limited	-3.12
Axis Bank Limited	-3.32
Bank of Baroda	-3.44
Steel Authority of India Limited	-3.70
ITC Limited	-3.72
Vodafone Idea Limited	-3.85
Vedanta Limited	-4.43
Tata Steel Limited	-4.81
Canara Bank	-5.11
HDFC Bank Limited	-6.28
Total	**-71.66**
MUTUAL FUND INVESTMENT	
Bank of India Liquid Fund - Direct Plan - Growth	14.42
Total	**14.42**
MONEY MARKET INSTRUMENTS	
Certificate of Deposit	
Punjab National Bank (CRISIL A1+)	3.63
Total	**3.63**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
91 Days Tbill (MD 01/10/2026) (SOV)	1.11
364 Days Tbill (MD 08/10/2026) (SOV)	0.74
364 Days Tbill (MD 04/03/2027) (SOV)	0.65
182 Days Tbill (MD 19/11/2026) (SOV)	0.37
182 Days Tbill (MD 22/10/2026) (SOV)	0.37
364 Days Tbill (MD 10/09/2026) (SOV)	0.37
364 Days Tbill (MD 07/01/2027) (SOV)	0.04
Total	**3.65**
CASH & CASH EQUIVALENT	
Net Receivables/(Payables) after adjusting for futures	77.36
TREPS / Reverse Repo Investments	1.46
Total	**78.82**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on August 31, 2026)

Mcap Category	Percentage
Arbitrage Positions	71.66%
Debt	3.63%
Mutual Fund Units	14.42%
GB/TB/Repo/Others	10.29%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

BENCHMARK^

NIFTY 50 Arbitrage Index

DATE OF ALLOTMENT

June 18, 2018

FUND MANAGER

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

AVERAGE AUM

₹ 137.12 Crs.

LATEST AUM

₹ 134.00 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, 2026)

Average / Residual Maturity: 0.18 Years
Macaulay Duration: 0.18 Years
Modified Duration: 0.18 Years
Annualised Yield: 6.06%

NAV (As on August 31, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	14.6531	Growth	15.3888
Monthly IDCW	13.2798	Monthly IDCW	13.8645
Quarterly IDCW	14.0192	Quarterly IDCW	14.6175
Annual IDCW	13.5403	Annual IDCW	13.9074

EXPENSE RATIO

Regular Plan: 0.88% Direct Plan: 0.36%

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"

ARBITRAGE FUND

For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 46

Equity Fund | Hybrid Fund | Debt Fund

Bank of India Liquid Fund

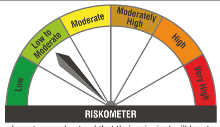
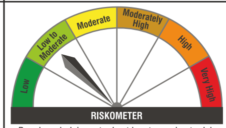
(An Open Ended Liquid Scheme. A Relatively Low Interest Rate Risk and Moderate Credit Risk.)

ICRA A1+mfs

IND - A1+mfs

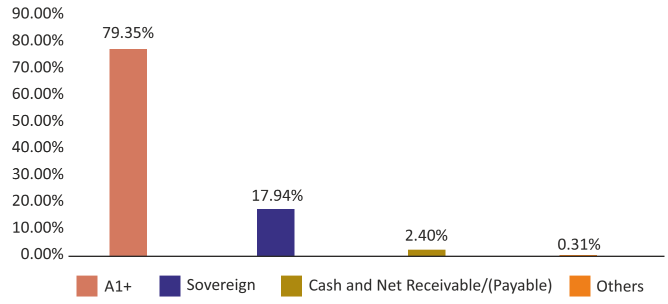
Invest Now

All data as on August 31, 2026 (Unless indicated otherwise)

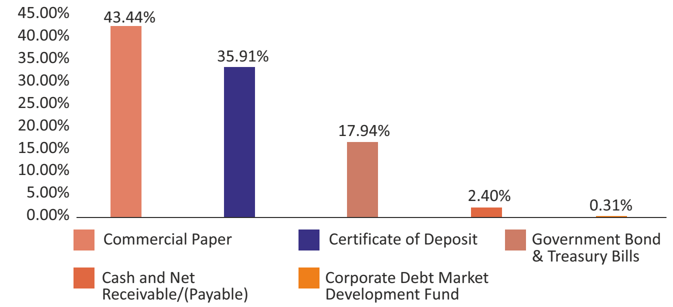
This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on August 31, 2026	Benchmark Risk-o-meter as on August 31, 2026^
• Income over short term. • Investment in Debt and Money Market Instruments.	 Investors understand that their principal will be at low to moderate risk	 Benchmark riskometer is at low to moderate risk

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

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
MONEY MARKET INSTRUMENTS		
Commercial Paper		
Aditya Birla Housing Finance Limited	CRISIL A1+	4.05
National Bank For Agriculture and Rural Development	CRISIL A1+	2.74
Poonawalla Fincorp Limited	CRISIL A1+	2.74
Small Industries Dev Bank of India	CARE A1+	2.74
HDFC Securities Limited	CRISIL A1+	2.73
REC Limited	CRISIL A1+	2.73
Axis Securities Limited	CRISIL A1+	2.71
Export Import Bank of India	CRISIL A1+	2.71
Axis Finance Limited	CRISIL A1+	2.70
ICICI Home Finance Company Limited	ICRA A1+	2.70
ICICI Securities Limited	CRISIL A1+	2.70
LIC Housing Finance Limited	CRISIL A1+	2.70
Motilal Oswal Financial Services Limited	CRISIL A1+	2.70
Redington Limited	CRISIL A1+	2.70
Motilal Oswal Financial Services Limited	ICRA A1+	1.37
ICICI Home Finance Company Limited	ICRA A1+	1.36
NTPC Limited	CRISIL A1+	1.36
Total		**43.44**
Certificate of Deposit		
Kotak Mahindra Bank Limited	CRISIL A1+	4.09
Indian Bank	CRISIL A1+	2.74
Canara Bank	ICRA A1+	2.73
Union Bank of India	ICRA A1+	2.73
HDFC Bank Limited	CARE A1+	2.72
Bank of Baroda	FITCH A1+	2.71
Small Industries Dev Bank of India	CARE A1+	2.71
Small Industries Dev Bank of India	CRISIL A1+	2.71
Canara Bank	CRISIL A1+	2.70
Union Bank of India	ICRA A1+	2.44
Indian Bank	CRISIL A1+	2.19
HDFC Bank Limited	CARE A1+	1.37
Indian Bank	CRISIL A1+	1.36
Small Industries Dev Bank of India	CARE A1+	1.36
AU Small Finance Bank Limited	CRISIL A1+	1.35
Total		**35.91**
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.31
Total		**0.31**
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
91 Days Tbill (MD 17/09/2026)	SOV	5.47
91 Days Tbill (MD 29/10/2026)	SOV	5.44
91 Days Tbill (MD 01/10/2026)	SOV	2.92
182 Days Tbill (MD 12/11/2026)	SOV	2.71
182 Days Tbill (MD 19/11/2026)	SOV	1.35
182 Days Tbill (MD 18/09/2026)	SOV	0.05
Total		**17.94**
CASH & CASH EQUIVALENT		
Net Receivables/Payables		1.35
TREPS / Reverse Repo Investments		1.05
Total		**2.40**
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		
Interest Rate 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^

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#

₹ 1,774.65 Crs.

LATEST AUM#

₹ 1,824.76 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, 2026)

Average / Residual Maturity: 0.13 Years
Macaulay Duration: 0.13 Years
Modified Duration: 0.13 Years
Annualised Yield: 6.09%

NAV (As on August 31, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	3,231.2082	Growth	3,265.0159
Daily IDCW	1,005.0000	Daily IDCW	1,005.0000
Weekly IDCW	1,005.0000	Weekly IDCW	1,005.0000

EXPENSE RATIO

Regular Plan: 0.12% Direct Plan: 0.07%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL

Exit Load:

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

#Aggregate value of investments by other schemes of Bank of India Mutual Fund as on 31st August 2026 is ₹ 1,932.72 Lacs

For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 46

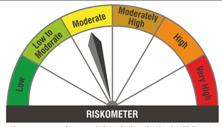
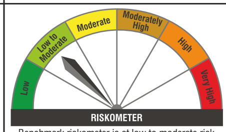
Bank of India Short Term Fund

(Formerly 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.)

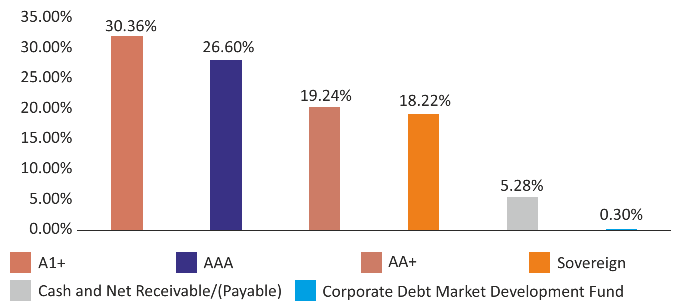
Invest Now

All data as on August 31, 2026 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on August 31, 2026	Benchmark Risk-o-meter as on August 31, 2026^
• 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.	 Investors understand that their principal will be at moderate risk	 Benchmark riskometer is at low to moderate risk

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

CREDIT PROFILE



COMPOSITION BY HOLDING PERIOD

Duration	% of Assets
Upto 3 months	6.62%
3 months to 6 months	2.21%
6 months to 1 year	30.91%
> 1 year	60.26%

PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
Power Finance Corporation Limited	CRISIL AAA	8.06
LIC Housing Finance Limited	CRISIL AAA	7.63
Torrent Pharmaceuticals Limited	ICRA AA+	4.58
Muthoot Finance Limited	CRISIL AA+	3.86
Godrej Industries Limited	CRISIL AA+	3.85
Indian Railway Finance Corporation Limited	CRISIL AAA	3.83
Vedanta Limited	CRISIL AA+	3.09
Vedanta Limited	CRISIL AA+	1.95
Bajaj Finance Limited	CRISIL AAA	1.92
National Bank For Agriculture and Rural Development	CRISIL AAA	1.92
Muthoot Finance Limited	CRISIL AA+	1.91
National Bank For Agriculture and Rural Development	CRISIL AAA	1.90
National Bank For Agriculture and Rural Development	CRISIL AAA	1.34
Total		**45.84**
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Canara Bank	ICRA A1+	5.57
Small Industries Dev Bank of India	CRISIL A1+	5.46
HDFC Bank Limited	CARE A1+	3.79
Punjab National Bank	CRISIL A1+	1.49
Punjab National Bank	CRISIL A1+	1.11
Total		**17.42**
Commercial Paper		
L&T Finance Limited	CRISIL A1+	7.39
ICICI Securities Limited	CRISIL A1+	3.70
Godrej Housing Finance Limited	CRISIL A1+	1.85
Total		**12.94**
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.30
Total		**0.30**

Portfolio Holdings	Industry/ Rating	% to Net Assets
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
6.94% GOI (MD 11/05/2036)	SOV	7.94
6.48% GOI (MD 06/10/2035)	SOV	5.74
7.1% GOI (MD 18/04/2029)	SOV	1.96
Total		**15.64**
State Government Bond		
6.98% punjab SDL (MD 29/09/2033)	SOV	1.86
Total		**1.86**
Treasury Bill		
364 Days Tbill (MD 07/01/2027)	SOV	0.72
Total		**0.72**
CASH & CASH EQUIVALENT		
Net Receivables/Payables		3.40
TREPS / Reverse Repo Investments		1.88
Total		**5.28**
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		
Interest Rate Risk	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
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^

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

₹ 268.51 Crs.

LATEST AUM

₹ 260.16 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on August 31, 2026)

Average / Residual Maturity: 2.63 Years
Macaulay Duration: 2.15 Years
Modified Duration: 2.05 Years
Annualised Yield: 7.12%

NAV (As on August 31, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	28.3556	Growth	31.0374
Monthly IDCW	14.5508	Monthly IDCW	15.0899
Quarterly IDCW	14.3392	Quarterly IDCW	14.3083

EXPENSE RATIO

Regular Plan: 1.00% Direct Plan: 0.45%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 46

Equity Fund | Hybrid Fund | **Debt Fund**

Bank of India Ultra Short Term Fund

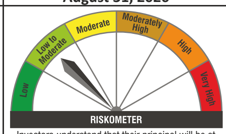
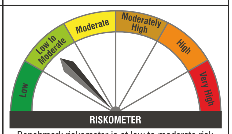
ICRA - A1+mfs

(Formerly 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.)

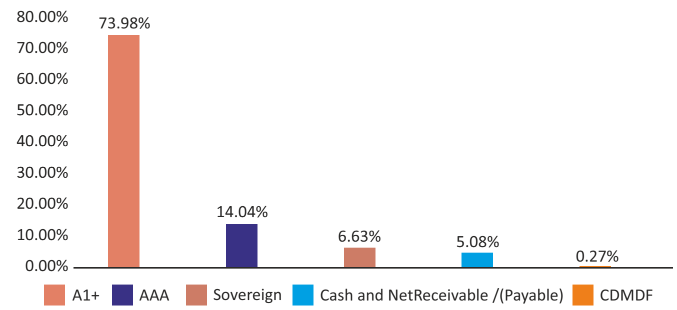
Invest Now

All data as on August 31, 2026 (Unless indicated otherwise)

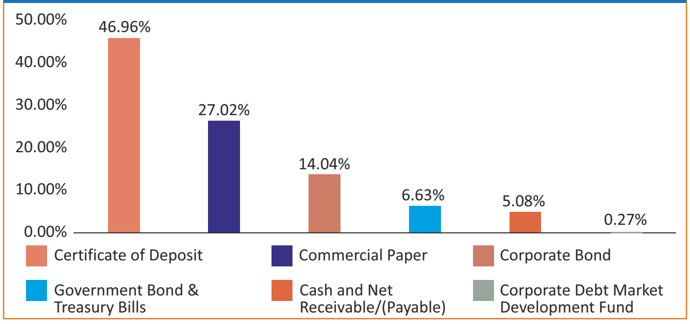
This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on August 31, 2026	Benchmark Risk-o-meter as on August 31, 2026^
• Regular income over Short to Medium term. • Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months.	Investors understand that their principal will be at low to moderate risk	Benchmark riskometer is at low to moderate risk

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

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
Power Finance Corporation Limited	CRISIL AAA	7.52
REC Limited	CRISIL AAA	6.52
Total		**14.04**
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Kotak Mahindra Bank Limited	CRISIL A1+	7.45
Indian Bank	CRISIL A1+	6.40
National Bank For Agriculture and Rural Development	CRISIL A1+	5.75
Bank of Baroda	FITCH A1+	5.33
Axis Bank Limited	CRISIL A1+	5.27
Small Industries Dev Bank of India	CRISIL A1+	5.27
HDFC Bank Limited	CARE A1+	5.25
Punjab National Bank	CRISIL A1+	4.19
Small Industries Dev Bank of India	CRISIL A1+	2.05
Total		**46.96**
Commercial Paper		
Bajaj Finance Limited	CRISIL A1+	8.68
LIC Housing Finance Limited	CRISIL A1+	5.25
Aditya Birla Housing Finance Limited	CRISIL A1+	5.24
ICICI Securities Limited	CRISIL A1+	5.22
Motilal Oswal Financial Services Limited	CRISIL A1+	2.63
Total		**27.02**
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.27
Total		**0.27**

Portfolio Holdings	Industry/ Rating	% to Net Assets
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
364 Days Tbill (MD 25/12/2026)	SOV	2.67
364 Days Tbill (MD 28/05/2027)	SOV	2.60
364 Days Tbill (MD 07/01/2027)	SOV	0.93
364 Days Tbill (MD 08/10/2026)	SOV	0.43
Total		**6.63**
CASH & CASH EQUIVALENT		
Net Receivables/Payables		(2.33)
TREPS / Reverse Repo Investments		7.41
Total		**5.08**
GRAND TOTAL		**100.00**

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

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

INVESTMENT OBJECTIVE

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

BENCHMARK^

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

DATE OF ALLOTMENT

July 16, 2008

FUND MANAGER

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

AVERAGE AUM

₹ 176.35 Crs.

LATEST AUM

₹ 184.28 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, 2026)

Average / Residual Maturity: 0.43 Years
Macaulay Duration: 0.44 Years
Modified Duration: 0.43 Years
Annualised Yield: 6.66%

NAV (As on August 31, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	3,381.7350	Growth	3,520.1294
Bonus	-	Bonus	3,504.7813
Daily IDCW	1,005.0000	Daily IDCW	1,005.0001
Weekly IDCW	1,006.4043	Weekly IDCW	1,006.5722

EXPENSE RATIO

Regular Plan: 0.85% Direct Plan: 0.37%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

ULTRA SHORT DURATION FUND

For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 46

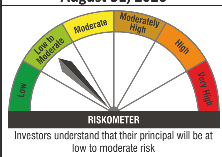
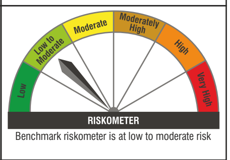
Equity Fund | Hybrid Fund | **Debt Fund**

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)

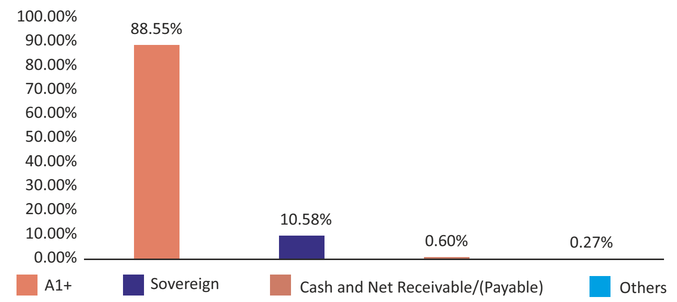
Invest Now

All data as on August 31, 2026 (Unless indicated otherwise)

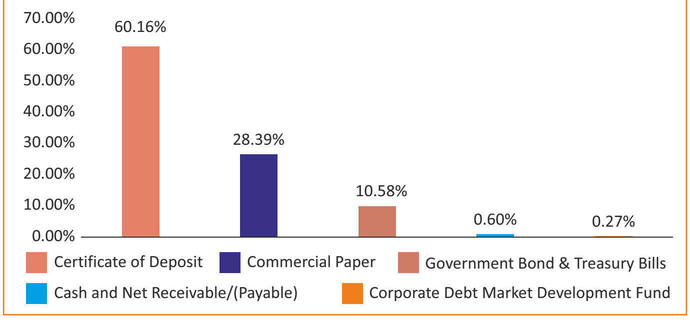
This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on August 31, 2026	Benchmark Risk-o-meter as on August 31, 2026^
• Regular income over short to medium term • Investment in Money Market instruments with maturity upto one year		

*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		
Union Bank of India	ICRA A1+	5.51
Kotak Mahindra Bank Limited	CRISIL A1+	5.49
Axis Bank Limited	CRISIL A1+	5.48
HDFC Bank Limited	CARE A1+	5.46
National Bank For Agriculture and Rural Development	CRISIL A1+	5.46
ICICI Bank Limited	ICRA A1+	5.44
Punjab National Bank	CRISIL A1+	4.61
National Bank For Agriculture and Rural Development	CRISIL A1+	4.36
Punjab National Bank	CRISIL A1+	3.27
ICICI Bank Limited	ICRA A1+	2.75
Canara Bank	CRISIL A1+	2.67
Canara Bank	CRISIL A1+	2.20
ICICI Bank Limited	ICRA A1+	2.19
Bank of Baroda	FITCH A1+	1.78
Small Industries Dev Bank of India	CRISIL A1+	1.28
Union Bank of India	ICRA A1+	1.12
Small Industries Dev Bank of India	CRISIL A1+	1.09
Total		**60.16**
Commercial Paper		
Axis Finance Limited	CRISIL A1+	5.47
Kotak Securities Limited	CRISIL A1+	5.47
Manappuram Finance Limited	CRISIL A1+	5.46
Godrej Housing Finance Limited	CRISIL A1+	4.35
Motilal Oswal Financial Services Limited	CRISIL A1+	3.28
Aditya Birla Housing Finance Limited	CRISIL A1+	3.27
ICICI Securities Limited	CRISIL A1+	1.09
Total		**28.39**
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.27
Total		**0.27**
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
364 Days Tbill (MD 25/02/2027)	SOV	5.50
364 Days Tbill (MD 25/12/2026)	SOV	3.33
364 Days Tbill (MD 17/09/2026)	SOV	1.13
364 Days Tbill (MD 07/01/2027)	SOV	0.55
364 Days Tbill (MD 10/09/2026)	SOV	0.07
Total		**10.58**
CASH & CASH EQUIVALENT		
Net Receivables/Payables		(0.06)
TREPS / Reverse Repo Investments		0.66
Total		**0.60**
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		
Interest Rate 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 investment objective is to generate returns with reasonable liquidity to the unitholders by investing in money market instruments. There is no assurance that the investment objective of the Scheme will be achieved.

BENCHMARK^

Tier 1: CRISIL Money Market A-1 Index

DATE OF ALLOTMENT

February 04, 2025

FUND MANAGER

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

AVERAGE AUM

₹ 467.64 Crs.

LATEST AUM

₹ 442.64 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, 2026)

Average / Residual Maturity: 0.47 Years
Macaulay Duration: 0.47 Years
Modified Duration: 0.47 Years
Annualised Yield: 6.80%

NAV (As on August 31, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	11.0774	Growth	11.1603
Daily IDCW	10.0500	Daily IDCW	10.0500
Weekly IDCW	10.0670	Weekly IDCW	10.0461
Monthly IDCW	10.0573	Monthly IDCW	10.0575

EXPENSE RATIO

Regular Plan: 0.45% Direct Plan: 0.14%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

MONEY MARKET FUND

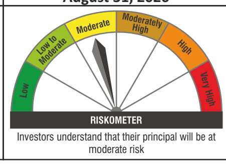
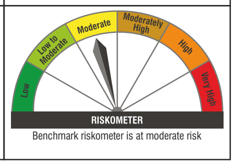
For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 46

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.)

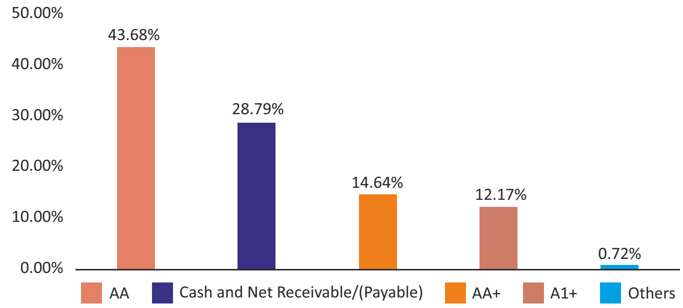
Invest Now

All data as on August 31, 2026 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on August 31, 2026	Benchmark Risk-o-meter as on August 31, 2026^
• 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.		

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

CREDIT PROFILE



PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
Nirma Limited	CRISIL AA	11.67
Aditya Birla Real Estate Limited	CRISIL AA	10.23
Vedanta Limited	CRISIL AA+	7.37
360 One Prime Limited	ICRA AA	7.30
Rashtriya Chemicals and Fertilizers Limited	ICRA AA	7.30
JSW Steel Limited	ICRA AA+	7.27
Nuvoco Vistas Corporation Limited	CRISIL AA	7.18
Total		**58.32**
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Indian Bank	CRISIL A1+	12.17
Total		**12.17**
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.72
Total		**0.72**

Portfolio Holdings	Industry/ Rating	% to Net Assets
CASH & CASH EQUIVALENT		
Net Receivables/Payables		1.90
TREPS / Reverse Repo Investments		26.89
Total		**28.79**
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)			C-II
	Relatively High (Class III)			

INVESTMENT OBJECTIVE

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

BENCHMARK^

Tier 1: CRISIL Credit Risk Debt B-II Index

DATE OF ALLOTMENT

February 27, 2015

FUND MANAGER

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

AVERAGE AUM

₹ 70.22 Crs.

LATEST AUM

₹ 68.71 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on August 31, 2026)

Average / Residual Maturity: 0.64 Years
Macaulay Duration: 0.62Years
Modified Duration: 0.58 Years
Annualised Yield: 6.78%

NAV (As on August 31, 2026) **NAV (₹)**

Regular Plan: 14.4104 Direct Plan: 14.8440

EXPENSE RATIO

Regular Plan: 1.15% Direct Plan: 0.51%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

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

CREDIT RISK FUND

For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 46

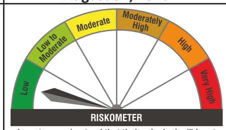
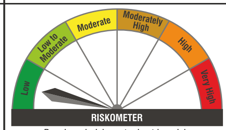
Equity Fund | Hybrid Fund | **Debt Fund**

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.)

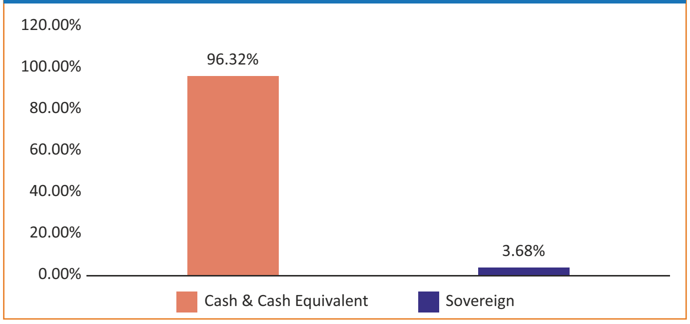
Invest Now

All data as on August 31, 2026 (Unless indicated otherwise)

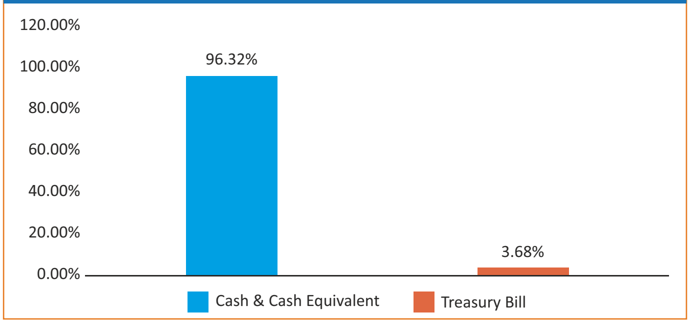
This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on August 31, 2026	Benchmark Risk-o-meter as on August 31, 2026^
• Income over short term with low risk and high liquidity. • Investments in overnight securities having residual maturity of 1 business day.	 Investors understand that their principal will be at low risk	 Benchmark riskometer is at low risk

*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
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
182 Days Tbill (MD 18/09/2026)	SOV	3.68
Total		**3.68**
CASH & CASH EQUIVALENT		
Net Receivables/Payables		1.79
TREPS / Reverse Repo Investments		94.53
Total		**96.32**
GRAND TOTAL		**100.00**

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

Potential Risk Class Matrix

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

INVESTMENT OBJECTIVE

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

BENCHMARK^

Tier 1: CRISIL Liquid Overnight Index

DATE OF ALLOTMENT

January 28, 2020

FUND MANAGER

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

AVERAGE AUM

₹96.36 Crs.

LATEST AUM

₹108.55 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, 2026)

Average / Residual Maturity: 1 Day
Macaulay Duration: 1 Day
Modified Duration: 1 Day
Annualised Yield: 5.01%

NAV (As on August 31, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	1,395.5153	Growth	1,399.9119
Daily IDCW	1,000.0017	Daily IDCW	1,000.0015
Weekly IDCW	-	Weekly IDCW	1,000.0017
Monthly IDCW	1,000.5516	Monthly IDCW	1,000.5568

EXPENSE RATIO

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

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

OVERNIGHT FUND

For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 46

IDCW History

EQUITY FUNDS[$]

Record Date	IDCW/ Unit Declared (in ₹)	NAV^ as on Record Date
Bank of India Large & Mid Cap Fund (Formerly Bank of India Large & Mid Cap Equity Fund)		
Regular Plan - Regular IDCW		
25-March-2021	0.90	12.88
29-July-2021	0.25	15.61
Regular Plan - Quarterly IDCW		
25-September-2018	0.09	13.00
25-March-2021	1.00	15.46
Eco Plan - Regular IDCW		
25-March-2021	1.00	13.16
29-July-2021	0.50	15.74
Eco Plan - Quarterly IDCW		
25-March-2019	0.04	10.36
25-March-2021	0.90	12.86
Eco Plan - Annual IDCW		
18-December-2014	5.00	18.59
Institutional Plan - Regular IDCW[#]		
25-November-2009	1.00	-
29-April-2010	1.00	-
Institutional Plan - Quarterly IDCW[#]		
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 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 Aggressive Hybrid Fund		
Regular Plan - Regular IDCW		
27-March-2026	0.23	30.27
27-April-2026	0.25	33.26
26-May-2026	0.25	33.43
29-June-2026	0.26	33.78
27-July-2026	0.25	33.52
26-August-2026	0.26	34.47
Direct Plan - Regular IDCW		
27-March-2026	0.24	32.05
27-April-2026	0.26	35.27
26-May-2026	0.26	35.49
29-June-2026	0.27	35.92
27-July-2026	0.27	35.67
26-August-2026	0.28	35.67
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 FUND[$]

Record Date	IDCW/ Unit Declared (in ₹)	NAV^ as on Record Date
Bank of India Arbitrage Fund		
Regular Monthly IDCW		
27-April-2020	0.05385541	10.0000[a]
27-April-2020	0.05385543	10.0000[b]
26-May-2020	0.04345086	10.0000[a]
26-May-2020	0.04345088	10.0000[b]
Regular Quarterly IDCW		
26-December-2019	0.05539822	10.5148[a]
26-December-2019	0.05539822	10.5148[b]
26-March-2020	0.12553389	10.4501[a]
26-March-2020	0.12553389	10.4501[b]
Regular Annual IDCW		
26-December-2019	0.05266000	10.0788[a]
26-December-2019	0.05266000	10.0788[b]
26-March-2020	0.10504000	10.0613[a]
26-March-2020	0.10504000	10.0613[b]
Direct Monthly IDCW		
27-April-2020	0.06160558	10.0855[a]
27-April-2020	0.06160558	10.0855[b]
26-May-2020	0.05007525	10.0859[a]
26-May-2020	0.05007525	10.0859[b]
Direct Quarterly IDCW		
26-December-2019	0.07443389	10.5612[a]
26-December-2019	0.07443389	10.5612[b]
26-March-2020	0.14323909	10.5101[a]
26-March-2020	0.14323909	10.5101[b]
Direct Annual IDCW		
26-December-2019	0.07038567	10.0544[a]
26-December-2019	0.07038567	10.0544[b]
26-March-2020	0.13992202	10.0000[a]
26-March-2020	0.13992202	10.0000[b]
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[a b]

[$]Face Value - ₹ 10/-

[$$]Face Value - ₹ 1000/-

^Pursuant to payment of IDCW, NAV of the IDCW Option of the Plan/ Scheme falls to the extent of such IDCW payment and applicable statutory levy (taxes, levies, cess etc.), if any.

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

[a]Individual/ HUFs. [b]Others.

Past performance may or may not be sustained in the future.

For complete IDCW History please click here.

IDCW History

DEBT / INCOME FUNDS

Record Date	IDCW/ Unit Declared (in ₹)	NAV^ as on Record Date
Bank of India Short Term Fund$		
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	0.03334718	10.3441[b]
Regular Quarterly IDCW		
26-December-2018	0.10804795	10.1585[a]
26-December-2018	0.10005336	10.1585[b]
25-March-2019	0.10804788	10.1917[a]
25-March-2019	0.10005336	10.1917[b]
Direct Monthly IDCW		
25-March-2019	0.05042155	10.3930[a]
25-March-2019	0.04669158	10.3930[b]
25-April-2019	0.03602011	10.3498[a]
25-April-2019	0.03335117	10.3498[b]
Direct Quarterly IDCW		
26-December-2018	0.14401749	10.1444[a]
26-December-2018	0.13340448	10.1444[b]
25-March-2019	0.10804758	10.1908[a]
25-March-2019	0.10005336	10.1908[b]
Bank of India Overnight Fund$$		
Regular Monthly IDCW		
27-July-26	3.9805815	1,000.1426[a]
27-July-26	3.9805815	1,000.1426[b]
27-August-26	4.3119611	1,000.1383[a]
27-August-26	4.3119611	1,000.1383[b]
Direct Monthly IDCW		
27-July-26	4.0153247	1,000.1439[a]
27-July-26	4.0153247	1,000.1439[b]
27-August-26	4.3514987	1,000.1395[a]
27-August-26	4.3514987	1,000.1395[b]

DEBT / INCOME FUNDS

Record Date	IDCW/ Unit Declared (in ₹)	NAV^ as on Record Date
Bank of India Money Market Fund $		
Regular Monthly IDCW		
27-July-2026	0.0438951	10.0525[a]
27-July-2026	0.0438951	10.0525[b]
27-August-2026	0.0579713	10.0515[a]
27-August-2026	0.0579713	10.0515[b]
Direct Plan - Monthly IDCW		
27-July-2026	0.0460819	10.0525[a]
27-July-2026	0.0460819	10.0525[b]
27-August-2026	0.0609368	10.0515[a]
27-August-2026	0.0609368	10.0515[b]

$Face Value - ₹ 10/-

$$Face Value - ₹ 1000/-

^Pursuant to payment of IDCW, NAV of the IDCW Option of the Plan/ Scheme falls to the extent of such IDCW payment and applicable statutory levy (taxes, levies, cess etc.), if any.

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

[a]Individual/ HUFs. [b]Others.

Past performance may or may not be sustained in the future.

For complete IDCW History please click here.

Scheme Performance - Regular Plan

Bank of India Flexi Cap Fund - Growth Option - PERFORMANCE (As on August 31, 2026)

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	16.27%	4.72%	-0.35%	11,627	10,472	9,965
3 years	20.11%	12.08%	8.99%	17,337	14,084	12,951
5 years	15.81%	10.90%	8.32%	20,842	16,778	14,915
Since inception	24.58%	19.02%	16.10%	38,870	29,324	25,154

^ 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 31, 2026)

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	30.20%	11.95%	-0.35%	13,020	11,195	9,965
3 years	21.10%	16.15%	8.99%	17,769	15,678	12,951
5 years	19.46%	16.55%	8.32%	24,338	21,513	14,915
Since inception	25.75%	18.49%	12.08%	58,460	36,979	24,089

^ 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 Fund - Growth Option - PERFORMANCE (As on August 31, 2026)

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	7.61%	4.72%	-0.35%	10,761	10,472	9,965
3 years	13.18%	12.08%	8.99%	14,502	14,084	12,951
5 years	10.82%	10.90%	8.32%	16,719	16,778	14,915
Since inception	17.39%	16.36%	14.51%	1,66,090	1,42,417	1,07,524

^ 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 31, 2026)

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	10.10%	5.34%	-0.35%	11,010	10,534	9,965
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception	-0.95%	0.35%	-1.18%	9,810	10,070	9,764

^ Past performance may or may not be sustained in the future. *Date of Allotment - August 30, 2024.
Above returns are on Simple Annualized Return.
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

Bank of India Mid Cap Fund - Growth Option - PERFORMANCE (As on August 31, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty Midcap 150 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midcap 150 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	8.53%	14.13%	-0.35%	10,853	11,413	9,965
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception	6.71%	10.18%	-2.07%	10,690	11,047	9,787

^ Past performance may or may not be sustained in the future. *Date of Allotment - August 22, 2025.
Above returns are on Simple Annualized Return..
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

Bank of India Aggressive Hybrid Fund - Growth Option - PERFORMANCE (As on August 31, 2026)

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	16.66%	11.21%	-0.35%	11,666	11,121	9,965
3 years	17.05%	14.38%	8.99%	16,044	14,969	12,951
5 years	14.30%	14.27%	8.32%	19,518	19,489	14,915
Since inception	15.59%	14.44%	12.10%	43,350	39,165	31,786

^ Past performance may or may not be sustained in the future. *Date of Allotment - July 20, 2016.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

Notes

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

Scheme Performance - Regular Plan

Bank of India Balanced Advantage Fund - Growth Option - PERFORMANCE (As on August 31, 2026)

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	7.25%	1.38%	-0.35%	10,725	10,138	9,965
3 years	9.29%	7.64%	8.99%	13,059	12,476	12,951
5 years	9.77%	7.04%	8.32%	15,940	14,057	14,915
Since inception	8.01%	10.38%	12.43%	26,148	34,272	43,154

^ Past performance may or may not be sustained in the future. *Date of Allotment - March 14, 2014.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.
1. Mr. Alok Singh has been managing this scheme from December 1, 2021. In addition to this, he manages 7 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure

Bank of India Conservative Hybrid Fund - Growth Option - PERFORMANCE (As on August 31, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	4.08%	5.07%	3.02%	10,408	10,507	10,302
3 years	6.15%	7.69%	6.49%	11,964	12,493	12,079
5 years	9.15%	6.69%	5.17%	15,497	13,825	12,866
Since inception	7.49%	8.90%	5.84%	35,293	44,322	26,965

^ 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 31, 2026)

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	17.22%	7.14%	3.02%	11,722	10,714	10,302
3 years	9.63%	7.88%	6.49%	13,179	12,558	12,079
5 years	27.31%	7.17%	5.17%	33,472	14,142	12,866
Since inception	3.22%	8.15%	6.26%	14,410	24,657	20,126

^ Past performance may or may not be sustained in the future. *Date of Allotment - February 27, 2015.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.
1. Mr. Alok Singh has been managing this scheme from February 27, 2015. In addition to this, he manages 7 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

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

Scheme Performance - Regular Plan

Bank of India Large Cap Fund - Growth Option - PERFORMANCE (As on August 31, 2026)

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	8.69%	1.98%	-2.55%	10,869	10,198	9,745
3 years	13.13%	10.73%	7.11%	18,940	16,944	14,269
5 years	9.01%	8.97%	7.28%	15,397	15,367	14,213
Since inception	10.65%	10.45%	8.96%	16,890	16,731	15,596

^ Past performance may or may not be sustained in the future. *Date of Allotment - June 29, 2021.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

Bank of India Multi Cap Fund - Growth Option - PERFORMANCE (As on August 31, 2026)

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	16.48%	7.56%	4.72%	11,648	10,756	10,472
3 years	17.91%	13.97%	12.08%	16,401	14,807	14,084
5 years	NA	NA	NA	NA	NA	NA
Since inception	22.14%	17.91%	14.85%	20,140	17,804	16,237

^ 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 31, 2026)

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	21.71%	4.30%	-0.35%	12,171	10,430	9,965
3 years	21.38%	16.34%	8.99%	17,894	15,753	12,951
5 years	19.88%	16.84%	8.32%	24,770	21,783	14,915
Since inception	12.19%	8.03%	11.22%	66,780	35,803	57,869

^ Past performance may or may not be sustained in the future. *Date of Allotment - March 5, 2010.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

Notes

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

Scheme Performance - Regular Plan

Bank of India Large & Mid Cap Fund - Growth Option - PERFORMANCE (As on August 31, 2026)

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	10.82%	4.07%	-0.35%	11,082	10,407	9,965
3 years	14.10%	11.83%	8.99%	14,860	13,988	12,951
5 years	11.62%	10.46%	8.32%	17,334	16,449	14,915
Since inception	13.38%	14.68%	13.23%	94,330	1,15,712	92,215

^ Past performance may or may not be sustained in the future. *Date of Allotment - October 21, 2008.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

Bank of India Consumption Fund - Growth Option - PERFORMANCE (As on August 31, 2026)

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) (₹)
1 year	2.93%	-1.36%	-0.35%	10,293	9,864	9,965
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception	7.07%	3.98%	2.51%	11,230	10,686	10,430

^ Past performance may or may not be sustained in the future. *Date of Allotment - December 20, 2024.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

Bank of India Liquid Fund - Growth Option - PERFORMANCE (As on August 31, 2026)

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	6.81%	6.48%	4.13%	10,013	10,012	10,008
15 Days	6.04%	5.87%	2.80%	10,024	10,023	10,011
30 Days	6.36%	6.25%	4.21%	10,052	10,052	10,035
3 Months	6.78%	6.47%	5.53%	10,167	10,159	10,137
6 Months	6.71%	6.41%	4.12%	10,319	10,308	10,214
1 year	6.43%	6.20%	4.29%	10,643	10,620	10,429
3 years	6.94%	6.79%	6.27%	12,231	12,179	12,004
5 years	6.30%	6.24%	5.67%	13,575	13,537	13,177
Since inception	6.68%	6.77%	6.29%	32,312	32,838	30,218

^ Past performance may or may not be sustained in the future. *Date of Allotment - July 16, 2008.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

Notes

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

Scheme Performance - Regular Plan

Bank of India Ultra Short Term Fund - Growth Option - PERFORMANCE (As on August 31, 2026)

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	7.28%	6.90%	4.13%	10,013	10,013	10,008
15 Days	4.22%	5.42%	3.11%	10,019	10,025	10,014
30 Days	5.85%	6.66%	4.21%	10,048	10,055	10,035
3 Months	7.16%	7.04%	5.54%	10,180	10,177	10,140
6 Months	6.38%	6.71%	4.12%	10,297	10,321	10,217
1 year	5.95%	6.44%	4.32%	10,595	10,644	10,432
3 years	6.38%	7.10%	6.27%	12,040	12,289	12,004
5 years	5.75%	6.49%	5.67%	13,228	13,698	13,177
Since inception	6.95%	7.37%	6.29%	33,817	36,314	30,218

^ Past performance may or may not be sustained in the future. *Date of Allotment - July 16, 2008.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

Bank of India Overnight Fund - Growth Option - PERFORMANCE (As on August 31, 2026)

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	4.99%	5.03%	4.13%	10,009	10,009	10,008
15 Days	4.99%	5.03%	2.80%	10,020	10,020	10,011
30 Days	5.03%	5.03%	4.21%	10,042	10,042	10,035
3 Months	5.13%	5.16%	5.53%	10,127	10,128	10,137
6 Months	5.52%	5.18%	4.12%	10,274	10,263	10,214
1 year	5.50%	5.29%	4.29%	10,550	10,529	10,429
3 years	6.21%	6.11%	6.27%	11,983	11,949	12,004
5 years	5.78%	5.73%	5.67%	13,518	13,214	13,177
Since inception	5.18%	5.13%	5.52%	13,955	13,908	14,254

^ 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 Fund - Growth Option - PERFORMANCE (As on August 31, 2026)

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	5.07%	5.64%	3.02%	10,507	10,564	10,302
3 years	7.06%	7.17%	6.49%	12,273	12,311	12,079
5 years	10.25%	6.15%	5.17%	16,295	13,477	12,866
Since inception	6.06%	7.43%	5.35%	28,356	35,623	25,186

^ Past performance may or may not be sustained in the future. *Date of Allotment - December 18, 2008.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

Notes

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

Scheme Performance - Regular Plan

Bank of India Money Market Fund - Growth Option - PERFORMANCE (As on August 31, 2026)

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	8.77%	7.57%	4.13%	10,016	10,014	10,008
15 Days	4.95%	5.05%	3.11%	10,023	10,023	10,014
30 Days	6.71%	6.52%	4.21%	10,055	10,054	10,035
3 Months	8.29%	7.54%	5.54%	10,207	10,189	10,140
6 Months	6.53%	6.45%	4.12%	10,326	10,322	10,217
1 year	6.16%	6.10%	4.32%	10,616	10,610	10,432
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception	6.72%	6.50%	5.27%	11,077	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.

Bank of India Multi Asset Allocation Fund - Growth Option - PERFORMANCE (As on August 31, 2026)

Co Fund Manager - Mithraem Bharucha and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period[@]	Scheme Returns (%) ^	Benchmark Returns (Nifty500 TRI(40%)+ Nifty Composite Debt Index(40%)+Domestic Prices of Gold(15%)+ Domestic Prices of Silver(5%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty500 TRI(40%)+ Nifty Composite Debt Index(40%)+Domestic Prices of Gold(15%)+ Domestic Prices of Silver(5%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	14.84%	8.94%	-0.35%	11,484	10,894	9,965
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception	10.95%	10.71%	5.06%	11,095	11,071	10,506

^ Past performance may or may not be sustained in the future. *Date of Allotment - February 28, 2024.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.
1. Mr. Mithraem Bharucha has been managing this scheme w.e.f. February 28, 2024. In addition to this scheme, he manages 5 open ended schemes. Mr. Nilesh Jethani co-manages the Fund(equity portion) w.e.f. April 23, 2024. In addition to this he manages 2 close ended, 2 open ended and co-manages 1 open ended scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the month preceding the date of publication.
3. Different plans shall have a different expense structure.

Bank of India Arbitrage Fund - Growth Option - PERFORMANCE (As on August 31, 2026)

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	5.33%	7.06%	4.32%	10,533	10,706	10,432
3 years	6.14%	7.44%	6.27%	11,960	12,405	12,004
5 years	5.20%	6.54%	5.67%	12,889	13,727	13,177
Since inception	4.76%	5.78%	5.93%	14,653	15,866	16,042

^ Past performance may or may not be sustained in the future. *Date of Allotment - June 18, 2018.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.
1. Mr. Nilesh Jethani has been managing the Scheme w.e.f. July 14, 2025. In addition to this scheme, he manages 1 open ended scheme, 2 close ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

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

Scheme Performance - Regular Plan

Bank of India Banking & Financial Services Fund - Growth Option - PERFORMANCE (As on August 31, 2026)

Fund Manager - Nilesh jethani				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty Financial Services TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Financial Services TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
6 Months	-5.25%	-9.61%	-7.10%	9,734	9,513	9,640
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	-2.22%	-5.05%	-6.98%	9,869	9,701	9,585

^ Past performance may or may not be sustained in the future. *Date of Allotment - January 30, 2026.
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. Nilesh Jethani has been managing the Scheme w.e.f. July 14, 2025. In addition to this scheme, he manages 1 open ended scheme, 2 close ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

Notes

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

Scheme Performance - Direct Plan

Bank of India Flexi Cap Fund - Growth Option - PERFORMANCE (As on August 31, 2026)

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	17.95%	4.72%	-0.35%	11,795	10,472	9,965
3 years	21.86%	12.08%	8.99%	18,108	14,084	12,951
5 years	17.55%	10.90%	8.32%	22,451	16,778	14,915
Since inception	26.52%	19.02%	16.10%	42,770	29,324	25,154

^ 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 31, 2026)

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	32.06%	11.95%	-0.35%	13,206	11,195	9,965
3 years	22.90%	16.15%	8.99%	18,573	15,678	12,951
5 years	21.29%	16.55%	8.32%	26,266	21,513	14,915
Since inception	27.81%	18.49%	12.08%	66,270	36,979	24,089

^ 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 Fund - Growth Option - PERFORMANCE (As on August 31, 2026)

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	8.96%	4.72%	-0.35%	10,896	10,472	9,965
3 years	14.48%	12.08%	8.99%	15,010	14,084	12,951
5 years	12.08%	10.90%	8.32%	17,694	16,778	14,915
Since inception	16.83%	13.57%	12.12%	83,871	56,997	47,811

^ 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 31, 2026)

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	11.54%	5.34%	-0.35%	11,154	10,534	9,965
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception	0.25%	0.35%	-1.18%	10,050	10,070	9,764

^ Past performance may or may not be sustained in the future. #Date of Allotment - August 30, 2024.
Above returns are on Simple Annualized Return.
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

Bank of India Mid Cap Fund - Growth Option - PERFORMANCE (As on August 31, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty Midcap 150 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midcap 150 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	9.85%	14.13%	-0.35%	10,985	11,413	9,965
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception	7.97%	10.18%	-2.07%	10,820	11,047	9,787

^ Past performance may or may not be sustained in the future. #Date of Allotment - August 22, 2025.
Above returns are on Simple Annualized Return..
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

Bank of India Aggressive Hybrid Fund - Growth Option - PERFORMANCE (As on August 31, 2026)

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	18.24%	11.21%	-0.35%	11,824	11,121	9,965
3 years	18.51%	14.38%	8.99%	16,653	14,969	12,951
5 years	15.61%	14.27%	8.32%	20,664	19,489	14,915
Since inception	16.75%	14.44%	12.10%	47,960	39,165	31,786

^ Past performance may or may not be sustained in the future. #Date of Allotment - July 20, 2016.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

Notes

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

Scheme Performance - Direct Plan

Bank of India Balanced Advantage Fund - Growth Option - PERFORMANCE (As on August 31, 2026)

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	8.61%	1.38%	-0.35%	10,861	10,138	9,965
3 years	10.51%	7.64%	8.99%	13,498	12,476	12,951
5 years	10.88%	7.04%	8.32%	16,767	14,057	14,915
Since inception	8.80%	10.38%	12.43%	28,628	34,272	43,154

^ Past performance may or may not be sustained in the future. #Date of Allotment - March 14, 2014.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

Bank of India Conservative Hybrid Fund - Growth Option - PERFORMANCE (As on August 31, 2026)

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	5.04%	5.07%	3.02%	10,504	10,507	10,302
3 years	7.08%	7.69%	6.49%	12,281	12,493	12,079
5 years	9.93%	6.69%	5.17%	16,062	13,825	12,866
Since inception	8.18%	8.65%	6.35%	29,312	31,092	23,195

^ 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 31, 2026)

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	17.79%	7.14%	3.02%	11,779	10,714	10,302
3 years	10.06%	7.88%	6.49%	13,335	12,558	12,079
5 years	27.75%	7.17%	5.17%	34,051	14,142	12,866
Since inception	3.49%	8.15%	6.26%	14,844	24,657	20,126

^ Past performance may or may not be sustained in the future. #Date of Allotment - February 27, 2015.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

Notes

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

Scheme Performance - Direct Plan

Bank of India Large Cap Fund - Growth Option - PERFORMANCE (As on August 31, 2026)

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	10.38%	1.98%	-2.55%	11,038	10,198	9,745
3 years	14.67%	10.73%	7.11%	20,307	16,944	14,269
5 years	10.43%	8.97%	7.28%	16,427	15,367	14,213
Since inception	12.10%	10.45%	8.96%	18,070	16,731	15,596

^ Past performance may or may not be sustained in the future. #Date of Allotment - June 29, 2021.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

Bank of India Multi Cap Fund - Growth Option - PERFORMANCE (As on August 31, 2026)

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	18.02%	7.56%	4.72%	11,802	10,756	10,472
3 years	19.29%	13.97%	12.08%	16,985	14,807	14,084
5 years	NA	NA	NA	NA	NA	NA
Since inception	23.54%	17.91%	14.85%	20,960	17,804	16,237

^ 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 31, 2026)

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	23.69%	4.30%	-0.35%	12,369	10,430	9,965
3 years	23.23%	16.34%	8.99%	18,724	15,753	12,951
5 years	21.59%	16.84%	8.32%	26,591	21,783	14,915
Since inception	17.77%	11.66%	12.12%	93,600	45,200	47,811

^ Past performance may or may not be sustained in the future. #Date of Allotment - January 1, 2013.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

Notes

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

Scheme Performance - Direct Plan

Bank of India Large & Mid Cap Fund - Growth Option - PERFORMANCE (As on August 31, 2026)

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	12.35%	4.07%	-0.35%	11,235	10,407	9,965
3 years	15.47%	11.83%	8.99%	15,402	13,988	12,951
5 years	12.88%	10.46%	8.32%	18,331	16,449	14,915
Since inception	13.95%	13.51%	12.12%	59,637	56,593	47,811

^ Past performance may or may not be sustained in the future. #Date of Allotment - January 1, 2013.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

Bank of India Consumption Fund - Growth Option - PERFORMANCE (As on August 31, 2026)

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) (₹)
1 year	4.09%	-1.36%	-0.35%	10,409	9,864	9,965
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception	8.30%	3.98%	2.51%	11,450	10,686	10,430

^ Past performance may or may not be sustained in the future. #Date of Allotment - December 20, 2024.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

Bank of India Liquid Fund - Growth Option - PERFORMANCE (As on August 31, 2026)

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	6.87%	6.48%	4.13%	10,013	10,012	10,008
15 Days	6.11%	5.87%	2.80%	10,024	10,023	10,011
30 Days	6.42%	6.25%	4.21%	10,053	10,052	10,035
3 Months	6.84%	6.47%	5.53%	10,168	10,159	10,137
6 Months	6.77%	6.41%	4.12%	10,321	10,308	10,214
1 year	6.47%	6.20%	4.29%	10,647	10,620	10,429
3 years	6.98%	6.79%	6.27%	12,245	12,179	12,004
5 years	6.35%	6.24%	5.67%	13,607	13,537	13,177
Since inception	6.83%	6.71%	6.36%	24,696	24,308	23,240

^ Past performance may or may not be sustained in the future. #Date of Allotment - January 1, 2013.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

Notes

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

Scheme Performance - Direct Plan

Bank of India Ultra Short Term Fund - Growth Option - PERFORMANCE (As on August 31, 2026)

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	7.85%	6.90%	4.13%	10,014	10,013	10,008
15 Days	4.79%	5.42%	3.11%	10,022	10,025	10,014
30 Days	6.41%	6.66%	4.21%	10,053	10,055	10,035
3 Months	7.71%	7.04%	5.54%	10,193	10,177	10,140
6 Months	6.90%	6.71%	4.12%	10,324	10,321	10,217
1 year	6.49%	6.44%	4.32%	10,649	10,644	10,432
3 years	6.90%	7.10%	6.27%	12,219	12,289	12,004
5 years	6.18%	6.49%	5.67%	13,499	13,698	13,177
Since inception	7.27%	7.18%	6.36%	26,095	25,795	23,230

^ Past performance may or may not be sustained in the future. #Date of Allotment - January 1, 2013.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

Bank of India Overnight Fund - Growth Option - PERFORMANCE (As on August 31, 2026)

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	5.05%	5.03%	4.13%	10,009	10,009	10,008
15 Days	5.04%	5.03%	2.80%	10,020	10,020	10,011
30 Days	5.09%	5.03%	4.21%	10,042	10,042	10,035
3 Months	5.18%	5.16%	5.53%	10,128	10,128	10,137
6 Months	5.57%	5.18%	4.12%	10,275	10,263	10,214
1 year	5.54%	5.29%	4.29%	10,554	10,529	10,429
3 years	6.24%	6.11%	6.27%	11,993	11,949	12,004
5 years	5.82%	5.73%	5.67%	13,536	13,214	13,177
Since inception	5.23%	5.13%	5.52%	13,999	13,908	14,254

^ 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 Fund- Growth Option - PERFORMANCE (As on August 31, 2026)

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	5.70%	5.64%	3.02%	10,570	10,564	10,302
3 years	7.66%	7.17%	6.49%	12,481	12,311	12,079
5 years	10.79%	6.15%	5.17%	16,694	13,477	12,866
Since inception	6.85%	7.52%	6.35%	24,752	26,937	23,195

^ Past performance may or may not be sustained in the future. #Date of Allotment - January 1, 2013.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

Notes

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

Scheme Performance - Direct Plan

Bank of India Money Market Fund - Growth Option - PERFORMANCE (As on August 31, 2026)

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	9.17%	7.57%	4.13%	10,017	10,014	10,008
15 Days	5.32%	5.05%	3.11%	10,024	10,023	10,014
30 Days	7.08%	6.52%	4.21%	10,058	10,054	10,035
3 Months	8.65%	7.54%	5.54%	10,216	10,189	10,140
6 Months	6.93%	6.45%	4.12%	10,346	10,322	10,217
1 year	6.65%	6.10%	4.32%	10,665	10,610	10,432
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception	7.23%	6.50%	5.27%	11,160	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.

Bank of India Multi Asset Allocation Fund - Growth Option - PERFORMANCE (As on August 31, 2026)

Co Fund Manager - Mithraem Bharucha and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty500 TRI(40%)+ Nifty Composite Debt Index(40%)+Domestic Prices of Gold(15%)+ Domestic Prices of Silver(5%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty500 TRI(40%)+ Nifty Composite Debt Index(40%)+Domestic Prices of Gold(15%)+ Domestic Prices of Silver(5%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	16.12%	8.94%	-0.35%	11,612	10,894	9,965
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception	12.11%	10.71%	5.06%	11,211	11,071	10,506

^ Past performance may or may not be sustained in the future. #Date of Allotment - February 28, 2024.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

Bank of India Arbitrage Fund - Growth Option - PERFORMANCE (As on August 31, 2026)

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	5.94%	7.06%	4.32%	10,594	10,706	10,432
3 years	6.79%	7.44%	6.27%	12,180	12,405	12,004
5 years	5.78%	6.54%	5.67%	13,245	13,727	13,177
Since inception	5.39%	5.78%	5.93%	15,389	15,866	16,042

^ Past performance may or may not be sustained in the future. #Date of Allotment - June 18, 2018.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

Notes

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

Scheme Performance - Direct Plan

Bank of India Banking & Financial Services Fund - Growth Option - PERFORMANCE (As on August 31, 2026)

Fund Manager - Nilesh jethani				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty Financial Services TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Financial Services TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
6 Months	-4.08%	-9.61%	-7.10%	9,793	9,513	9,640
1 year	NA	NA	NA	NA	NA	NA
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception	-1.02%	-5.05%	-6.98%	9,940	9,701	9,585

^ Past performance may or may not be sustained in the future. #Date of Allotment - January 30, 2026.
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. Nilesh Jethani has been managing the Scheme w.e.f. July 14, 2025. In addition to this scheme, he manages 1 open ended scheme, 2 close ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

Notes

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

Schemes managed by Fund Managers

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

Funds Managed:

- Bank of India Flexi Cap Fund
- Bank of India Business Cycle Fund
- Bank of India Conservative Hybrid Fund
- Bank of India ELSS Tax Saver Fund
- Bank of India Aggressive Hybrid 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 Small Cap Fund	30.20%	11.95%	21.10%	16.15%	19.46%	16.55%	25.75%	18.49%
	Bank of India Credit Risk Fund	17.22%	7.14%	9.63%	7.88%	27.31%	7.17%	3.22%	8.15%
	Bank of India Aggressive Hybrid Fund	16.66%	11.21%	17.05%	14.38%	14.30%	14.27%	15.59%	14.44%
Bottom 3	Bank of India ELSS Tax Saver Fund	7.61%	4.72%	13.18%	12.08%	10.82%	10.90%	17.39%	16.36%
	Bank of India Balanced Advantage Fund	7.25%	1.38%	9.29%	7.64%	9.77%	7.04%	8.01%	10.38%
	Bank of India Conservative Hybrid Fund	4.08%	5.07%	6.15%	7.69%	9.15%	6.69%	7.49%	8.90%

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 Small Cap Fund	32.06%	11.95%	22.90%	16.15%	21.29%	16.55%	27.81%	18.49%
	Bank of India Aggressive Hybrid Fund	18.24%	11.21%	18.51%	14.38%	15.61%	14.27%	16.75%	14.44%
	Bank of India Flexi Cap Fund	17.95%	4.72%	21.86%	12.08%	17.55%	10.90%	26.52%	19.02%
Bottom 3	Bank of India ELSS Tax Saver Fund	8.96%	4.72%	14.48%	12.08%	12.08%	10.90%	16.83%	13.57%
	Bank of India Balanced Advantage Fund	8.61%	1.38%	10.51%	7.64%	10.88%	7.04%	8.80%	10.38%
	Bank of India Conservative Hybrid Fund	5.04%	5.07%	7.08%	7.69%	9.93%	6.69%	8.18%	8.65%

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

• Bank of India Small Cap Fund - Benchmark: Nifty Smallcap 250 Total Return Index (TRI) • Bank of India Credit Risk Fund - Benchmark: CRISIL Credit Risk Debt B-II Index • Bank of India Flexi Cap Fund - Benchmark: BSE 500 Total Return Index (TRI) • Bank of India Business Cycle Fund - Benchmark: NIFTY 500 Total Return Index (TRI) • Bank of India Conservative Hybrid Fund - Benchmark: CRISIL Hybrid 85 + 15 - Conservative Index • Bank of India ELSS Tax Saver Fund - Benchmark: BSE 500 Total Return Index (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	16.48%	7.56%	17.91%	13.97%	NA	NA	22.14%	17.91%
Bank of India Manufacturing and Infrastructure Fund	21.71%	4.30%	21.38%	16.34%	19.88%	16.84%	12.19%	8.03%
Bank of India Consumption Fund	2.93%	-1.36%	NA	NA	NA	NA	7.07%	3.98%
Bank of India Large & Mid Cap Fund	10.82%	4.07%	14.10%	11.83%	11.62%	10.46%	13.38%	14.68%

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	18.02%	7.56%	19.29%	13.97%	NA	NA	23.54%	17.91%
Bank of India Manufacturing and Infrastructure Fund	23.69%	4.30%	23.23%	16.34%	21.59%	16.84%	17.77%	11.66%
Bank of India Consumption Fund	4.09%	-1.36%	NA	NA	NA	NA	8.30%	3.98%
Bank of India Large & Mid Cap Fund	12.35%	4.07%	15.47%	11.83%	12.88%	10.46%	13.95%	13.51%

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

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

Funds Managed:

- Bank of India Midcap Tax Fund - Series 1
- Bank of India Midcap Tax Fund - Series 2
- Bank of India Arbitrage Fund
- Bank of India Banking & Financial Services Fund

Funds Co-managed:

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

Regular Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Large Cap Fund	8.69%	1.98%	13.13%	10.73%	9.01%	8.97%	10.65%	10.45%
Bank of India Multi Asset Allocation Fund	14.84%	8.94%	NA	NA	NA	NA	10.95%	10.71%
Bank of India Mid Cap Tax Fund Series 1	15.39%	4.72%	16.47%	12.08%	12.65%	10.90%	14.06%	12.85%
Bank of India Mid Cap Tax Fund Series 2	12.02%	4.72%	15.61%	12.08%	11.64%	10.90%	17.47%	14.68%
Bank of India Arbitrage Fund	5.33%	7.06%	6.14%	7.44%	5.20%	6.54%	4.76%	5.78%
Bank of India Banking & Financial Services Fund	NA	NA	NA	NA	NA	NA	-2.22%	-5.05%

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	10.38%	1.98%	14.67%	10.73%	10.43%	8.97%	12.10%	10.45%
Bank of India Multi Asset Allocation Fund	16.12%	8.94%	NA	NA	NA	NA	12.11%	10.71%
Bank of India Mid Cap Tax Fund Series 1	15.71%	4.72%	16.63%	12.08%	12.87%	10.90%	14.55%	12.85%
Bank of India Mid Cap Tax Fund Series 2	12.26%	4.72%	15.68%	12.08%	11.87%	10.90%	18.08%	14.68%
Bank of India Arbitrage Fund	5.94%	7.06%	6.79%	7.44%	5.78%	6.54%	5.39%	5.78%
Bank of India Banking & Financial Services Fund	NA	NA	NA	NA	NA	NA	-1.02%	-5.05%

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

Schemes managed by Fund Managers

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

Funds Managed:

- Bank of India Liquid Fund
- Bank of India Money Market Fund
- Bank of India Ultra Short Term Fund
- Bank of India Overnight Fund
- Bank of India Short Term 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	6.43%	6.20%	6.94%	6.79%	6.30%	6.24%	6.68%	6.77%
Bank of India Money Market Fund	6.16%	6.10%	NA	NA	NA	NA	6.72%	6.50%
Bank of India Ultra Short Term Fund	5.95%	6.44%	6.38%	7.10%	5.75%	6.49%	6.95%	7.37%
Bank of India Overnight Fund	5.50%	5.29%	6.21%	6.11%	5.78%	5.73%	5.18%	5.13%
Bank of India Short Term Fund	5.07%	5.64%	7.06%	7.17%	10.25%	6.15%	6.06%	7.43%
Bank of India Multi Asset Allocation Fund	14.84%	8.94%	NA	NA	NA	NA	10.95%	10.71%

Direct Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Liquid Fund	6.47%	6.20%	6.98%	6.79%	6.35%	6.24%	6.83%	6.71%
Bank of India Money Market Fund	6.65%	6.10%	NA	NA	NA	NA	7.23%	6.50%
Bank of India Ultra Short Term Fund	6.49%	6.44%	6.90%	7.10%	6.18%	6.49%	7.27%	7.18%
Bank of India Overnight Fund	5.54%	5.29%	6.24%	6.11%	5.82%	5.73%	5.23%	5.13%
Bank of India Short Term Fund	5.70%	5.64%	7.66%	7.17%	10.79%	6.15%	6.85%	7.52%
Bank of India Multi Asset Allocation Fund	16.12%	8.94%	NA	NA	NA	NA	12.11%	10.71%

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

Mr. Nav Bhardwaj: Nav Bhardwaj is an Assistant Fund Manager & Senior Analyst with around 17 years of diverse experience, in equity research, project finance, derivative trading and 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	30.20%	11.95%	21.10%	16.15%	19.46%	16.55%	25.75%	18.49%

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	32.06%	11.95%	22.90%	16.15%	21.29%	16.55%	27.81%	18.49%

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

SIP Returns of Selected Schemes

All data as on August 31, 2026 (Unless indicated otherwise)

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (Rs.)	1,20,000	3,60,000	6,00,000	21,40,000
Market Value of amount Invested	1,26,883	4,09,955	8,17,919	73,39,723
Scheme Returns (CAGR)	10.83%	8.63%	12.35%	12.49%
Benchmark returns# (CAGR)	2.92%	5.81%	10.00%	13.50%
Additional Benchmark## (CAGR)	-3.01%	3.13%	7.35%	12.04%

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 (Rs.)	1,20,000	3,60,000	6,00,000	16,40,000
Market Value of amount Invested	1,27,810	4,18,431	8,45,737	47,24,716
Scheme Returns (CAGR)	12.31%	10.02%	13.70%	14.35%
Benchmark returns# (CAGR)	2.92%	5.81%	10.00%	13.51%
Additional Benchmark## (CAGR)	-3.01%	3.13%	7.35%	11.88%

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 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 (Rs.)	1,20,000	3,60,000	6,00,000	21,00,000
Market Value of amount Invested	1,24,867	3,90,912	7,92,169	89,18,150
Scheme Returns (CAGR)	7.62%	5.43%	11.06%	14.80%
Benchmark returns# (CAGR)	4.40%	6.18%	10.46%	13.42%
Additional Benchmark## (CAGR)	-3.01%	3.13%	7.35%	11.87%

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

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

SIP Performance for Bank of India ELSS Tax Saver 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 (Rs.)	1,20,000	3,60,000	6,00,000	16,40,000
Market Value of amount Invested	1,25,708	3,98,402	8,18,664	56,98,346
Scheme Returns (CAGR)	8.96%	6.70%	12.39%	16.75%
Benchmark returns# (CAGR)	4.40%	6.18%	10.46%	13.71%
Additional Benchmark## (CAGR)	-3.01%	3.13%	7.35%	11.88%

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 (Rs.)	1,20,000	3,60,000	6,00,000	19,70,000
Market Value of amount Invested	1,33,673	4,56,385	10,00,241	90,23,329
Scheme Returns (CAGR)	21.84%	16.04%	20.56%	16.62%
Benchmark returns# (CAGR)	-2.13%	4.36%	14.07%	12.58%
Additional Benchmark## (CAGR)	-3.01%	3.13%	7.35%	11.82%

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 (Rs.)	1,20,000	3,60,000	6,00,000	16,40,000
Market Value of amount Invested	1,34,870	4,68,322	10,45,265	74,24,883
Scheme Returns (CAGR)	23.81%	17.87%	22.38%	20.12%
Benchmark returns# (CAGR)	-2.13%	4.36%	14.07%	14.28%
Additional Benchmark## (CAGR)	-3.01%	3.13%	7.35%	11.88%

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, 2026 (Unless indicated otherwise)

SIP Performance for Bank of India Aggressive Hybrid 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 (Rs.)	1,20,000	3,60,000	6,00,000	12,20,000
Market Value of amount Invested	1,34,064	4,36,743	8,91,362	30,05,619
Scheme Returns (CAGR)	22.48%	12.97%	15.84%	16.87%
Benchmark returns# (CAGR)	13.92%	10.47%	14.25%	15.32%
Additional Benchmark## (CAGR)	-3.01%	3.13%	7.35%	11.59%

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 Aggressive Hybrid 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 (Rs.)	1,20,000	3,60,000	6,00,000	12,20,000
Market Value of amount Invested	1,35,045	4,46,066	9,22,972	32,14,451
Scheme Returns (CAGR)	24.10%	14.44%	17.26%	18.10%
Benchmark returns# (CAGR)	13.92%	10.47%	14.25%	15.32%
Additional Benchmark## (CAGR)	-3.01%	3.13%	7.35%	11.59%

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 (Rs.)	1,20,000	3,60,000	6,00,000	9,20,000
Market Value of amount Invested	1,49,641	4,83,862	10,16,825	25,68,798
Scheme Returns (CAGR)	48.89%	20.19%	21.24%	26.09%
Benchmark returns# (CAGR)	21.05%	10.67%	16.46%	21.14%
Additional Benchmark## (CAGR)	-3.01%	3.13%	7.35%	11.16%

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 (Rs.)	1,20,000	3,60,000	6,00,000	9,20,000
Market Value of amount Invested	1,50,869	4,95,488	10,62,036	27,84,086
Scheme Returns (CAGR)	51.04%	21.90%	23.04%	28.14%
Benchmark returns# (CAGR)	21.05%	10.67%	16.46%	21.14%
Additional Benchmark## (CAGR)	-3.01%	3.13%	7.35%	11.16%

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 (Rs.)	1,20,000	3,60,000	6,00,000	7,50,000
Market Value of amount Invested	1,32,152	4,33,715	9,12,314	13,59,334
Scheme Returns (CAGR)	19.35%	12.49%	16.78%	18.86%
Benchmark returns# (CAGR)	4.40%	6.18%	10.46%	12.79%
Additional Benchmark## (CAGR)	-3.01%	3.13%	7.35%	9.74%

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

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (Rs.)	1,20,000	3,60,000	6,00,000	7,50,000
Market Value of amount Invested	1,33,183	4,44,126	9,52,060	14,39,773
Scheme Returns (CAGR)	21.03%	14.14%	18.53%	20.70%
Benchmark returns# (CAGR)	4.40%	6.18%	10.46%	12.79%
Additional Benchmark## (CAGR)	-3.01%	3.13%	7.35%	9.74%

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

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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, its 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 July 31, 2026 unless indicated otherwise. Statements relating to outlook and forecast are the opinions of the Author. The views expressed by the author are personal and are not necessarily that of Bank of India Investment Managers Private Limited. This report is for information purpose only and is not intended to be any investment advice. Please make independent research/ obtain professional help before taking any decision of investment/ sale. AMC makes no representation as to the quality, liquidity or market perception of any securities/ issuer/ borrower, if described in the report above, nor does it provide any guarantee whatsoever. Information and material used in this report are believed to be from reliable sources. However, AMC does not warrant the accuracy, reasonableness and/or completeness of any information. AMC does not undertake to update any information or material in this report. Decisions taken by you based on the information provided in this report are to your own account and risk. AMC and any of its officers, directors and employees shall not be liable for any loss or damage of any nature, as also any loss or profit in any way arising from the use of this material in any manner. AMC or its directors, officers and employees, including author of this report/ persons involved in the preparation or issuance of this report may, from time to time, have long or short positions in, and buy or sell the securities, if any, mentioned herein or have other potential conflict of interest with respect to any recommendation and related information and opinions given in the report/ report. This report, or any part of it, should not be duplicated, or contents altered/ modified, in whole or in part in any form and or re-distributed without AMC's prior written consent.

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

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

• **Ahmedabad -** Office No. 604 6th Floor, Building Name - Sun Square, C. G. Road, Navrangpura, Ahmedabad - 380006. • **Andheri -** Office No. 314, The Summit Business Park Premises Co-operative Society Ltd, Andheri (East), Mumbai – 400069. • **Bangalore -** Unit No. E-811, 8th Floor, Prestige Meridian-I, Municipal No.29/92, Mahatma Gandhi Road, Bangalore - 560001. • **Chandigarh -** 205, Megabyte Business Centre, SCO-333-334, Ist Floor, Sec-35B Chandigarh - 160 022. • **Chennai -** Cabin No. 308, Apeejay Business Center No: 39/12, Haddows Road, Nungambakkam, Chennai - 600 034. • **Hyderabad -** First Floor, Legend Plaza, GHMC no 1-7-79-A and B, 1-7-95 to 111, Mandalay Line, Penderghast Road, Secunderabad - 500 003. • **Indore -** Office No. 405, 4th Floor, D. M. Tower, Indore, Madhya Pradesh - 452001. • **Jaipur -** Office no.154, 1st Floor, Ganpati Plaza,M I Road, Jaipur - 302 001. • **Kolkata -** OM Tower, Room No.- 1008, 32, Jawahar Lal Nehru Road, Kolkata - 700071. • **Lucknow -** Office Number – F -105, Wing -A, Ski-Hi Chambers, 11/05 park road, lucknow-226001. • **Mumbai -** B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013. • **New Delhi -** Office Number 605, 6th Floor, Kailash Building, 26, K. G. Marg, New Delhi - 110001. • **Nashik:** 105, B- Wing ABH Capital, Opposite Ramayan Bunglow, Tilakwadi, Nashik - 422001. • **Nagpur -** Office No. 527, 5th Floor, SAS Business Centre, Wardha Road, Ramdas Peth, Nagpur – 440010. • **Patna -** Office No. 406, 4th Floor, Ashiana Hariniwas Complex, Dark Bungalow Road, Bandar Bagicha, Frazer Road Area, Patna - 800001. • **Pune -** 303, 3rd Floor, Karan Selene Apartment, CTS No 851/2, Final Plot No 187/1, Bhandarkar Road, Pune - 411004. • **Vadodara -** C -173, 1St Floor Emerald One Building, Jetalpur road, Jetalpur, Vadodara - 390007.

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

• **Agra:** House No. 17/2/4, 2Nd Floor, Deepak Wasan Plaza, Behind Hotel Holiday Inn, Sanjay Place, Agra - 282 002. • **Ahmedabad:** Shop 11 & 12, 3rd Eye, Near Girish Cold Drinks, C G Road, Ahmedabad - 380006. • **Ahmednagar:** Baiju Heights, Opposite to Canara Bank, Near old Vasant Talkies, Market Yard Road, Ahilyanagar, Ahmednagar, Maharashtra - 414001. • **Akola:** Shop No 25, Ground Floor Yamuna tarang complex, Murtizapur Road N.H. No- 6, Opp Radhakrishna Talkies Akola - 444 001. • **Aligarh:** 1st Floor, Sevti Complex, Near Jain Temple, Samad Road, Aligarh - 202001 • **Allahabad:** Meena Bazar, 2nd Floor, 10, S. P. Marg, Civil Lines, Subhash Chauraha, In The City of Allahabad - 211 001. • **Alwar:** Office Number 137, First Floor, Jai Complex, Road No-2, Alwar, Rajasthan - 301001 • **Ambala:** 6349, 2nd Floor, Nicholson Road, Adjacent KOS Hospital Ambala Cant, Ambala -133 001, Haryana. • **Amritsar:** SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, City- Amritsar, Punjab - 143001. • **Anand:** B-42, Vaibhav Commercial Center, Nr Tvs Down Town Shrow Room, Grid Char Rasta, Anand - 380 001. • **Andheri:** Office No 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complex M .V .Road, Andheri East , Opp Andheri Court, Mumbai - 400069 • **Asansol:** 112/N, G. T. Road, Bhanga Pachil, G. T Road, Asansol - 713 303, Paschim Bardhaman, West Bengal. • **Aurangabad:** Shop No B 38, Motiwala Trade Centre, Nirala Bazar, Aurangabad - 431001. • **Azamgarh:** Shop no. 18 Gr. Floor, Nagarpalika, Infront of Tresery Office, Azamgarh, UP - 276001. • **Agartala:** Ols Rms Chowmuhani Mantri Bari Road 1St Floor Near Jana Sevak Saloon Building Traffic Point Tripura West Agartala 799001 • **Ajmer:** C/O Dani Complex, Behind Chandak Eye Hospital, Agra Gate Circle, P R Marg, Ajmer - 305001. • **Amaravathi:** Shop No. 21 2Nd Floor Gulshan Tower Near Panchsheel Talkies Jaistambh Square Amaravathi 444601 • **Ananthapur:** #13/4 Vishnupriya Complex Beside Sbi Bank Near Tower Clock Ananthapur - 515001. • **Alappuzha:** Sree Raja Rajeswari Building, Ground Floor, Church Adambulacral Ward, Alappuzha, Kerala- 688011. • **Bangalore:** Unit No- 201, No-65, Surasa Enclave, 2nd Floor, Puttanna Road, Gandhi Bazar, Basavanagudi, Bangalore - 560004. • **Bareilly:** Tola Ram Building 68E, Civil Lines Choupla Chauraha, Above Bajaj Gold Loan, Bareilly – 243001. • **Bankura:** Plot Nos- 80/1/Anatunchati Mahalla 3rd Floor, Ward No-24, Opposite P.C Chandra, Bankura Town, Bankura - 722101. • **Baroda:** 1st Floor 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri Vadodara - 390007. • **Begusarai:** Sri Ram Market, Kali Asthan Chowk, Matihani Road, Begusarai, Bihar - 851 101. • **Belgaum:** First Floor, Orionis Ozone apartment, shop no:101, opp Jain Mandir, Near to Subhash photo studio, Somwarpeth, RPD Cross, Tilakwadi, Belgaum - 540006. • **Bellary:** Ground Floor, 3rd Office, Near Womens College Road, Beside Amruth Diagnostic Shanthi Archade, Bellary - 583103. • **Bhagalpur:** 3rd Floor, Hakim Devi Prasad Bhawan, Dr. Rajendra Prasad Road, Beside Raymond Showroom, Near Ghantaghar, Bhagalpur, Bihar - 812002. • **Bhatinda:** Mcb-Z-3-01043, Goniana Road, Opposite Nippon India Mf Gt Road, Near Hanuman Chowk, Bhatinda - 151001. • **Bhavnagar:** 303, Sterling Building, Above HDFC Bank, Waghawadi Road, Bhavnagar - 364 001. • **Bhopal:** Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2, M P Nagar, Bhopal, Madhya Pradesh - 462011. • **Bhubaneswar:** A/181, Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar - 751 007. • **Bilaspur:** Anandam Plaza, Shop. No. 306; 3rd Floor, Vyapar Vihar Main Road, Chattingarh, Bilaspur-495001. • **Bokaro:** City Centre, Plot No. HE-07, Sector-IV, Bokaro Steel City - 827004. • **Borivali:** Surbhi Apartment, Ground Floor Shop, No. 5-8, SVP Road, Opp HDFC Bank, Next to Jain Temple, Borivali West, Mumbai – 400092. • **Burdwan:** Saluja Complex; 846, Laxmipur, G T Road, Burdwan; PS: BURDWAN & DIST: BURDWANEAST, PIN: 713101. • **Balasore:** 1-B. 1St Floor, Kalinga Hotel Lane Baleshwar Baleshwar Sadar Balasore 756001 • **Berhampur (OR):** Opp Divya Nandan Kalyan Mandap 3Rd Lane Dharam Nagar Near Lohiya Motor Berhampur (Or) 760001 • **Bharuch:** 123 Nexus Business Hub Near Gangotri Hotel B/S Rajeshwari Petroleum Makampur Road Bharuch 392001 • **Bhilai:** Office No.2, 1St Floor, Plot No. 9/6, Nehru Nagar [East], Bhilai 490020. • **Bhilwara:** Office No. 14 B Prem Bhawan Pur Road Gandhi Nagar Near Canarabank Bhilwara 311001 • **Bikaner:** H.No. 10, Himtasar House, Museum circle, Civil line, Bikaner, Rajasthan – 334001 • **Calicut:** Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut, Pincode - 673001. • **Chandigarh:** SCO No. 2475-2476, 1st Floor, Sector 22 C, Chandigarh - 160022. • **Chennai:** 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai - 600 034. • **Chinsurah:** No : 96, Po: Chinsurah Doctors Lane, Chinsurah - 712101. • **Cochin:** 1st Floor, Matsun Towers, Building 14/6505, AK Seshadri Road, Near MG Road Metro Pillar 689, Ernakulam, Cochin - 682011. • **Coimbatore:** 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641 018. • **Cooch Behar:** Beside Muthoot Fincorp, Opposite Udichi Market, Nripendra Narayan Road, Post & District- Cooch Behar, PIN-735101 - West Bengal. • **Cuttack:** D. Market, 515 Jagannath Bhawan Complex, First Floor BK – Professor Pada Road, PO – Arunodaya Market, Badambadi Colony, Cuttack - 753012. • **Chandrapur:** C/o Global Financial Services,2nd Floor, Raghuwanshi Complex,Near Azad Garden, Chandrapur, Maharashtra-442402 • **Davangere:** D. No 162/6, 1st Floor, 3rd Main P J Extension, Davangere Taluk Davangere Manda, Davangere, Karnataka - 577002. • **Darbhanga:** H No-185, Ward No-13, National Statistical office Campus, Kathalbari, Bhandar Chowk, Darbhanga, Bihar - 846 004. • **Dehradun:** Shop No-809/799 , Street No-2 A Rajendra Nagar, Near Sheesha Lounge Kaulagarh Road, Dehradun - 248001. • **Dhanbad:** 208 New Market, 2nd Floor, Bank More, Dhanbad - 826 001. • **Deoria:** K. K. Plaza, Above Apurwa Sweets, Civil Lines Road, Deoria, UP -274001 • **Durgapur:** MWAV-16, Bengal Ambuja, 2nd Floor, City Centre, Distt. Burdwan, Durgapur - 713 216. • **Dhule:** House No.1676, Lane No.-5, Hindu Ekta Chowk, Beside HDB Finance Services, Opposite Satish Tailor, Dhule - 424001. • **Eluru:** Dno-23A-7-72/73K K S Plaza, Munukutla Vari Street, Opp Andhra Hospitals, R R Peta Eluru - 534002. • **Erode:** Address No 38/1, Ground Floor, Sathy Road (Vctv Main Road), Sorna Krishna Complex, Erode - 638 003. • **Faridabad:** A-2B, 2nd Floor, Neelam Bata Road, Peer Ki Mazar, Nehru Groundnit, Faridabad - 121 001. • **Gandhidham:** Office no - 12 Plot No - 300 Ground Floor, Shree Ambica Arcade Building, Near HDFC Bank, Gandhidham - 370201. • **Ferozpur:** The Mall Road, Chawla Building, 1st Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozepur, Punjab - 152002 • **Gandhinagar:** 138 - Suyesh solitaire, Nr. Podar International School, Kudasan, Ganghinagar-382421. • **Gaya:** Opposite of Bharat Sewa Ashram, Near Dr. A. Barkat Multispeciality Hospital, Swarajpuri Road, Gaya - 823001. • **Ghatkopar:** 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai - 400077. • **Ghaziabad:** Second Floor, 8, Advocate Chambers, RDC, Raj Nagar, Ghaziabad - 201002. • **Ghazipur:** House No. 148/19, Mahua Bagh, Raini Katra, Ghazipur, Uttar Pradesh - 233001 • **Gorakhpur:** Cross Road The Mall, Shop No 8-9, 4th Floor, Bank Road, Gorakhpur - 273001. • **Guntur:** 2nd Shatter, 1st Floor, Hno. 6-14-48, 14/2 Lane, Arundal Pet, Guntur - 522002. • **Gurgaon:** No: 212A 2nd Floor Vipul Agora, M. G. Road, Gurgaon - 122001. • **Guwahati:** 2nd Floor, Dihang Arcade, Near Rajiv Bhavan,ABC, GS Road, Guwahati - 781005. • **Gwalior:** City Centre, Near Axis Bank, Gwalior - 474 011. • **Haldwani:** Shoop No 5, Kmvn Shoping Complex, Haldwani - 263139. • **Haridwar:** Shop No. - 17, Bhatia Complex, Near Jamuna Palace, Haridwar - 249410. • **Hassan:** Sas No: 490 Hemadri Arcade, 2nd Main Road, Salgame Road, Near Brahmins Boys Hostel, Hassan, Karnataka - 573201 • **Hoshiarpur:** Unit # Sf-6, The Mall Complex, 2nd Floor, Opposite Kapila Hospital, Sutheri Road, Hoshiarpur - 146001. • **Hubli:** R R Mahalaxmi Mansion, Above Indusind Bank, 2nd Floor, Desai Cross, Pinto Road, Hubli - 580029. • **Hyderabad:** JBS Station, Lower Concourse 1 (2nd floor) situated in Jubilee Bus Metro Station, Secunderabad, Telangana - 500009. • **Hyderabad (Gachibowli):** Selenium, Plot No: 31 & 32, Tower B, Survey No.115/22, 115/24, 115/25, Financial District, Gachibowli, Nanakramguda, Serilimgampally Mandal, Hyderabad - 500 032. • **Hissar:** Shop No. 20 Ground Floor R D City Centre Railway Road Hissar 125001 • **Hosur:** No.2/3-4. Sri Venkateswara Layout, Denkanikottai road, Dinnur Hosur - 635109 • **Indore:** 101, Diamond Trade Center, 3-4 Diamond Colony, New Palasia, Above Khurana Bakery, Indore - 452 001. • **Jabalpur:** 2nd Floor, 290/1 (165-New), Near Bhavartal Garden, Jabalpur - 482 001. • **Jaipur:** Office No 101, 1St Floor, Okay Plus Tower, Next To Kalyan Jewellers, Government Hostel Circle, Ajmer Road, Jaipur - 302 001. • **Jalandhar:** Office No 7, 3rd Floor, City Square Building, E-H197 Civil Lines, Jalandhar - 144001. • **Jammu:** 1D/D Extension 2, Valmiki Chowk, Gandhi Nagar, Jammu - 180 004. • **Jamshedpur:** Madhukunj, 3rd Floor, Q Road, Sakchi, Bistupur, East Singhbhum, Jamshedpur - 831001. • **Jodhpur:** Flat No. B, Ground Floor, Jodhana Arcade Complex, Near Safi Petrol Pump, Bombay Motor Circle, Jodhpur - 342003. • **Jalgaon:** 3rd Floor, 269 Jaee Plaza, Baliram Peth, Near Kishore Agencies, Jalgaon - 425001. • **Jhansi:** 1st Floor, Basera Arcade, Opp. Major Dhyanchand Stadium, BKT Chitra Road, Civil Lines, Jhansi - 284001. • **Jalpaiguri:** D B C Road Opp Nirala Hotel Opp Nirala Hotel Opp Nirala Hotel Jalpaiguri 735101 • **Jamnagar:** 131 Madhav Plazza Opp Sbi Bank Nr Lal Bunglow Jamnagar 361008 • **Junagadh:** Noble Plaza, Near Domadiya Wadi, Kalwa Chowk, Junagadh - 362001. • **Kalyan:** Seasons Business Centre,104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivali Mahanagar Corporation) Kalyan - 421301. • **Kalyani:** Ground Floor, H No B-7/27S, Kalyani, Kalyani HO, Nadia, West Bengal - 741235. • **Kanpur:** 2nd Floor of Tower-A, Virendra Smriti Complex, 15/54-B Civil Lines, Kanpur - 208001. • **Karnal:** 3 Randhir Colony, Near Doctor J. C. Bathla Hospital, Karnal, Haryana - 132001 • **Kharagpur:** 258/223/1, ICICI Bank Building, Bhawanipur, Malancha Road, Kharagpur – 721304. • **Kolhapur:** 605/1/4 E Ward, Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur - 416 001. • **Kolkata:** 2/1 Russel Street, 4th Floor, Kankaria Centre, Kolkata - 700071. • **Kottayam:** 1st Floor, Csiascension Square, Railway Station Road, Collectorate P O Kottayam - 686002. • **Kannur:** 2Nd Floor Global Village Bank Road Kannur 670001 • **Karimnagar:** 2Nd Shutterhno. 7-2-607 Sri Matha Complex Mankammathota - Karimnagar 505001 • **Khammam:** 11-4-3/3 Shop No. S-9 1St Floor Srivenkata Sairam Arcade Old Cpi Office Near Priyadarshini Collegenehru Nagar Khammam 507002 • **Kollam:** Sree Vigneswara Bhavan Shastri Junction Kollam - 691001 • **Korba:** Office No.202, 2nd floor, ICRC, QUBE, 97, T.P. Nagar, Korba -495677 • **Kota:** D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur, Kota - 324007 • **Kurnool :** Shop No:47, 2Nd Floor, S Komda Shoping Mall, Kurnool - 518001 • **Lucknow:** Office No. 202, 2nd Floor, Bhalla Chambers, 5 Park Road, Hazratganj, Lucknow - 226001. • **Ludhiana:** SCO 124, First floor, Feroze Gandhi Market, Ludhiana – 141001. • **Madurai:** No. G-16/17, AR Plaza, 1st Floor, North Veli Street, Madurai - 625010. • **Malappuram:** MM18/1974, Peekeys Arcade, (ICICI Bank Building), Near Municipal bus stand, A K Road, Downhill, Malappuram, Kerala - 676519. • **Mathura:** Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centrum, Near New Bus Stand, Mathura - 281001 • **Mangalore:** Shop No – 305, Marian Paradise Plaza, 3rd Floor, Bunts Hostel Road, Mangalore - 575003. • **Mandi:** House No. 99/11, 3rd Floor, Opposite GSS Boy School, Bazar Mandi - 175001 • **Margoa:** S20, 2nd Floor, L & L Correira's Pride, Nearest landmark above KFC, Near KTC Bus Stand, Salcete, Margao - 403601. • **Meerut:** Shop No:- 111, First Floor, Shivam Plaza, Near Canara Bank, Opposite Eves Petrol Pump, Meerut - 250001. • **Moga:** 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar Moga, Punjab – 142001 • **Moradabad:** Chadha Complex, G. M. D. Road, Near Tadi Khana, Chowk, Moradabad - 244 001. • **Mirzapur:** Triveni Campus, Near SBI Life, Ratanganj, Mirzapur - 231001 • **Mumbai:** 265, Birya House, Perin Nariman st, Shop No 2, Ground Floor, next to Apna Bazar, Fort, Mumbai - 400001. • **Muzaffarpur:** Floor Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur - 842 001. • **Mysore:** No 2924, 2nd Floor, 1st Main, 5th Cross, Saraswathi Puram, Mysore - 570009. • **Malda:** Ram Krishna Pally; Ground Floor English Bazar - Malda 732101 • **Mehsana:** Ff-21 Someshwar Shopping Mall Modhera Char Rasta Mehsana - 384002. • **Nagpur:** Shree Balaji Residency, Plot No. 266, Near S.N.G. Basketball Ground, Shivaji Nagar, Landmark - Opp. Wazalwar Driving School, Nagpur - 440010. • **Nanded:** Shop No. 4, Santakripa Market, G G Road, Opp.Bank of India, Nanded - 431 601. • **Nasik:** S-9, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422 002. • **New Delhi:** 305, New Delhi House, 27 Barakhamba Road, New Delhi - 110 001. • **Noida:** F-21, 2nd Floor, Sector-18, Noida, Uttar Pradesh - 201301. • **Nadiad:** 311-3Rd Floor City Center Near Paras Circle - Nadiad 387001 • **Nagerkoil:** Hno 45 1St Floor East Car Street Nagercoil 629001. • **Namakkal:** 1st Floor, 18/41, Salem Road, R. P. Pudur, Namakkal, Tamil Nadu - 637001. • **Navsari:** 103 1St Floore Landmark Mall Near Sayaji Library, Navsari Gujarat Navsari 396445 • **Nellore:** 24-6-326/1, Ibaco Building 4th Floor, Grand Truck road, Beside Hotel Minerva, Saraswathi Nagar, Dargamitta Nellore - 524003 • **Palghar:** The Edge Ground Floor, Shop number 4, Bhausaheb Dandekar Marg, Behind Prakash Talkies, Palghar - 401404. • **Palghat:** No: 20 & 21, Metro Complex H.P.O.Road Palakkad H.P.O.Road Palakkad 678001. • **Panipat:** Shop No. 20, 1st Floor BMK Market, Behind HIVE Hotel, G.T. Road, Panipat - 132103. • **Panjim:** H. No: T-9, T-10, Affran Plaza, 3rd Floor, Near Don Bosco High School, Panjim Goa - 403001. • **Pathankot:** 2nd Floor, Sahni Arcade Complex, Adj. Indra Colony Gate, Railway Road, Pathankot - 145001. • **Patiala:** B- 17/423 Opposite Modi College, Lower Mall, Patiala - 147001. • **Patna:** Flat No.- 102, 2BHK Maa Bhawani Shardalay, Exhibition Road, Patna - 800 001. • **Pondicherry:** No 122(10B), Muthumariamman, Koil Street, Pondicherry - 605001. • **Pune:** Ayaan Chandrika, Office No. 14, 15, 16, Second Floor, H. No. 1315, F. PL No. 701, Dadasaheb Torne Path, Off Jangli Maharaj Road, Shivaji Nagar, Pune - 411005. • **Ratlam:** 106 Rajaswa Colony, Near Sailana Bus Stand, Ratlam (M.P.) 457001 • **Rewa:** Shop No. 2, Shree Sai Anmol Complex Ground Floor Opp Teerth Memorial Hospital Rewa 486001 • **Raipur:** Office No S-13, Second Floor, Reheja Tower, Fafadih Chowk, Jail Road, Raipur - 492 001. • **Rajahmundry:** D.No: 6-7-7, Sri Venkata Satya Nilayam, 1st Floor, Vadrevu Vari Veedhi, T - Nagar, Rajahmundry, AP - 533 101. • **Rajkot:** 406 Prism Square Building, Near Moti Tanki Chowk, Near Kathiyawadi Gymkhana, Opp RKC School Gate, Dr. Radhakrishnan Marg, Rajkot - 360001. • **Ranchi:** Room no 103, 1st Floor, Commerce Tower, Beside Mahabir Tower, Main Road, Ranchi - 834001. • **Rohtak:** Office No:- 61, First Floor, Ashoka Plaza, Delhi Road, Rohtak - 124 001. • **Renukoot:** Dr.B.K. Mallick Katra (Complex), Shivapark Main Road Dist. Sonebhadra (U.P.) Renukoot - 231217 • **Rourkela:** 2nd Floor, Main Road, Udit Nagar, Rourkela, Sundargarh - 769 012. • **Saharanpur:** Ist Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Uttar Pradesh - 247001 • **Salem:** No.6, Ns Complex, Omalur Main Road, Salem - 636009. • **Sambalpur:** First Floor, Shop No. 219, Sahej Plaza, Golebazar, Sambalpur - 768 001. • **Sangli:** 514/A, Gala No. 2/A, The Signature Building, Near Pudhari Bhavan, Sangli - 416416. • **Satara:** G7, 465 A, Govind Park Satar Bazaar, Satara - 415001 • **Serampore:** Hinterland-II, Gr. Floor, 6A, Roy Ghat Lane, Serampore, Hooghly, West Bengal - 712201. • **Shillong:** Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong - 793 001. • **Siliguri:** Vyom Sachitra Building, 2nd Floor, Pranami Mandir Road, Siliguri - 734001. • **Shimla:** 1st Floor, Hills View Complex, Near Tara Hall, Shimla - 171001. • **Shimoga:** Jayarama Nilaya, 2nd Corss Mission Compound, Shimoga - 577201. • **Solapur:** Shop No. 106, Krishna Complex 477, Dakshin Kasaba, Datta Chowk, Solapur - 413 007. • **Sultanpur:** 1st Floor, Ramashanker Market, Civil Line, Sultanpur – 228001 • **Surat:** Ground Floor, Empire State Building, Near Udhna Darwaja, Ring Road, Surat - 395 002 • **Sagar:** Kfin Technologies Ltd Ii Floor Above Shiva Kanch Mandir. 5 Civil Lines Sagar Sagar 470002 • **Sikar:** First Floorsuper Tower Behind Ram Mandir Near Taparya Bagichi - Sikar 332001 • **Silchar:** N.N. Dutta Road Chowchakra Complex Premtala Silchar 788001 • **Sonepat:** Shop No 207, 2nd Floor, Opposite Income Tax Office, Subhash Chowk, Sonepat - 131001. • **Sri Ganganagar:** Address Shop No. 5 Opposite Bihani Petrol Pump Nh - 15 Near Baba Ramdev Mandir Sri Ganganagar - 335001 • **Srikakulam:** D No: 1-6/2, First Floor, Near Vijaya Ganapathi Temple, Beside I. K. Rao Building, Palakonda Raod, Srikakulam (Village, Mandala, District) – 532001, Andhra Pradesh. • **Thane:** Tropical Elite, 1st Floor, Shop No. 106, Near Navpada Police Station, Near Hari Niwas Circle, Thane West, Thane - 400602. •**Tirunelveli:** 55/18 Jeney Building, 2nd Floor, S N Road, Near Aravind Eye Hospital, Tirunelveli - 627001. • **Tirupur:** 22/1, Binny Compound Main Street, Balaji Layout, Kannipiran Colony, Binny Compound, Tirupur – 641601. • **Tirupathi:** Shop No:18-1-421/F1 City Center, K.T.Road, Airtel Backside Office, Tirupathi - 517501. • **Thrissur:** 4th Floor Crown Tower, Shakthan Nagar, Opp. Head Post Office, Thrissur - 680001 • **Trichy:** N o 23C/1 E V R Road, Near Vekkaliamman Kalyana Mandapam Putthur - Trichy - 620017. • **Trivandrum:** 3rd Floor, No- 3B TC-82/3417, Capitol Center, Opp. Secretariat, MG Road, Trivandrum - 695 001. • **Tinsukia:** 3rd Floor, Chirwapatty Road, Tinsukia-786125, Assam • **Tiruvalla:** 2Nd Floorerinjery Complex Ramanchira Opp Axis Bank Thiruvalla 689107 • **Tuticorin:** 4 - B A34 - A37 Mangalmal Mani Nagar Opp. Rajaji Park Palayamkottai Road Tuticorin 628003 • **Udaipur:** Shop No. 202, 2nd Floor, Business Centre, 1C Madhuvan, Opp G P O, Chetak Circle, Udaipur - 313 001. • **Ujjain:** Heritage, Shop No. 227, 87 Vishvavidhyalaya Marg, Station Road, Near ICICI Bank Above Vishal Mega Mart, Ujjain - 456001. • **Varanasi:** D.64 / 52, G - 4 Arihant Complex, Second Floor, Madhopur, Shivpurva Sigra, Near Petrol Pump, Varanasi - 221 010. • **Vashi:** Haware Infotech Park, 902 , 9th Floor, Plot No 39/03, Sector 30A, Opp Inorbit Mall, Vashi, Navi Mumbai- 400 703. • **Vellore:** No 2/19, 1st Floor, Vellore City Centre, Anna Salai, Vellore - 632001. • **Vijayawada:** Sub Register Office Road, Acharya Ranga Nagar, Benz Circle Vijayawada - 520008. • **Visakhapatnam:** D. NO. 48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp. Road to Lalitha Jeweller Showroom, Beside Taj Hotel Ladge, Visakhapatnam - 530016. • **Valsad:** 406 Dreamland Arcade Opp Jade Blue Tithal Road Valsad 396001 • **Vapi:** A-8 Second Floor Solitaire Business Centre Opp Dcb Bank Gidc Char Rasta Silvassa Road Vapi 396191. • **Warangal:** Shop No. 22, Ground Floor, Warangal City Center, 15-1-237, Mulugu Road Junction, Warangal - 506002. • **Yamuna Nagar:** B-V 185/A, 2nd Floor, Jagadri Road, Near Dav Girls College (Uco Bank Building), Pyara Chowk, Yamuna Nagar - 135001.

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

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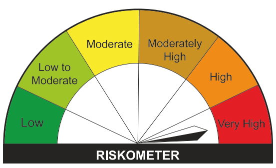
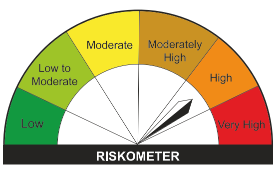
PRODUCT LABEL

Risk-o-meter is based on the scheme portfolio as on August 31, 2026	Benchmark# Risk-o-meter as on August 31, 2026	**Bank of India Aggressive Hybrid Fund** (An open ended hybrid scheme investing predominantly in equity and equity related instruments)
		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.
Investors understand that their principal will be at very high risk	Benchmark riskometer is at high risk	*Investor should consult their financial advisor if they are not clear about the suitability of the product.

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

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

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Shape a Future for growth

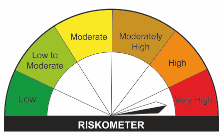
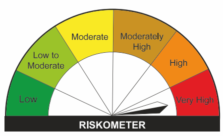
Get the Benefits of a diversified portfolio with

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, 2026	Benchmark Risk-o-meter as on August 31, 2026#	**Bank of India Flexi Cap Fund** (An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)
		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.
Investors understand that their principal will be at very high risk	Benchmark riskometer is at very high risk	*Investor should consult their financial advisor if they are not clear about the suitability of the product.

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to build a sustainable portfolio

PERFECT PLAY
is when you have a mix of all skills!

Bank of India Multi Cap Fund

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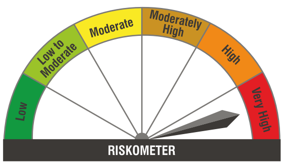
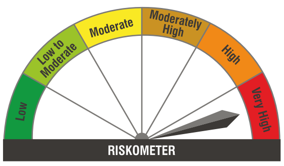
- Emphasizes high conviction across market cap
- No sector bias
- Blend of growth and value
- Disciplined allocation across market cap

PRODUCT LABEL

Risk-o-meter is based on the scheme portfolio as on August 31, 2026	Benchmark# Risk-o-meter as on August 31, 2026	Bank of India Multi Cap Fund (An open ended equity scheme investing across large cap, mid cap, small cap stocks)
		This product is suitable for investors who are seeking* • Long term capital appreciation. • Investments in equity and equity related instruments across large cap, mid cap, small cap stocks.
Investors understand that their principal will be at very high risk	Benchmark riskometer is at very high risk	*Investor should consult their financial advisor if they are not clear about the suitability of the product.

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