

Facts in Figures

**December
2024**

Monthly Fund Factsheet

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Mohit Bhatia
Chief Executive Officer

FROM THE CEO'S DESK

Dear Readers,

Greetings from Team Bank of India Investment Managers!

"The Beginning is always today" - Mary Shelley

A very happy and joyful New Year 2025 to you all!

A potentially robust economy and investment landscape in India calls for stepping into 2025 with renewed optimism and building on existing as well as new opportunities. Global markets seem to be reacting to inflation and interest rate changes across major economies, specifically in the US and Europe and these factors are likely to direct the global capital inflows in the first quarter of 2025. In India, announcements related to Union Budget, scheduled for February, are keenly awaited by investors and householders alike. Expectations seem to be building around boosting infrastructure, enhancing capital expenditure and expanding other sectors like manufacturing and technology. With the ongoing economic recovery, we will remain grounded in guiding your investments in this year as well.

For the month of December 2024, the benchmark BSE Sensex declined by 1664 points, or -2.08%, while the Nifty 50 declined by 486 points, or -2.02%. The BSE Small Cap index also saw a slight negative movement of -0.37% for the month, while the BSE Mid Cap index posted a slight monthly positive performance of 0.70%. In the Indian debt markets, the 10-year GSEC bond yield closed at 6.76% for December 2024 up nearly 0.01 bps compared to November end closing yield at 6.75% on the benchmark.

The year 2024 was marked with an industry aggregate AUM growth of 31.8% i.e. ₹ 66.93 lakh crore till 31 December 2024. Moreover, the monthly SIP inflows have also been fantastic with 50.19% y-o-y growth from ₹ 17.61 Cr in December 2023 to ₹ 26.45 Crore in December 2024.

Our AUM stands at ₹ 11,579.68 Cr and the folio count is 704,158 as of 31 December 2024. This implies a stupendous growth of nearly 95.13% on AUM and 90.58% on folio count (when compared with figures last year on 31st Dec 2023). December was marked with the successful NFO launch of our newest product - Bank of India Consumption Fund. We are thrilled to achieve an initial NFO number of ₹ 401.46 Cr AUM from 18,525 investors, a tremendous response from our partners and investors. Additionally, our Bank of India Multi Cap Fund crossed ₹ 750 Cr AUM in December 2024 and stood at ₹ 767.19 Cr as on December 31, 2024. Achieving such milestones reinforces our belief in doing our best every day and further reflects the trust and confidence that you - our partners and investors, place in us and our commitments.

We are grateful to our investors and distribution partners for their unwavering support. We welcome your feedback and suggestions to improve our services. You may contact us via email (feedback@boimf.in) or reach out to us at our Head Office/Branches.

Sincerely

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

The above Assets Under Management as on December 31, 2024 (in Crores) includes Equity: 661366.43 | Debt: 36757.95 | Hybrid: 169185.60 | Liquid: 136376.92 | ELSS: 154280.79 | Geographical Spread (%): Top 5 Cities: 50.67% | Next 10 Cities: 13.43% | Next 20 Cities: 7.47% | Next 75 Cities: 8.41% | Others: 20.02%

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

Source of MF Industry Data: AMFI, Internal Research

MARKET UPDATE

Alok Singh
Chief Investment Officer



As we see at the end of the 2024 calendar year, the market remained volatile trying to build consensus around multiple things including-

- Paradoxical consumption demand
- Lower than budgeted capital expenditure by the Government of India
- Slowing earnings growth and above-average valuation
- Policy rate guidance by central banks and the global debt situation
- Impact of possible tariff imposition by the Trump administration especially on China
- Current appreciation in the US dollar vs global currencies because of global flow towards the US dollar given possible tax cuts by the new administration
- Geo-politics especially with its influence on the global supply chain

While markets in the short term always get influenced by more than one thing, in the long-term corporate earning is the most important factor. Earning growth in the Indian equity markets tapered off in the last quarter. This moderation in the earnings at large is partly because of the margin normalization which has been going on since last year is now over. Along with this, the lower-than-expected government expenditure impacts the overall growth of GDP in turn influencing the revenue growth for corporate India.

The expectation of an aggressive tax cut by the Trump administration continues to support the earnings growth hope for USA-based corporations. This diverted the global flows towards the USA. Indian markets were also influenced by this and FPI outflows accelerated. Inducing volatility in the Indian equity market.

In the last two months, the dollar index has appreciated by over 5%. In the near term, the US dollar appreciated against most global currencies including the Indian Rupee. Going ahead with a controlled fiscal deficit and stable balance of payment should provide strength to INR. Dollar strength should motivate RBI not to cut rates aggressively unless global demand starts decelerating because of US tariffs and sanctions. Economies like China may like to depreciate their currency to counter-tariffs and may want to find newer markets for their products. India in this context will become an attractive place for China, however, the Government of India may not give easy access to Chinese products. At the same time, this may increase the China+1 narrative and may help India.

As the equity market witnesses the normalization of business margins, earnings growth will be driven by top-line growth, which will be influenced by nominal GDP growth and capacity additions. We believe that going ahead with the revival in government capex, emerging private capex, and green shoots in rural demand revival earnings growth in the mid-teens is very much possible. We think the analysts are set to be surprised by the upside in 3QF25 following major reductions in earnings estimates in recent weeks. Risk to this may arise if the global growth slowdown has a spillover impact on domestic earnings.

The recent correction in the equity market has corrected the valuation excess across the market categories. As a result, market valuation is more reasonably placed. However, the markets are expected to become more bottoms up and compared to more top-down allocation based on the recent past. Considering this we shall also be adjusting our portfolio allocation accordingly.

Markets also expect RBI's monetary policy committee with its new member to cut policy rates in a forthcoming meeting. A precursor to this RBI should improve the liquidity situation in the interbank market and the overnight funding rate should start settling below the repo rate. However, the current growth and inflation expectations are evenly balanced. Hence, from this perspective, the risk rewards remain tilted towards the middle part of the yield curve. Any lower policy rate by RBI in this financial year should further support the bond prices.

Source- Bloomberg/Internal Research

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

Market Chronicles: Decoding Trends

Mutual Fund Industry 2025 - Start it Right

2024's Figures

With yet another year of shining performance in the year 2024, the mutual fund industry reached 66.93 lakh crore AUM by December 2024 which is 31.80% growth from the same time last year. Despite increased volatility from the previous year, thematic funds, mid cap, small cap were able to deliver relatively good returns. The growth in the industry is backed by economic recovery and rising investment interest of retail investors in market linked products. Further, monthly SIP inflows have also been fantastic with 50.19% y-o-y growth from ₹17610 Cr in December 2023 to ₹26459 Crore in December 2024.

Months	SIP Inflows (in Cr)	Change (%)
Dec 23	17,610	3.15
Jan 24	18,838	6.97
Feb 24	19,187	1.85
Mar 24	19,271	0.44
Apr 24	20,371	5.71
May 24	20,904	2.62
Jun 24	21,260	1.70
Jul 24	23,332	9.75
Aug 24	23,547	0.92
Sep 24	24,509	4.09
Oct 24	25,323	3.32
Nov 24	25,320	-0.01
Dec 24	26,459	4.50

Source- AMFI

As a matter of fact, retail participation in SIP has been tripled in the past 7 years with 16% rise in y-o-y basis. Nearly 57% of the preference for equity-oriented schemes is accounted by retail investors while debt-focused and liquid funds are targeted by institutional investors. Moreover, small cities now contribute 17% of the total AUM that reflects the expansion of mutual fund investments in rural areas as well.

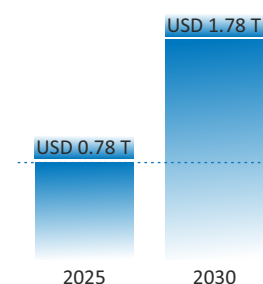
Debt funds saw inflows of ₹ 1.60 Lakh Crore and equity funds thrived as market was witnessing controlled inflation, favouring higher return on equity investments with 15% growth m-o-m basis as of December 2024. Most of the inflows were attracted towards thematic and sectoral funds as the focus of such funds in on high-growth sectors like renewable energy and ESG themes.

Way Forward

With continued growth, the Indian mutual fund industry is expected to grow to nearly \$1.78 trillion by 2030 as per the data published in Mordor Intelligence, at a CAGR of over 18%. More than 46 million households today have entrusted part of their savings to Mutual Funds. In the last decade, the industry has increased its asset under management by five times. It is analysed that rising wealth, growing financial literacy and digital penetrations are some of the factors that are driving growth of the industry with increasing participation from many small towns and cities. With such promising prospects, the mutual fund sector is not only expected

to attract new investors but also play a pivotal role in shaping the nation's economic trajectory by 2030.

Indian Mutual Fund Industry
Market Size in USD Trillion
CAGR >18%



Source: Mordor Intelligence

Study Period	2020-2030
Base Year For Estimation	2023
Forecast Data Period	2025-2030
Market Size (2025)	USD 0.78 Trillion
Market Size (2030)	USD 1.78 Trillion
CAGR (2025-2030)	18%
Market Concentration	Medium

A measured approach will be necessary for sectoral funds, large-cap stocks, and multi-asset funds as investors enter the volatile market in 2025. Although these investment possibilities have a lot of potential, they also include risks that should be carefully considered. To properly manage these decisions, investors need to update themselves with thorough and reliable information. The key to optimizing returns and reducing risks will require a well-informed decision-making process. It may be prudent for investors to seek expert advice from their preferred Mutual Fund Distributor/Financial Advisor to assess suitability of various schemes/categories, for their individual circumstances & financial goals.

The End Note to Begin 2025

The overall positive long-term experience of majority of investors in the Indian mutual fund industry is taking them towards a phase where they are becoming increasingly confident of the professional expertise offered by the industry. However global geo-political developments and rich valuations across various markets are indicative of market volatility in the year ahead and may lead to investors becoming more discerning about investment choices in 2025.

Strong economic fundamentals and rising investor involvement are expected to underpin the mutual fund industry's strong development in India in 2025. It is anticipated that large and mid-cap funds will attract a lot of interest since they potentially provide stability in highly volatile times. In the meanwhile, investors may still be drawn to small-cap funds because of their potential for larger returns. As cost-conscious investors look for effective ways to diversify their portfolios, passive investing choices like index funds and exchange-traded funds (ETFs) are also expected to gain popularity as we enter 2025.

The mutual fund sector is expected to maintain its growth trajectory and solidify its position as an essential part of India's financial ecosystem by combining innovation, investor education, and accessibility. With the mega-trend of financialization of savings continuing to thrive in India, the industry will certainly look to play center stage in powering the Investment choices for Indian investors in Year 2025!

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Flexi Cap Fund

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

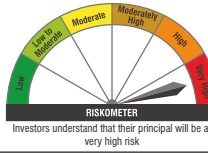
Invest Now

All data as on December 31, 2024 (Unless indicated otherwise)

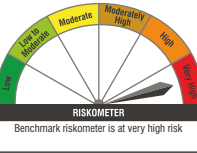
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on December 31, 2024

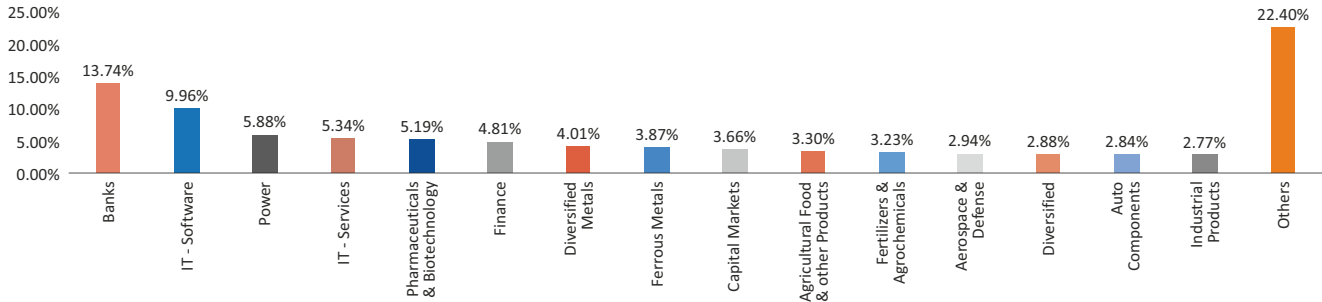


Benchmark Risk-o-meter as on December 31, 2024^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS							
BANKS							
✓ HDFC Bank Limited	5.50	Power Finance Corporation Limited	0.63	Siemens Limited	1.90	MONEY MARKET INSTRUMENTS	
✓ State Bank of India	4.60	DIVERSIFIED METALS	4.01	Cartrade Tech Limited	1.77	Certificate of Deposit	
ICICI Bank Limited	2.09	✓ Vedanta Limited	4.01	Sky Gold Limited	1.60	Small Industries Dev Bank of India (CRISIL A1+)	
Indian Bank	0.90	FERROUS METALS	3.87	Radico Khaitan Limited	1.58	HDFC Bank Limited (CARE A1+)	
Bank of Baroda	0.65	✓ Lloyds Metals And Energy Limited	2.88	Castrol India Limited	1.34	Total	
IT - SOFTWARE	9.96	Tata Steel Limited	0.99	Bharti Airtel Limited	1.19	0.51	
✓ Coforge Limited	3.64	CAPITAL MARKETS	3.66	Brigade Enterprises Limited	1.13	GOVERNMENT BOND AND TREASURY BILL	
Infosys Limited	1.92	Nuvama Wealth Management Limited	2.02	Indus Towers Limited	1.11	Treasury Bill	
Tech Mahindra Limited	1.64	Prudent Corporate Advisory Services Limited	1.64	Senco Gold Limited	1.05	364 Days Tbill (MD 30/01/2025) (SOV)	
Tata Consultancy Services Limited	1.58	AGRICULTURAL FOOD & OTHER PRODUCTS	3.30	Jupiter Wagons Limited	0.98	Total	
KPIT Technologies Limited	1.10	Balrampur Chini Mills Limited	1.38	Larsen & Toubro Limited	0.96	0.00	
HCL Technologies Limited	0.08	Triveni Engineering & Industries Limited	1.00	Sterling And Wilson Renewable Energy Limited	0.95	CASH & CASH EQUIVALENT	
POWER	5.88	Sanstar Ltd	0.92	Reliance Industries Limited	0.93	Net Receivables/Payables (0.18)	
✓ NTPC Green Energy Limited	3.16	FERTILIZERS & AGROCHEMICALS	3.23	Titagarh Rail Systems Limited	0.87	TREPS / Reverse Repo Investments 2.85	
NTPC Limited	1.50	Coromandel International Limited	1.48	ABB India Limited	0.76	Total	
Torrent Power Limited	1.22	Sumitomo Chemical India Limited	1.06	Aditya Vision Ltd	0.76	100.00	
IT - SERVICES	5.34	PI Industries Limited	0.69	Sobha Limited	0.68	✓ Indicates Top 10 Equity Holdings.	
✓ Zagle Prepaid Ocean Services Limited	2.40	AEROSPACE & DEFENSE	2.94	Welspun Living Limited	0.63		
Netweb Technologies India Limited	1.95	Hindustan Aeronautics Limited	2.17	Total	96.82		
Tata Technologies Limited	0.99	Bharat Electronics Limited	0.77				
PHARMACEUTICALS & BIOTECHNOLOGY	5.19	DIVERSIFIED	2.88				
Dr. Reddy's Laboratories Limited	2.12	✓ Swan Energy Limited	2.88				
Ami Organics Limited	1.69	AUTO COMPONENTS	2.84				
Sun Pharmaceutical Industries Limited	0.92	UNO Minda Limited	1.51				
Advanced Enzyme Technologies Limited	0.46	Bharat Forge Limited	1.33				
FINANCE	4.81	INDUSTRIAL PRODUCTS	2.77				
✓ REC Limited	2.27	HEG Limited	1.73				
Jio Financial Services Limited	1.18	Hi-Tech Pipes Limited	1.04				
Rane Holdings Limited	0.73	OTHERS	22.40				
		✓ General Insurance Corporation of India	2.21				

MCAP Categorization^{***} (As on December 31, 2024)

Mcap Category	Percentage
Large Cap	43.52%
Small Cap	34.24%
Mid Cap	19.06%
GB/TB/Repo/Others	2.67%
Debt	0.51%
Grand Total	100.00%

^{***}For Mcap purpose, the old industry classification is considered for June 2024 instead of December 2024

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

BSE 500 Total Return Index (TRI)

DATE OF ALLOTMENT

June 29, 2020

FUND MANAGER

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

AVERAGE AUM

₹ 2,128.58 Crs.

LATEST AUM

₹ 2,096.09 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on December 31, 2024)

0.94 Times[†] (†Basis last rolling 12 months)

OTHER PARAMETERS (As on December 31, 2024)

Standard Deviation (Annualized): 15.02% (Bank of India Flexi Cap Fund)
13.60% (BSE 500 TRI)

Beta: 1.02

Sharpe Ratio*: 0.91

Tracking Error (Annualized): 5.86%

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

*Risk-free rate assumed to be 7.15% (MIBOR as on December 31, 2024)

NAV (As on December 31, 2024)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	38.07
IDCW	IDCW	32.54

EXPENSE RATIO

Regular Plan: 1.93% Direct Plan: 0.45%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Small Cap Fund

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

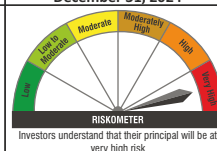
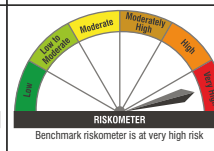
Invest Now

All data as on December 31, 2024 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:

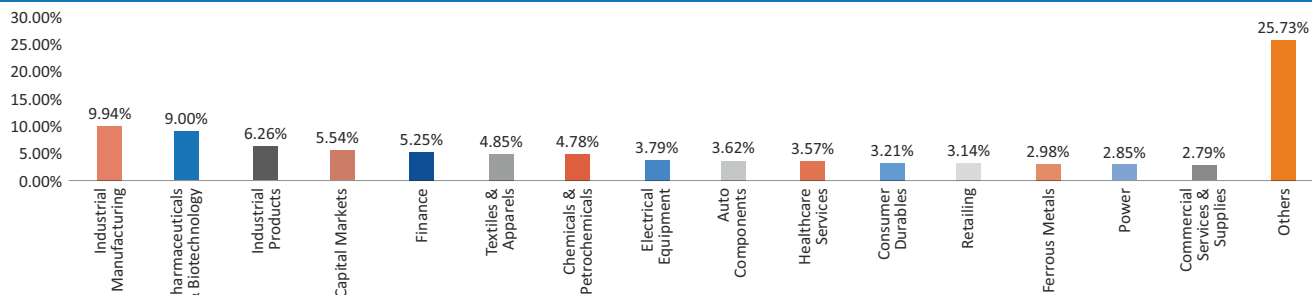
- Long term capital appreciation.
- Investment predominantly in equity & equity related instruments of Small Cap companies.

Risk-o-meter is based on the scheme portfolio as on December 31, 2024

Benchmark Risk-o-meter as on December 31, 2024^A

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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS							
INDUSTRIAL MANUFACTURING	9.94	Rane Holdings Limited	0.62	OTHERS	25.73	Sterling And Wilson Renewable Energy Limited	0.90
✓ Kaynes Technology India Limited	3.13	TEXTILES & APPARELS	4.85	✓ Radico Khaitan Limited	2.48	Energy Limited	
✓ Jyoti CNC Automation Ltd	2.40	✓ Arvind Limited	2.31	✓ Zagle Prepaid Ocean Services Limited	2.37	Manorama Industries Limited	0.88
Praj Industries Limited	1.56	Ganesh Ecosphere Limited	1.59	Aditya Birla Real Estate Limited	1.74	Total	97.30
Titagarh Rail Systems Limited	1.09	Welspun Living Limited	0.95	Castrol India Limited	1.61	MONEY MARKET INSTRUMENTS	
Jupiter Wagons Limited	0.89	CHEMICALS & PETROCHEMICALS	4.78	Tips Music Limited	1.56	Certificate of Deposit	
Shanthi Gears Limited	0.87	PCBL Limited	2.09	Poly Medicare Limited	1.52	Small Industries Dev Bank of India (CRISIL A1+)	0.72
PHARMACEUTICALS & BIOTECHNOLOGY	9.00	Galaxy Surfactants Limited	1.04	General Insurance Corporation of India	1.35	Total	0.72
✓ Ami Organics Limited	2.77	Vinati Organics Limited	0.90	Mrs. Bectors Food Specialities Limited	1.33	GOVERNMENT BOND AND TREASURY BILL	
Eris Lifesciences Limited	1.97	Linde India Limited	0.75	Unicommerce Esolutions Limited	1.31	Treasury Bill	
Wockhardt Limited	1.28	ELECTRICAL EQUIPMENT	3.79	Latent View Analytics Limited	1.30	364 Days Tbill (MD 30/01/2025) (SOV)	0.01
Suven Pharmaceuticals Limited	1.27	TD Power Systems Limited	1.62	Govadary Biorefineries Limited	1.23	Total	0.01
Gufic Biosciences Limited	0.95	Hitachi Energy India Limited	1.25	Indian Bank	1.10	CASH & CASH EQUIVALENT	
Advanced Enzyme Technologies Limited	0.76	Schneider Electric Infrastructure Limited	0.92	EID Parry India Limited	1.08	Net Receivables/Payables	(0.10)
INDUSTRIAL PRODUCTS	6.26	AUTO COMPONENTS	3.62	Tejas Networks Limited	1.04	TREPS / Reverse Repo Investments	2.07
HEG Limited	1.65	Carraro India Limited	1.72	Kernex Microsystems (India) Limited	0.99	Total	1.97
EPL Limited	1.33	Amara Raja Energy & Mobility Ltd	1.42	Balrampur Chini Mills Limited	0.97	GRAND TOTAL	100.00
Hi-Tech Pipes Limited	1.11	Tube Investments of India Limited	0.48	Sanstar Ltd	0.97		
Tinna Rubber and Infrastructure Limited	0.94	HEALTHCARE SERVICES	3.57				
KSB Limited	0.72	✓ Vijaya Diagnostic Centre Limited	2.63				
Ratnamani Metals & Tubes Limited	0.51	Krishna Institute Of Medical Sciences Limited	0.94				
CAPITAL MARKETS	5.54	CONSUMER DURABLES	3.21				
Nuvama Wealth Management Limited	2.13	Senco Gold Limited	1.36				
Central Depository Services (India) Limited	1.79	PG Electroplast Limited	1.18				
Prudent Corporate Advisory Services Limited	1.62	ETHOS LTD.	0.67				
FINANCE	5.25	RETAILING	3.14				
PNB Housing Finance Limited	1.64	✓ Cartrade Tech Limited	2.45				
Housing & Urban Development Corporation Limited	1.56	Go Fashion (India) Limited	0.69				
Cholamandalam Financial Holdings Limited	1.43	FERROUS METALS	2.98				
		✓ Lloyds Metals And Energy Limited	2.98				
		POWER	2.85				
		✓ NTPC Green Energy Limited	2.85				
		COMMERCIAL SERVICES & SUPPLIES	2.79				
		TeamLease Services Limited	1.41				
		CMS Info System Limited	1.38				

✓ Indicates Top 10 Equity Holdings.

MCAPI Categorization^{***} (As on December 31, 2024)

Mcap Category	Percentage
Small Cap	84.98%
Mid Cap	9.47%
Large Cap	2.85%
GB/TB/Repo/Others	1.98%
Debt	0.72%
Grand Total	100.00%

***For Mcap purpose, the old industry classification is considered for June 2024 instead of December 2024

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

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

DATE OF ALLOTMENT

December 19, 2018

FUND MANAGER

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

AVERAGE AUM

₹ 1,672.79 Crs.

LATEST AUM

₹ 1,658.26 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on December 31, 2024)

0.60 Times[†] (Basis last rolling 12 months)

OTHER PARAMETERS (As on December 31, 2024)

Standard Deviation (Annualized): 15.17% (Bank of India Small Cap Fund)
18.02% (NIFTY Smallcap 250 TRI)

Beta: 0.78

Sharpe Ratio*: 0.95

Tracking Error (Annualized): 6.82%

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

*Risk-free rate assumed to be 7.15% (MIBOR as on December 31, 2024)

NAV (As on December 31, 2024)

Plan	NAV (₹)
Regular Plan	
Growth	54.25
IDCW	40.62
Direct Plan	
Growth	
IDCW	

EXPENSE RATIO

Regular Plan: 1.98% Direct Plan: 0.45%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India ELSS Tax Saver[^]

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

All data as on December 31, 2024 (Unless indicated otherwise)

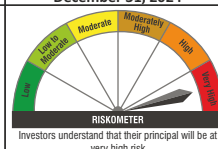
80C Benefit[#]

Invest Now

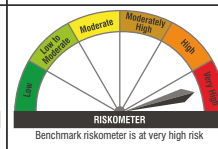
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on December 31, 2024

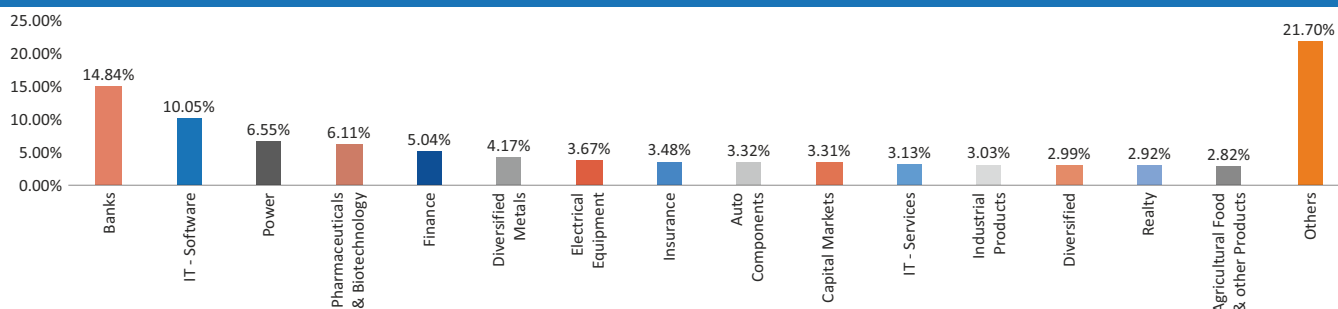


Benchmark Risk-o-meter as on December 31, 2024[^]



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		DIVERSIFIED METALS	4.17	Limited		Total	97.13
BANKS	14.84	✓ Vedanta Limited	4.17	OTHERS	21.70	MONEY MARKET INSTRUMENTS	
✓ HDFC Bank Limited	5.41	ELECTRICAL EQUIPMENT	3.67	Dixon Technologies (India) Limited	2.24	Certificate of Deposit	
✓ State Bank of India	4.63	Siemens Limited	2.04	Hindustan Aeronautics Limited	2.06	HDFC Bank Limited (CARE A1+)	0.33
✓ ICICI Bank Limited	2.53	ABB India Limited	1.20	Coromandel International Limited	2.05	Total	0.33
Indian Bank	1.05	Bharat Heavy Electricals Limited	0.43	Tata Steel Limited	1.63	GOVERNMENT BOND AND TREASURY BILL	
Bank of Baroda	0.95	INSURANCE	3.48	Deepak Nitrite Limited	1.58	Treasury Bill	
Union Bank of India	0.17	✓ General Insurance Corporation of India	2.62	K.P.R. Mill Limited	1.31	364 Days Tbill (MD 30/01/2025) (SOV)	0.04
Canara Bank	0.10	SBI Life Insurance Company Limited	0.86	CMS Info System Limited	1.22	Total	0.04
IT - SOFTWARE	10.05	AUTO COMPONENTS	3.32	Varun Beverages Limited	1.20	CASH & CASH EQUIVALENT	
✓ Coforge Limited	3.69	UNO Minda Limited	1.97	Larsen & Toubro Limited	1.15	Net Receivables/Payables	(0.08)
Tata Consultancy Services Limited	1.90	Bharat Forge Limited	1.35	Poly Medicure Limited	1.07	TREPS / Reverse Repo Investments	2.58
Infosys Limited	1.76	CAPITAL MARKETS	3.31	Jupiter Wagons Limited	1.06	Total	2.50
Tech Mahindra Limited	1.49	✓ Prudent Corporate Advisory Services Limited	2.46	Sterling And Wilson Renewable Energy Limited	1.05	GRAND TOTAL	100.00
KPIT Technologies Limited	1.11	Central Depository Services (India) Limited	0.85	Reliance Industries Limited	0.98		
HCL Technologies Limited	0.10	IT - SERVICES	3.13	Bharti Airtel Limited	0.97		
POWER	6.55	Zaggle Prepaid Ocean Services Limited	2.02	Titagarh Rail Systems Limited	0.92		
✓ NTPC Green Energy Limited	2.63	INDUSTRIAL PRODUCTS	3.03	PI Industries Limited	0.74		
NTPC Limited	2.21	HEG Limited	2.05	Linde India Limited	0.47		
Tata Power Company Limited	1.71	Inox India Limited	0.98				
PHARMACEUTICALS & BIOTECHNOLOGY	6.11	DIVERSIFIED	2.99				
✓ Ami Organics Limited	2.47	✓ Swan Energy Limited	2.99				
Dr. Reddy's Laboratories Limited	1.83	REALTY	2.92				
Sun Pharmaceutical Industries Limited	1.18	Oberoi Realty Limited	1.52				
Advanced Enzyme Technologies Limited	0.63	DLF Limited	1.40				
FINANCE	5.04	AGRICULTURAL FOOD & OTHER PRODUCTS	2.82				
REC Limited	1.91	Balrampur Chini Mills Limited	1.42				
Jio Financial Services Limited	1.49	Triveni Engineering & Industries	1.40				
PNB Housing Finance Limited	0.96						
Power Finance Corporation Limited	0.68						

✓ Indicates Top 10 Equity Holdings.

MCAP Categorization^{***} (As on December 31, 2024)

Mcap Category	Percentage
Large Cap	50.77%
Small Cap	24.86%
Mid Cap	21.50%
GB/TB/Repo/Others	2.54%
Debt	0.33%
Grand Total	100.00%

^{***}For Mcap purpose, the old industry classification is considered for June 2024 instead of December 2024

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK[^]

BSE 500 Total Return Index (TRI)

DATE OF ALLOTMENT

February 25, 2009

FUND MANAGER

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

AVERAGE AUM

₹ 1,489.33 Crs.

LATEST AUM

₹ 1,441.45 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on December 31, 2024)

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

OTHER PARAMETERS (As on December 31, 2024)

Standard Deviation (Annualized): 14.54% (Bank of India ELSS Tax Saver)
13.60% (BSE 500 TRI)

Beta: 0.99

Sharpe Ratio^{*}: 0.70

Tracking Error (Annualized): 5.54%

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

^{*}Risk-free rate assumed to be 7.15% (MIBOR as on December 31, 2024)

NAV (As on December 31, 2024)

Plan	NAV (₹)
Regular Plan	
Growth	180.21
IDCW	29.91
Eco Plan	
Growth	180.21
IDCW	29.91
Direct Plan	
Growth	193.04
IDCW	77.09

EXPENSE RATIO

Regular Plan: 1.95% Direct Plan: 0.83% Eco Plan: 1.70%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

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

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Multi Cap Fund

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

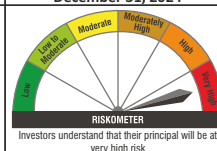
Invest Now

All data as on December 31, 2024 (Unless indicated otherwise)

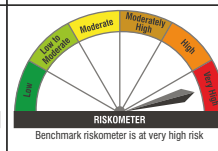
This product is suitable for investors who are seeking*:

- Long term capital appreciation.
- Investments in equity and equity related instruments across large cap, mid cap, small cap stocks.

Risk-o-meter is based on the scheme portfolio as on December 31, 2024

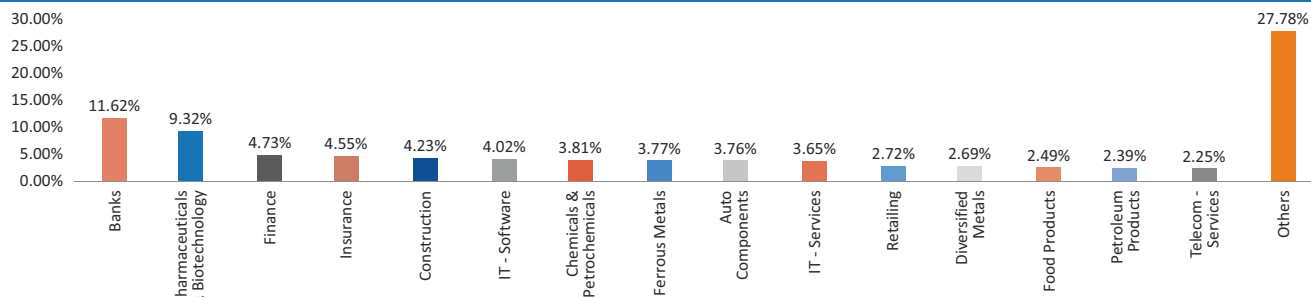


Benchmark Risk-o-meter as on December 31, 2024^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS				TELECOM - SERVICES			
BANKS				OTHERS			
✓ HDFC Bank Limited	5.15	✓ Tata Consultancy Services Limited	2.66	✓ Indus Towers Limited	2.25	Titagarh Rail Systems Limited	0.73
✓ State Bank of India	2.37	Coforge Limited	1.36		2.25	Sobha Limited	0.63
✓ Kotak Mahindra Bank Limited	2.29	CHEMICALS & PETROCHEMICALS	3.81		27.78	Ratnamani Metals & Tubes Limited	0.56
Indian Bank	1.81	Deepak Nitrite Limited	1.44	Swan Energy Limited	2.07		
PHARMACEUTICALS & BIOTECHNOLOGY	9.32	PCBL Limited	1.34	Vijaya Diagnostic Centre Limited	2.02	Radico Khaitan Limited	0.53
Eris Lifesciences Limited	1.97	Vinati Organics Limited	0.64	Tips Music Limited	1.90	Siemens Limited	0.39
Senores Pharmaceuticals Limited	1.90	Galaxy Surfactants Limited	0.28	Senco Gold Limited	1.83	Total	93.78
Ami Organics Limited	1.53	Linde India Limited	0.11	Oil India Limited	1.67	GOVERNMENT BOND AND TREASURY BILL	
Sun Pharmaceutical Industries Limited	1.27	FERROUS METALS	3.77	NTPC Limited	1.65	TREASURY BILL	
Dr. Reddy's Laboratories Limited	1.23	Lloyds Metals And Energy Limited	1.59	Hero MotoCorp Limited	1.59	Treasury Bill	
Ajanta Pharma Limited	1.10	Jindal Stainless Limited	1.15	Oberoi Realty Limited	1.33	364 Days Tbill (MD 30/01/2025) (SOV)	
IPCA Laboratories Limited	0.32	JSW Steel Limited	1.03	Emami Limited	1.21	Total	
FINANCE	4.73	AUTO COMPONENTS	3.76	Bayer Cropscience Limited	1.20	0.01	
REC Limited	1.87	Endurance Technologies Limited	1.06	UltraTech Cement Limited	1.12	CASH & CASH EQUIVALENT	
Housing & Urban Development Corporation Limited	1.40	Gabriel India Limited	1.04	PB Fintech Limited	1.03	Net Receivables/Payables (0.08)	
Shriram Finance Limited	1.30	Samvardhana Motherson International Limited	0.96	Aditya Birla Real Estate Limited	0.99	TREPES / Reverse Repo Investments 6.29	
Rane Holdings Limited	0.16	UNO Minda Limited	0.70	Ashok Leyland Limited	0.94	Total	
INSURANCE	4.55	IT - SERVICES	3.65	HEG Limited	0.94	6.21	
General Insurance Corporation of India	1.96	✓ Zaggie Prepaid Ocean Services Limited	2.31	Tejas Networks Limited	0.89	GRAND TOTAL	
ICI Lombard General Insurance Company Limited	1.83	Tata Technologies Limited	1.34	Triveni Turbine Limited	0.87	100.00	
SBI Life Insurance Company Limited	0.76	RETAILING	2.72	JK Cement Limited	0.86	✓ Indicates Top 10 Equity Holdings.	
CONSTRUCTION	4.23	FSN E-Commerce Ventures Limited	1.50	Angel One Limited	0.83		
✓ Larsen & Toubro Limited	2.52	Aditya Vision Ltd	0.74	MCAPI Categorization^{***} (As on December 31, 2024)			
Sterling And Wilson Renewable Energy Limited	1.17	Zomato Limited	0.48	Mcap Category			
ITD Cementation India Limited	0.54	DIVERSIFIED METALS	2.69	Percentage			
		✓ Vedanta Limited	2.69	Large Cap 33.72%			
		FOOD PRODUCTS	2.49	Mid Cap 26.75%			
		✓ Manorama Industries Limited	2.49	Small Cap 33.31%			
		PETROLEUM PRODUCTS	2.39	GB/TB/Repo/Others 6.22%			
		✓ Reliance Industries Limited	2.39	Grand Total			
				100.00%			

^{***}For Mcap purpose, the old industry classification is considered for June 2024 instead of December 2024

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

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

₹ 773.62 Crs.

LATEST AUM

₹ 767.19 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 December 31, 2024)

0.96 Times^B (Basis last rolling 12 months)

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on December 31, 2024)

	NAV (₹)
Regular Plan	
Growth	17.75
IDCW	17.74
Direct Plan	
Growth	17.75
IDCW	17.74

EXPENSE RATIO

Regular Plan: 2.20% Direct Plan: 1.03%

LOAD STRUCTURE (FOR ALL PLANS)

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Business Cycle Fund

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

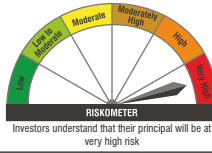
Invest Now

All data as on December 31, 2024 (Unless indicated otherwise)

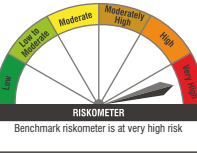
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on December 31, 2024

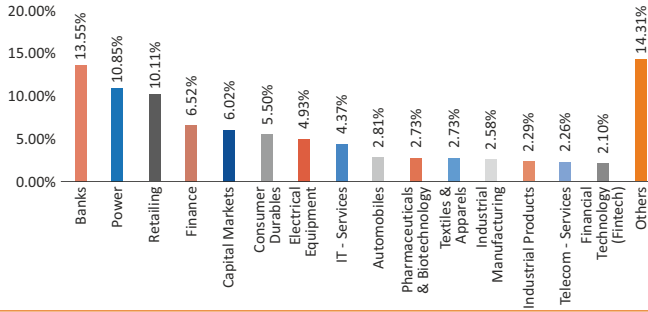


Benchmark Risk-o-meter as on December 31, 2024^A

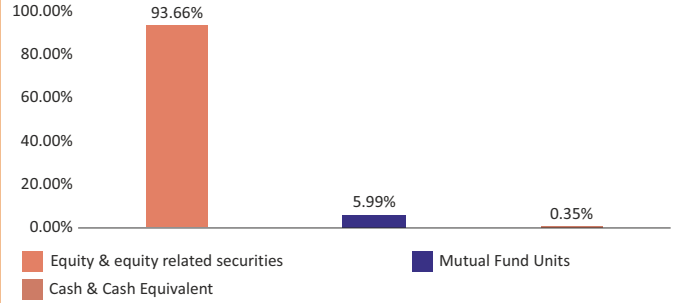


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS				MUTUAL FUND INVESTMENT			
BANKS	13.55	Prudent Corporate Advisory Services Limited	0.75	Tinna Rubber and Infrastructure Limited	1.00	Linde India Limited	0.82
✓ HDFC Bank Limited	6.78	CONSUMER DURABLES	5.50	✓ Polycab India Limited	0.19	Amara Raja Energy & Mobility Ltd	0.78
✓ State Bank of India	5.17	✓ Sky Gold Limited	2.24	TELECOM - SERVICES	2.26	Galaxy Surfactants Limited	0.63
ICICI Bank Limited	1.60	Dixon Technologies (India) Limited	1.69	✓ Bharti Airtel Limited	2.26	Sobha Limited	0.54
POWER	10.85	Safari Industries (India) Limited	0.81	FINANCIAL TECHNOLOGY (FINTECH)	2.10	The Indian Hotels Company Limited	0.53
✓ NTPC Green Energy Limited	3.60	ETHOS LTD.	0.76	PB Fintech Limited	2.10	Larsen & Toubro Limited	0.21
✓ Power Grid Corporation of India Limited	2.51	ELECTRICAL EQUIPMENT	4.93	OTHERS	14.31	Total	93.66
✓ NTPC Limited	2.23	✓ Siemens Limited	2.58	Tips Music Limited	1.57	CASH & CASH EQUIVALENT	
Tata Power Company Limited	1.44	Schneider Electric Infrastructure Limited	1.05	Oberoi Realty Limited	1.55	Bank of India Liquid Fund - Direct Plan - Growth	5.99
Torrent Power Limited	1.07	Triveni Turbine Limited	1.03	Aditya Commerce Solutions Limited	1.33	Total	5.99
RETAILING	10.11	TD Power Systems Limited	0.27	Aditya Birla Real Estate Limited	1.16	CASH & CASH EQUIVALENT	
✓ Trent Limited	2.26	IT - SERVICES	4.37	ICICI Lombard General Insurance Company Limited	1.11	Net Receivables/(Payables)	(0.20)
Zomato Limited	2.05	Zaggie Prepaid Ocean Services Limited	2.18	Sterling And Wilson Renewable Energy Limited	1.11	TREPS / Reverse Repo	0.55
Cartrade Tech Limited	1.45	Tata Technologies Limited	1.16	Mrs. Bectors Food Specialities Limited	1.04	Investments	
V-Mart Retail Limited	1.35	Netweb Technologies India Limited	1.03	Tejas Networks Limited	1.04	Total	0.35
Aditya Vision Ltd	0.87	AUTOMOBILES	2.81	S.J.S. Enterprises Limited	0.89	GRAND TOTAL	100.00
Arvind Fashions Limited	0.83	Mahindra & Mahindra Limited	2.06			✓ Indicates Top 10 Equity Holdings.	
Go Fashion (India) Limited	0.80	Landmark Cars Limited	0.75				
V2 Retail Limited	0.50	PHARMACEUTICALS & BIOTECHNOLOGY	2.73				
FINANCE	6.52	Dr. Reddy's Laboratories Limited	1.62				
✓ REC Limited	3.40	Gufic Biosciences Limited	1.11				
Jio Financial Services Limited	1.90	TEXTILES & APPARELS	2.73				
PNB Housing Finance Limited	1.21	Ganesha Ecosphere Limited	1.45				
Bajaj Housing Finance Limited	0.01	K.P.R. Mill Limited	1.28				
CAPITAL MARKETS	6.02	INDUSTRIAL MANUFACTURING	2.58				
BSE Limited	1.51	Praj Industries Limited	1.31				
HDFC Asset Management Company Limited	1.44	Kaynes Technology India Limited	1.27				
Nuvama Wealth Management Limited	1.31	INDUSTRIAL PRODUCTS	2.29				
Nippon Life India Asset Management Limited	1.01	HI-Tech Pipes Limited	1.10				

MCAP Categorization^{***} (As on December 31, 2024)

Mcap Category	Percentage
Large Cap	41.68%
Mid Cap	14.18%
Mutual Fund Units	5.99%
Small Cap	37.80%
GB/TB/Repo/Others	0.35%
Grand Total	100.00%

^{***}For Mcap purpose, the old industry classification is considered for June 2024 instead of December 2024

INVESTMENT OBJECTIVE

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

BENCHMARK^A

NIFTY 500 Total Return Index (TRI)

DATE OF ALLOTMENT

August 30, 2024

FUND MANAGER

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

AVERAGE AUM

₹ 614.36 Crs.

LATEST AUM

₹ 582.28 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on December 31, 2024)

1.40 Times[†] (Basis last rolling 12 months)

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on December 31, 2024)

Plan	NAV (₹)
Regular Plan Growth	9.82
Direct Plan Growth	9.86
Regular Plan IDCW	9.82
Direct Plan IDCW	9.86

EXPENSE RATIO

Regular Plan: 2.18% Direct Plan: 1.02%

LOAD STRUCTURE (FOR ALL PLANS)

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

Bank of India Manufacturing & Infrastructure Fund

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

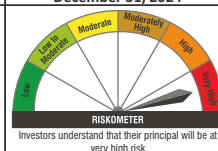
Invest Now

All data as on December 31, 2024 (Unless indicated otherwise)

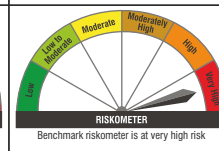
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on December 31, 2024

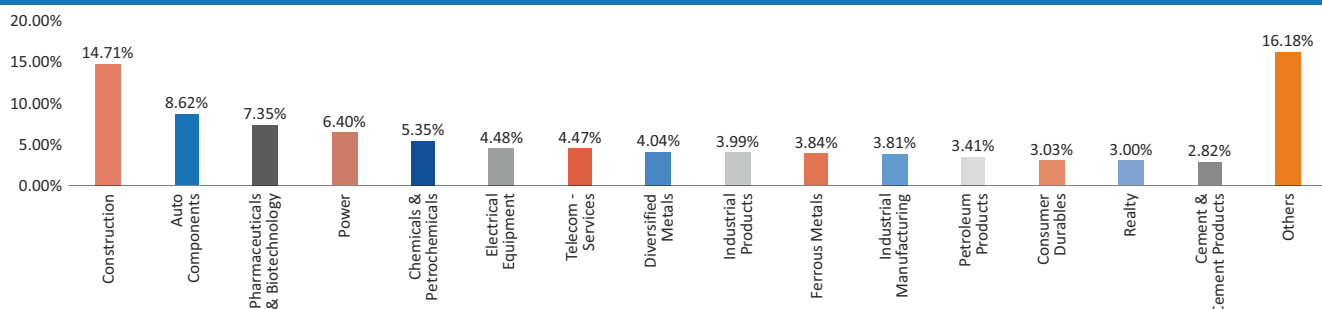


Benchmark Risk-o-meter as on December 31, 2024^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS				PETROLEUM PRODUCTS 3.41			
CONSTRUCTION 14.71		CHEMICALS & PETROCHEMICALS 5.35		Reliance Industries Limited	3.41	Ashok Leyland Limited	0.99
✓ Larsen & Toubro Limited	6.53	Deepak Nitrite Limited	1.76	✓ CONSUMER DURABLES 3.03		Tejas Networks Limited	0.99
✓ Sterling And Wilson Renewable Energy Limited	2.09	PCBL Limited	1.68	Senco Gold Limited	2.01	Aditya Birla Real Estate Limited	0.95
Energy Limited		Vinati Organics Limited	0.96	Dixon Technologies (India) Limited	1.02	Emami Limited	0.63
PSP Projects Limited	1.50	Galaxy Surfactants Limited	0.57	REALTY 3.00		Radico Khaitan Limited	0.48
Ceigall India Ltd	1.49	Linde India Limited	0.38	Oberoi Realty Limited	1.57	Total	95.50
Kalpataru Projects International Limited	1.12	ELECTRICAL EQUIPMENT 4.48		Brigade Enterprises Limited	0.94	GOVERNMENT BOND AND TREASURY BILL	
KNR Constructions Limited	1.10	TD Power Systems Limited	1.80	Sobha Limited	0.49	Treasury Bill	
ITD Cementation India Limited	0.88	Triveni Turbine Limited	1.50	CEMENT & CEMENT PRODUCTS 2.82		364 Days Tbill (MD 30/01/2025)	0.02
AUTO COMPONENTS 8.62		Siemens Limited	1.18	UltraTech Cement Limited	1.96	(SOV)	
Carraro India Limited	1.98	TELECOM - SERVICES 4.47		JK Cement Limited	0.86	Total	0.02
Samvardhana Motherson International Limited	1.38	✓ Indus Towers Limited	2.39	OTHERS 16.18		CASH & CASH EQUIVALENT	
Gabriel India Limited	1.36	✓ Bharti Airtel Limited	2.08	✓ Manorama Industries Limited	2.76	Net Receivables/Payables	(0.14)
Endurance Technologies Limited	1.19	DIVERSIFIED METALS 4.04		✓ Swan Energy Limited	2.40	TREPS / Reverse Repo Investments	4.62
Kross Limited	0.88	✓ Vedanta Limited	4.04	Hero MotoCorp Limited	1.79	Total	4.48
S.J.S. Enterprises Limited	0.80	INDUSTRIAL PRODUCTS 3.99		Oil India Limited	1.74	GRAND TOTAL	100.00
UNO Minda Limited	0.73	Bansal Wire Industries Limited	1.32	Bayer Cropscience Limited	1.26	✓ Indicates Top 10 Equity Holdings.	
Tube Investments of India Limited	0.30	HEG Limited	1.03	Bharat Dynamics Limited	1.13		
PHARMACEUTICALS & BIOTECHNOLOGY 7.35		Inox India Limited	0.74	Bharat Electronics Limited	1.06		
✓ Eris Lifesciences Limited	2.17	Ratnamani Metals & Tubes Limited	0.65				
Ami Organics Limited	1.75	AIA Engineering Limited	0.25				
Dr. Reddy's Laboratories Limited	1.28	FERROUS METALS 3.84					
Wockhardt Limited	1.21	Lloyds Metals And Energy Limited	1.49				
Ajanta Pharma Limited	0.94	Jindal Stainless Limited	1.16				
POWER 6.40		JSW Steel Limited	0.86				
✓ NTPC Limited	4.80	Steel Authority of India Limited	0.33				
NTPC Green Energy Limited	1.10	INDUSTRIAL MANUFACTURING 3.81					
Tata Power Company Limited	0.50	Titagarh Rail Systems Limited	0.96				
		Jupiter Wagons Limited	0.88				
		Tega Industries Limited	0.83				
		Shanathi Gears Limited	0.68				
		Kaynes Technology India Limited	0.46				

MCAP Categorization^{***} (As on December 31, 2024)

Mcap Category	Percentage
Small Cap	45.30%
Large Cap	31.97%
Mid Cap	18.23%
GB/TB/Repo/Others	4.50%
Grand Total	100.00%

^{***}For Mcap purpose, the old industry classification is considered for June 2024 instead of December 2024

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

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

DATE OF ALLOTMENT

March 05, 2010

FUND MANAGER

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

AVERAGE AUM

₹ 550.00 Crs.

LATEST AUM

₹ 536.92 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on December 31, 2024)

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

OTHER PARAMETERS (As on December 31, 2024)

Standard Deviation (Annualized): 15.00% (Bank of India Manufacturing & Infrastructure Fund)
17.91% (50% BSE India Manufacturing Index TRI & 50% BSE India Infrastructure Index TRI)

Beta: 0.72

Sharpe Ratio*: 1.08

Tracking Error (Annualized): 9.24%

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

*Risk-free rate assumed to be 7.15% (MIBOR as on December 31, 2024)

NAV (As on December 31, 2024)

Regular Plan	Direct Plan	NAV (₹)
Growth		64.03
IDCW		60.42
Quarterly IDCW	Quarterly IDCW	62.94

EXPENSE RATIO

Regular Plan: 2.27% Direct Plan: 0.74%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Bank of India Consumption Fund

(An open ended equity scheme following consumption theme)

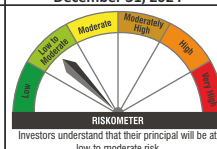
Invest Now

All data as on December 31, 2024 (Unless indicated otherwise)

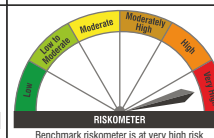
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on December 31, 2024

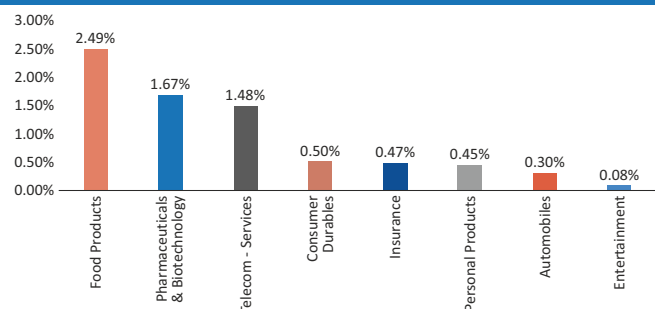


Benchmark Risk-o-meter as on December 31, 2024^A

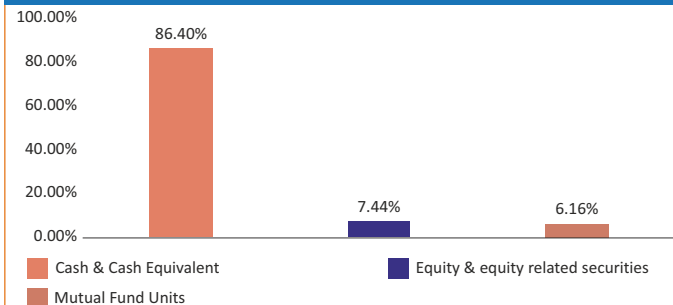


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
FOOD PRODUCTS	
Manorama Industries Limited	2.49
PHARMACEUTICALS & BIOTECHNOLOGY	
Sun Pharmaceutical Industries Limited	1.26
Eris Lifesciences Limited	0.41
TELECOM - SERVICES	
Bharti Airtel Limited	1.48
CONSUMER DURABLES	
Senco Gold Limited	0.50
INSURANCE	
ICICI Lombard General Insurance Company Limited	0.47
PERSONAL PRODUCTS	
Emami Limited	0.45
AUTOMOBILES	
Landmark Cars Limited	0.30
ENTERTAINMENT	
Tips Music Limited	0.08
Total	7.44
MUTUAL FUND INVESTMENT	
Bank of India Liquid Fund - Direct Plan - Growth	6.16
Total	6.16

Portfolio Holdings Industry/ Rating	% to Net Assets
CASH & CASH EQUIVALENT	
Net Receivables/(Payables)	0.05
TREPS / Reverse Repo	86.35
Investments	
Total	86.40
GRAND TOTAL	100.00

✓ Indicates Top 10 Equity Holdings.

MCAP Categorization^{***} (As on December 31, 2024)

Mcap Category	Percentage
Large Cap	2.74%
Mid Cap	0.47%
Mutual Fund Units	6.16%
Small Cap	4.23%
GB/TB/Repo/Others	86.40%
Grand Total	100.00%

^{***}For Mcap purpose, the old industry classification is considered for June 2024 instead of December 2024

INVESTMENT OBJECTIVE

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

BENCHMARK^A

Nifty India Consumption Total Return Index (TRI)

DATE OF ALLOTMENT

December 20, 2024

FUND MANAGER

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

AVERAGE AUM

₹ 403.33 Crs.

LATEST AUM

₹ 406.62 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on December 31, 2024)

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

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on December 31, 2024)

	NAV (₹)
Regular Plan	
Growth	10.02
IDCW	10.02
Direct Plan	
Growth	10.02
IDCW	10.02

EXPENSE RATIO

Regular Plan: 2.25% Direct Plan: 0.99%

LOAD STRUCTURE (FOR ALL PLANS)

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Large & Mid Cap Equity Fund

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

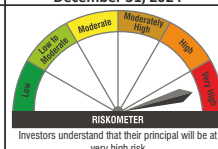
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All data as on December 31, 2024 (Unless indicated otherwise)

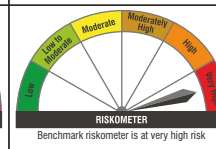
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on December 31, 2024

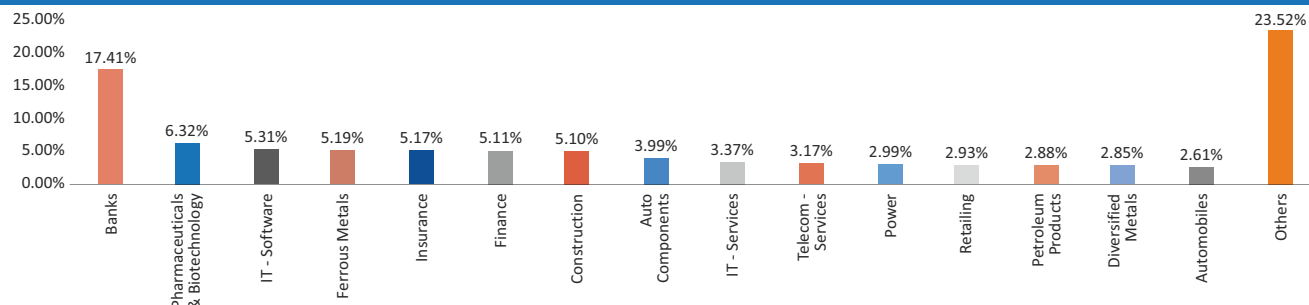


Benchmark Risk-o-meter as on December 31, 2024^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS				AUTOMOBILES			
BANKS	17.41	Housing & Urban Development Corporation Limited	1.63	Hero MotoCorp Limited	2.07	Titagarh Rail Systems Limited	0.54
✓ HDFC Bank Limited	7.85	Shriram Finance Limited	1.42	Hyundai Motor India Ltd	0.54	Bharat Dynamics Limited	0.47
✓ State Bank of India	3.72	CONSTRUCTION	5.10	OTHERS	23.52	Linde India Limited	0.20
✓ Indian Bank	2.80	✓ Larsen & Toubro Limited	3.66	Manorama Industries Limited	2.20	Total	97.92
✓ Kotak Mahindra Bank Limited	2.31	Sterling And Wilson Renewable Energy Limited	0.85	Deepak Nitrite Limited	2.14	GOVERNMENT BOND AND TREASURY BILL	
ICICI Bank Limited	0.73	ITD Cementation India Limited	0.59	Oil India Limited	1.93	Treasury Bill	
PHARMACEUTICALS & BIOTECHNOLOGY				GOVERNMENT BOND AND TREASURY BILL			
Eris Lifesciences Limited	2.02	AUTO COMPONENTS	3.99	Senco Gold Limited	1.91	364 Days Tbill (MD 30/01/2025)	0.04
Abbott India Limited	1.53	Endurance Technologies Limited	1.97	Swan Energy Limited	1.87	(SOV)	
Ajanta Pharma Limited	1.42	Samvardhana Motherson International Limited	1.23	Oberoi Realty Limited	1.82	Total	0.04
Dr. Reddy's Laboratories Limited	0.99	UNO Minda Limited	0.79	PB Fintech Limited	1.59	CASH & CASH EQUIVALENT	
IPCA Laboratories Limited	0.36	IT - SERVICES	3.37	Bayer Cropscience Limited	1.56	Net Receivables/Payables	(0.26)
IT - SOFTWARE	5.31	Zaggle Prepaid Ocean Services Limited	1.81	Vijaya Diagnostic Centre Limited	1.54	TREPS / Reverse Repo Investments	2.30
✓ Tata Consultancy Services Limited	3.86	Tata Technologies Limited	1.56	Ashok Leyland Limited	1.09	Total	2.04
Coforge Limited	1.45	TELECOM - SERVICES	3.17	Siemens Limited	1.08	GRAND TOTAL	100.00
FERROUS METALS	5.19	✓ Indus Towers Limited	3.17	UltraTech Cement Limited	0.99	✓ Indicates Top 10 Equity Holdings.	
Jindal Stainless Limited	1.89	POWER	2.99	JK Cement Limited	0.98		
JSW Steel Limited	1.43	NTPC Limited	2.03	Angel One Limited	0.81		
Lloyds Metals And Energy Limited	1.36	NTPC Green Energy Limited	0.96	Tips Music Limited	0.80		
Steel Authority of India Limited	0.51	RETAILING	2.93				
INSURANCE	5.17	FSN E-Commerce Ventures Limited	1.66				
✓ General Insurance Corporation of India	2.29	Aditya Vision Ltd	0.78				
ICICI Lombard General Insurance Company Limited	2.25	Zomato Limited	0.49				
SBI Life Insurance Company Limited	0.63	PETROLEUM PRODUCTS	2.88				
FINANCE	5.11	✓ Reliance Industries Limited	2.88				
REC Limited	2.06	DIVERSIFIED METALS	2.85				
		✓ Vedanta Limited	2.85				

MCAP Categorization^{***} (As on December 31, 2024)

Mcap Category	Market Value as % of Net Asset
Large Cap	43.78%
Mid Cap	36.86%
Small Cap	17.28%
GB/TB/Repo/Others	2.08%
Grand Total	100.00%

^{***}For Mcap purpose, the old industry classification is considered for June 2024 instead of December 2024

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

BSE 250 LargeMidCap Total Return Index (TRI)

DATE OF ALLOTMENT

October 21, 2008

FUND MANAGER

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

AVERAGE AUM

₹ 378.52 Crs.

LATEST AUM

₹ 367.03 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on December 31, 2024)

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

OTHER PARAMETERS (As on December 31, 2024)

Standard Deviation (Annualized): 13.97% (Bank of India Large & Mid Cap Equity Fund)
13.49% (BSE 250 LargeMidCap (TRI))

Beta: 0.99

Sharpe Ratio*: 0.59

Tracking Error (Annualized): 4.31%

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

*Risk-free rate assumed to be 7.15% (MIBOR as on December 31, 2024)

NAV (As on December 31, 2024)

	Regular Plan	Eco Plan	NAV (₹)
Growth	86.10	Growth	94.30
Bonus	86.09	Bonus	94.29
IDCW	25.70	IDCW	26.40
Quarterly IDCW	31.36	Quarterly IDCW	26.60
Direct Plan			
Growth	98.21		
Bonus	50.73		
IDCW	26.88		
Quarterly IDCW	27.29		

EXPENSE RATIO

Regular Plan: 2.30% Direct Plan: 1.17% Eco Plan: 1.58%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Bluechip Fund

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

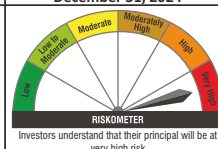
Invest Now

All data as on December 31, 2024 (Unless indicated otherwise)

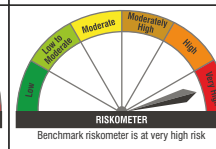
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on December 31, 2024

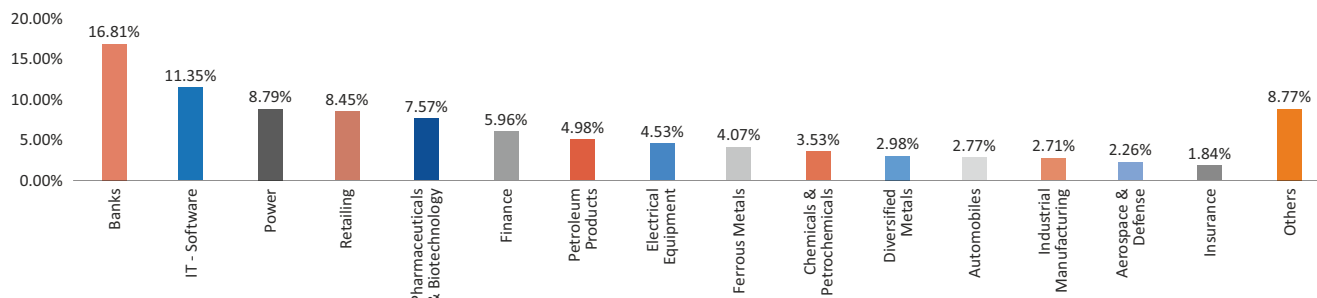


Benchmark Risk-o-meter as on December 31, 2024^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets		
EQUITY HOLDINGS				AEROSPACE & DEFENSE 2.26					
BANKS 16.81		Sun Pharmaceutical Industries Limited	1.17	Hindustan Aeronautics Limited	1.75	Havells India Limited	0.04		
✓ HDFC Bank Limited	8.47	FINANCE 5.96		Bharat Electronics Limited	0.51	Total	97.37		
✓ State Bank of India	5.03	REC Limited	2.25	INSURANCE 1.84		GOVERNMENT BOND AND TREASURY BILL			
✓ ICI Bank Limited	3.31	Shriram Finance Limited	1.94	SBI Life Insurance Company Limited	1.84	Treasury Bill			
IT - SOFTWARE 11.35		Jio Financial Services Limited	1.77	OTHERS 8.77		364 Days Tbill (MD 30/01/2025) (SOV)	0.18		
✓ Coforge Limited	2.60	PETROLEUM PRODUCTS 4.98		Larsen & Toubro Limited	1.77	Total	0.18		
✓ Tata Consultancy Services Limited	2.50	✓ Reliance Industries Limited	3.45	Titan Company Limited	1.48	CASH & CASH EQUIVALENT			
Infosys Limited	2.04	Castrol India Limited	1.53	ITC Limited	1.37	Net Receivables/Payables	(0.20)		
Tech Mahindra Limited	1.85	ELECTRICAL EQUIPMENT 4.53		Grasim Industries Limited	1.28	TREPS / Reverse Repo Investments	2.65		
HCL Technologies Limited	1.78	Siemens Limited	2.03	Samvardhana Motherson International Limited	1.02	Total	2.45		
LTIMindtree Limited	0.58	TD Power Systems Limited	1.41	Zaggle Prepaid Ocean Services Limited	1.02	GRAND TOTAL	100.00		
POWER 8.79		Bharat Heavy Electricals Limited	1.09	Polycab India Limited	0.79	✓ Indicates Top 10 Equity Holdings.			
✓ NTPC Green Energy Limited	4.18	FERROUS METALS 4.07		MCAP Categorization^{***} (As on December 31, 2024)					
✓ NTPC Limited	3.17	JSW Steel Limited	2.14	Mcap Category					
Power Grid Corporation of India Limited	1.44	Tata Steel Limited	1.93	Percentage					
RETAILING 8.45		CHEMICALS & PETROCHEMICALS 3.53		Large Cap 80.25%					
Cartrade Tech Limited	2.15	Deepak Nitrite Limited	1.78	Small Cap 11.95%					
Baazar Style Retail Ltd	2.06	Vinati Organics Limited	1.07	Mid Cap 5.17%					
Trent Limited	1.73	Pidilite Industries Limited	0.68	GB/TB/Repo/Others 2.63%					
Zomato Limited	1.41	DIVERSIFIED METALS 2.98		Grand Total 100.00%					
Avenue Supermarts Limited	1.10	✓ Vedanta Limited	2.98	^{***} For Mcap purpose, the old industry classification is considered for June 2024 instead of December 2024					
PHARMACEUTICALS & BIOTECHNOLOGY 7.57		AUTOMOBILES 2.77							
✓ Dr. Reddy's Laboratories Limited	3.23	Hyundai Motor India Ltd	1.91						
Mankind Pharma Limited	1.79	Hero MotoCorp Limited	0.86						
Torrent Pharmaceuticals Limited	1.38	INDUSTRIAL MANUFACTURING 2.71							
				Kaynes Technology India Limited	1.67				
				Titagarh Rail Systems Limited	1.04				

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

NIFTY 100 TRI (Tier 1)

DATE OF ALLOTMENT

June 29, 2021

FUND MANAGER

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

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

AVERAGE AUM

₹ 199.25 Crs.

LATEST AUM

₹ 193.60 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on December 31, 2024)

0.59 Times^B (Basis last rolling 12 months)

OTHER PARAMETERS (As on December 31, 2024)

Standard Deviation (Annualized): 13.93% (Bank of India Bluechip Fund)

13.33% (NIFTY 100 TRI)

Beta: 1.00

Sharpe Ratio^B: 0.38

Tracking Error (Annualized): 4.10%

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

*Risk-free rate assumed to be 7.15% (MIBOR as on December 31, 2024)

NAV (As on December 31, 2024)

	NAV (₹)
Regular Plan	
Growth	15.72
IDCW	15.72
Direct Plan	
Growth	16.41
IDCW	16.39

EXPENSE RATIO

Regular Plan: 2.30% Direct Plan: 0.90%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Mid & Small Cap Equity & Debt Fund

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

Invest Now

All data as on December 31, 2024 (Unless indicated otherwise)

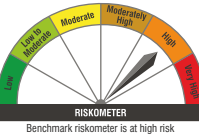
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on December 31, 2024

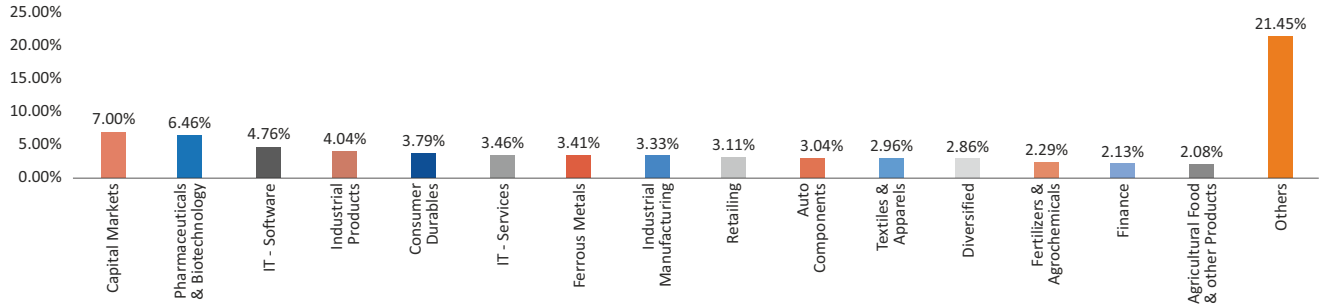


Benchmark Risk-o-meter as on December 31, 2024^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		TEXTILES & APPARELS	2.96	National Bank For Agriculture and Rural Development (ICRA AAA)	1.82	AU Small Finance Bank Limited (FITCH A1+)	0.43
CAPITAL MARKETS	7.00	Arvind Limited	1.67	Small Industries Dev Bank of India (CRISIL AAA)	1.62	Bank of Baroda (FITCH A1+)	0.26
✓ Nippon Life India Asset Management Limited	2.07	✓ Diversified	2.86	Power Finance Corporation Limited (CRISIL AAA)	1.35	Total	2.42
BSE Limited	1.44	Swan Energy Limited	2.86	National Bank For Agriculture and Rural Development (CRISIL AAA)	1.17	RFV_N-AMRT Non-Convertible Debentures	
HDFC Asset Management Company Limited	1.29	Coromandel International Limited	1.46	Power Finance Corporation Limited (CRISIL AAA)	0.64	Power Grid Corporation of India Limited (CRISIL AAA)	1.23
Angel One Limited	0.93	PI Industries Limited	0.83	Power Finance Corporation Limited (CRISIL AAA)	0.64	Total	1.23
Prudent Corporate Advisory Services Limited	0.67	FINANCE	2.13	National Bank For Agriculture and Rural Development (CRISIL AAA)	0.59	GOVERNMENT BOND AND TREASURY BILL	
Central Depository Services (India) Limited	0.60	Housing & Urban Development Corporation Limited	1.29	Tata Capital Housing Finance Limited (CRISIL AAA)	0.45	Government Bond	
PHARMACEUTICALS & BIOTECHNOLOGY	6.46	CRISIL Limited	0.84	Godrej Industries Limited (CRISIL AA+)	0.45	7.18% GOI (MD 14/08/2033) (SOV)	1.26
Eris Lifesciences Limited	1.71	AGRICULTURAL FOOD & OTHER PRODUCTS	2.08	Small Industries Dev Bank of India (CRISIL AAA)	0.18	7.19% GOI (MD 08/04/2034) (SOV)	0.37
Senores Pharmaceuticals Limited	1.31	Balrampur Chini Mills Limited	1.11	Total	10.09	6.79% GOI (MD 07/10/2034) (SOV)	0.25
Ajanta Pharma Limited	1.22	Triveni Engineering & Industries Limited	0.97	MONEY MARKET INSTRUMENTS		7.26% GOI (MD 06/02/2033) (SOV)	0.15
IPCA Laboratories Limited	1.15	OTHERS	21.45	Commercial Paper		Total	2.03
Abbott India Limited	1.07	✓ PB Fintech Limited	2.04	Export Import Bank of India (CRISIL A1+)	2.12	Treasury Bill	
IT - SOFTWARE	4.76	Castrol India Limited	1.78	Kotak Mahindra Prime Limited (CRISIL A1+)	0.90	364 Days Tbill (MD 30/01/2025) (SOV)	1.15
✓ Coforge Limited	3.75	Radico Khaitan Limited	1.55	CASH & CASH EQUIVALENT		364 Days Tbill (MD 02/05/2025) (SOV)	0.05
KPIT Technologies Limited	1.01	Deepak Nitrite Limited	1.51	Net Receivables/(Payables)	(0.02)	Total	1.20
INDUSTRIAL PRODUCTS	4.04	JK Cement Limited	1.33	TREPS / Reverse Repo	2.65	Total	2.63
✓ HEG Limited	1.86	Aditya Birla Real Estate Limited	1.32	Investments		GRAND TOTAL	100.00
EPL Limited	1.46	Inclus Towers Limited	1.31	Total	4.23		
APL Apollo Tubes Limited	0.72	Torrent Power Limited	1.21	Certificate of Deposit			
CONSUMER DURABLES	3.79	Indian Bank	1.20	Small Industries Dev Bank of India (CRISIL A1+)	1.28		
✓ Dixon Technologies (India) Limited	2.10	CMS Info System Limited	1.16	Small Industries Dev Bank of India (CRISIL A1+)	0.45		
ETHOS LTD.	0.86	Tejas Networks Limited	0.98				
Senco Gold Limited	0.49	Sterling And Wilson Renewable Energy Limited	0.89				
Cera Sanitaryware Limited	0.34	Schneider Electric Infrastructure Limited	0.84				
IT - SERVICES	3.46	ICICI Lombard General Insurance Company Limited	0.81				
✓ Zagle Prepaid Ocean Services Limited	2.32	Hindustan Copper Limited	0.78				
Tata Technologies Limited	1.14	Bank of Maharashtra	0.57				
FERROUS METALS	3.41	Poly Medicare Limited	0.52				
✓ Jindal Stainless Limited	2.59	The Indian Hotels Company Limited	0.48				
Steel Authority of India Limited	0.82	Bharat Dynamics Limited	0.46				
INDUSTRIAL MANUFACTURING	3.33	TD Power Systems Limited	0.41				
Jyoti CNC Automation Ltd	1.50	Linde India Limited	0.30				
Jupiter Wagons Limited	0.98	Total	76.17				
Titagarh Rail Systems Limited	0.85	CORPORATE DEBT					
RETAILING	3.11	Non-Convertible Debentures					
Info Edge (India) Limited	1.57	Indian Railway Finance Corporation Limited (CRISIL AAA)	1.82				
Cartrade Tech Limited	1.54						
AUTO COMPONENTS	3.04						
✓ UNO Minda Limited	1.90						
Bharat Forge Limited	1.14						

MCAP Categorization^{***} (As on December 31, 2024)

Mcip Category	Percentage
Mid Cap	41.40%
Small Cap	34.77%
Debt	17.97%
GB/TB/Repo/Others	5.86%
Grand Total	100.00%

^{***}For Mcap purpose, the old industry classification is considered for June 2024 instead of December 2024

INVESTMENT OBJECTIVE

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

BENCHMARK^A

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

DATE OF ALLOTMENT

July 20, 2016

FUND MANAGER

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

AVERAGE AUM

₹ 1,101.49 Crs.

LATEST AUM

₹ 1,107.71 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 December 31, 2024)

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

EQUITY PARAMETER (As on December 31, 2024)

Standard Deviation (Annualized): 13.54% (Bank of India Mid & Small Cap Equity & Debt Fund)
11.43% (Nifty Midsmall cap 400 TRI - 70% & CRISIL Short Term Bond Fund Index - 30%)

Beta: 1.11

Sharpe Ratio*: 0.73

Tracking Error (Annualized): 4.80%

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

*Risk-free rate assumed to be 7.15% (MIBOR as on December 31, 2024)

DEBT PARAMETER (As on December 31, 2024)

Average / Residual Maturity: 2.55 Years

Macaulay Duration: 1.96 Years

Modified Duration: 1.85 Years

Annualised Yield: 7.29%

NAV (As on December 31, 2024)

	Regular Plan	Direct Plan	NAV (₹)
Growth	38.97	Growth	42.17
IDCW	33.03	IDCW	34.42

EXPENSE RATIO

Regular Plan: 2.08% Direct Plan: 0.82%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Multi Asset Allocation Fund

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

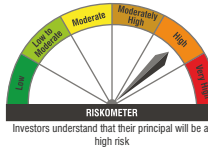
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All data as on December 31, 2024 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on December 31, 2024

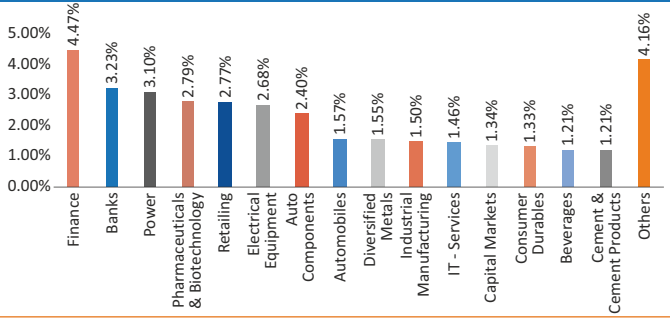


Benchmark Risk-o-meter as on December 31, 2024^A

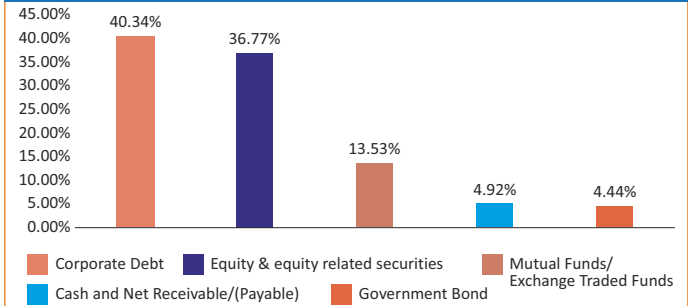


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS				CORPORATE DEBT			
FINANCE 4.47				Non-Convertible Debentures			
REC Limited	1.74	Vedanta Limited	1.55	Indian Railway Finance Corporation Limited (CRISIL AAA)	7.39	Nippon India Mutual Fund	2.80
Shriram Finance Limited	0.92	INDUSTRIAL MANUFACTURING 1.50	0.84	Power Finance Corporation Limited (CRISIL AAA)	7.31	DSP Mutual Fund	1.97
Housing & Urban Development Corporation Limited	0.86	IT - SERVICES 1.46	0.66	LIC Housing Finance Limited (CRISIL AAA)	7.28	Total	13.53
PNB Housing Finance Limited	0.54	Zaggle Prepaid Ocean Services Limited	0.88	REC Limited (ICRA AAA)	7.28	GOVERNMENT BOND AND TREASURY BILL	
Rane Holdings Limited	0.41	Tata Technologies Limited	0.58	Bajaj Finance Limited (CRISIL AAA)	5.26	Government Bond	
BANKS 3.23				CONSUMER DURABLES 1.33			
State Bank of India	2.53	Prudent Corporate Advisory Services Limited	0.75	Blue Star Limited	0.69	7.1% GOI (MD 18/04/2029) (SOV)	2.95
Bank of Baroda	0.70	Multi Commodity Exchange of India Limited	0.59	Senco Gold Limited	0.64	7.18% GOI (MD 14/08/2033) (SOV)	1.49
POWER 3.10				BEVERAGES 1.21			
NTPC Green Energy Limited	2.10	CEMENT & CEMENT PRODUCTS 1.21	1.21	Varun Beverages Limited	1.21	Total	4.44
Tata Power Company Limited	1.00	OTHERS 4.16	1.21	Grasim Industries Limited	1.21	CASH & CASH EQUIVALENT	
PHARMACEUTICALS & BIOTECHNOLOGY 2.79				ADITYA BIRLA REAL ESTATE LIMITED 0.66			
Wockhardt Limited	1.25	Aditya Birla Real Estate Limited	0.66	Mastek Limited	0.64	Net Receivables/(Payables)	1.87
Dr. Reddy's Laboratories Limited	0.85	Hindustan Aeronautics Limited	0.61	Tips Music Limited	0.53	TREPS / Reverse Repo Investments	3.05
Ami Organics Limited	0.69	Tips Music Limited	0.53	Manorama Industries Limited	0.47	Total	4.92
RETAILING 2.77				MANORAMA INDUSTRIES LIMITED 0.36			
Trent Limited	1.86	Reliance Industries Limited	0.35	Arvind Limited	0.36	GRAND TOTAL 100.00	
Cartrade Tech Limited	0.91	Sterling And Wilson Renewable Energy Limited	0.34	Samvardhana Motherson International Limited	0.90	✓ Indicates Top 10 Equity Holdings.	
ELECTRICAL EQUIPMENT 2.68				ENERGY LIMITED 0.20			
Siemens Limited	1.81	Unicommerce Esolutions Limited	0.20	Carraro India Limited	0.53		
ABB India Limited	0.87	Total	36.77	Bharat Forge Limited	0.52		
AUTO COMPONENTS 2.40							
Samvardhana Motherson International Limited	0.90			FIEM Industries Limited	0.45		
OTHERS 4.16							
Mahindra & Mahindra Limited	1.20						
Hyundai Motor India Ltd	0.37						

MCAPI Categorization ^{***} (As on December 31, 2024)	
Mcap Category	Percentage
Debt	40.34%
GB/TB/Repo/Others	9.36%
Large Cap	21.78%
Mid Cap	2.65%
Small Cap	12.34%
Gold ETF	13.53%
Grand Total	100.00%

^{***}For Mcap purpose, the old industry classification is considered for June 2024 instead of December 2024

INVESTMENT OBJECTIVE

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

BENCHMARK^A

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

DATE OF ALLOTMENT

February 28, 2024

FUND MANAGER

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

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

AVERAGE AUM

₹ 350.10 Crs.

LATEST AUM

₹ 343.81 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on December 31, 2024)

Average / Residual Maturity: 3.95 Years

Macaulay Duration: 3.24 Years

Modified Duration: 3.03 Years

Annualised Yield: 7.43%

NAV (As on December 31, 2024)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	10.9795
IDCW	Monthly IDCW	10.9813

EXPENSE RATIO

Regular Plan: 1.93% Direct Plan: 0.90%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

Exit Load

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Balanced Advantage Fund

(An Open Ended Dynamic Asset Allocation Fund)

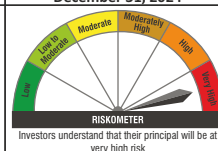
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All data as on December 31, 2024 (Unless indicated otherwise)

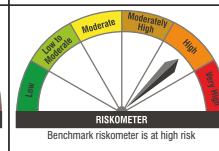
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on December 31, 2024

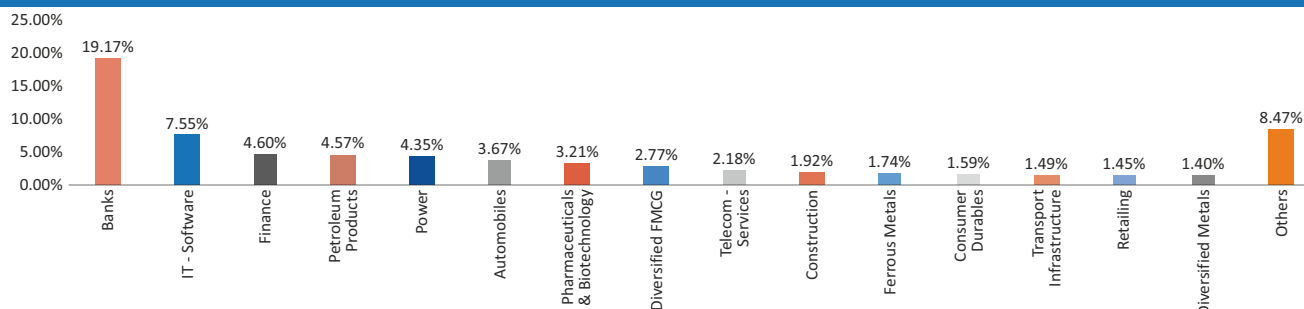


Benchmark Risk-o-meter as on December 31, 2024^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS							
BANKS							
✓ HDFC Bank Limited	7.53	Divi's Laboratories Limited	0.42	Tata Consumer Products Limited	0.22	INVIT	
✓ ICICI Bank Limited	4.48	Cipla Limited	0.40	Grasim Industries Limited	0.01	IRB InvIT Fund	2.26
✓ State Bank of India	3.96	DIVERSIFIED FMCG	2.77	Total	70.13	India Grid Trust InvIT Fund	1.63
Axis Bank Limited	1.25	✓ ITC Limited	2.02	CORPORATE DEBT			
Kotak Mahindra Bank Limited	1.02	Hindustan Unilever Limited	0.75	Non-Convertible Debentures			
Bank of Baroda	0.63	TELECOM - SERVICES	2.18	National Bank For Agriculture and Rural Development (CRISIL AAA)			
IndusInd Bank Limited	0.30	✓ Bharti Airtel Limited	2.18	National Bank For Agriculture and Rural Development (ICRA AAA)			
IT - SOFTWARE	7.55	CONSTRUCTION	1.92	Small Industries Dev Bank of India (CRISIL AAA)			
✓ Infosys Limited	2.79	✓ Larsen & Toubro Limited	1.92	Tata Capital Housing Finance Limited (CRISIL AAA)			
✓ Tata Consultancy Services Limited	1.99	FERROUS METALS	1.74	Total			
Tech Mahindra Limited	1.31	Tata Steel Limited	1.06	MONEY MARKET INSTRUMENTS			
HCL Technologies Limited	1.02	JSW Steel Limited	0.68	Certificate of Deposit			
Wipro Limited	0.44	CONSUMER DURABLES	1.59	AU Small Finance Bank Limited (FITCH A1+)			
FINANCE	4.60	Titan Company Limited	1.11	Total			
REC Limited	1.39	Asian Paints Limited	0.48	MUTUAL FUND INVESTMENT			
Shriram Finance Limited	1.18	TRANSPORT INFRASTRUCTURE	1.49	Bank of India Arbitrage Fund - Direct Plan - Growth			
Bajaj Finance Limited	1.04	Adani Ports and Special Economic Zone Limited	1.49	Total			
Jio Financial Services Limited	0.99	RETAILING	1.45				
PETROLEUM PRODUCTS	4.57	Trent Limited	1.45				
✓ Reliance Industries Limited	4.29	DIVERSIFIED METALS	1.40				
Bharat Petroleum Corporation Limited	0.28	Vedanta Limited	1.40				
POWER	4.35	OTHERS	8.47				
✓ NTPC Limited	1.89	DLF Limited	1.27				
Power Grid Corporation of India Limited	1.23	Siemens Limited	0.98				
Tata Power Company Limited	1.23	Hindalco Industries Limited	0.81				
AUTOMOBILES	3.67	UltraTech Cement Limited	0.70				
Mahindra & Mahindra Limited	0.92	Adani Enterprises Limited	0.68				
Hero MotoCorp Limited	0.75	SBI Life Insurance Company Limited	0.53				
Maruti Suzuki India Limited	0.58	Bharat Electronics Limited	0.51				
Tata Motors Limited	0.56	Apollo Hospitals Enterprise Limited	0.45				
Bajaj Auto Limited	0.55	Coal India Limited	0.45				
Eicher Motors Limited	0.31	Grasim Industries Limited	0.45				
PHARMACEUTICALS & BIOTECHNOLOGY	3.21	Oil & Natural Gas Corporation Limited	0.44				
Sun Pharmaceutical Industries Limited	1.29	Nestle India Limited	0.40				
Dr. Reddy's Laboratories Limited	1.10	HDFC Life Insurance Company Limited	0.29				
		Britannia Industries Limited	0.28				

MCAP Categorization^{***} (As on December 31, 2024)

Mcap Category	Percentage
Large Cap	70.13%
Debt	16.36%
GB/TB/Repo/Others	7.38%
InvIT	3.89%
Mutual Fund Units	2.24%
Grand Total	100.00%

^{***}For Mcap purpose, the old industry classification is considered for June 2024 instead of December 2024

INVESTMENT OBJECTIVE

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

BENCHMARK^A

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

DATE OF ALLOTMENT

March 14, 2014

FUND MANAGER

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

AVERAGE AUM

₹ 136.03 Crs.

LATEST AUM

₹ 133.01 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on December 31, 2024)

Average / Residual Maturity: 3.64 Years

Macaulay Duration: 3.05 Years

Modified Duration: 2.88 Years

Annualised Yield: 7.41%

NAV (As on December 31, 2024)

	NAV (₹)
Regular Plan	
Growth	23.9103
IDCW	16.6818
Direct Plan	
Growth	25.6610
IDCW	15.4957

EXPENSE RATIO

Regular Plan: 2.27% Direct Plan: 1.22%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Conservative Hybrid Fund

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

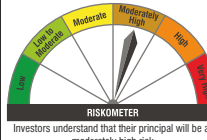
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All data as on December 31, 2024 (Unless indicated otherwise)

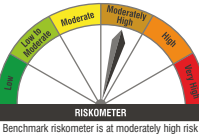
This product is suitable for investors who are seeking*:

- Long term capital appreciation and regular income.
- Investment in equity and equity related securities (10% - 25%) as well as fixed income securities (Debt / Money Market Instruments/ Govt. Securities).

Risk-o-meter is based on the scheme portfolio as on December 31, 2024

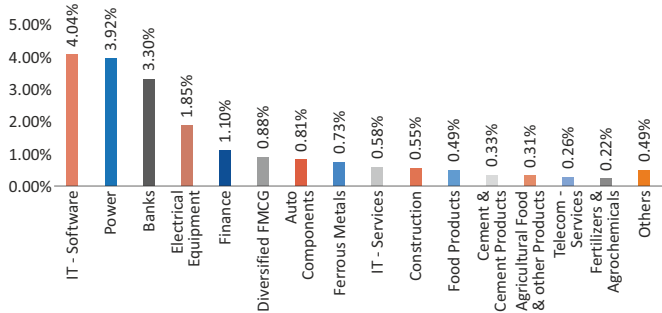


Benchmark Risk-o-meter as on December 31, 2024[^]

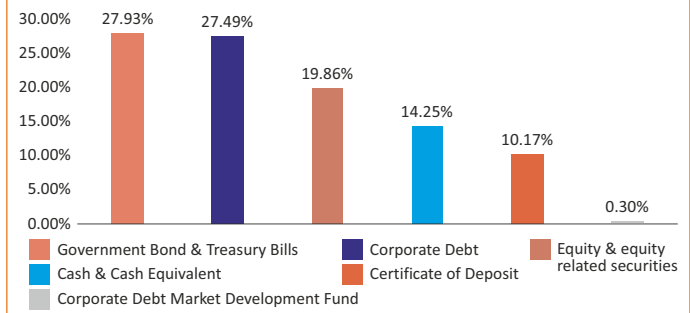


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS				CEMENT & CEMENT PRODUCTS			
IT - SOFTWARE	4.04	Ambuja Cements Limited	0.33	Small Industries Dev Bank of India (CRISIL A1+)	3.01	Treasury Bill	
✓ Coforge Limited	2.15	AGRICULTURAL FOOD & OTHER PRODUCTS	0.31	Total	10.17	364 Days Tbill (MD 30/01/2025) (SOV)	4.53
✓ Infosys Limited	1.14	Triveni Engineering & Industries Limited	0.31	CDMDF		364 Days Tbill (MD 07/08/2025) (SOV)	0.51
Tata Consultancy Services Limited	0.75	TELECOM - SERVICES	0.26	Corporate Debt Market Development Fund		Total	5.04
POWER	3.92	Indus Towers Limited	0.26	Corporate Debt Market Development Fund (Others)	0.30	State Government Bond	
✓ NTPC Green Energy Limited	1.83	FERTILIZERS & AGROCHEMICALS	0.22	Total	0.30	7.52% Gujarat SDL (MD 08/03/2025) (SOV)	1.52
✓ Power Grid Corporation of India Limited	1.08	PI Industries Limited	0.22	GOVERNMENT BOND AND TREASURY BILL		Total	1.52
✓ NTPC Limited	1.01	OTHERS	0.49	Government Bond		CASH & CASH EQUIVALENT	
BANKS	3.30	Bharat Electronics Limited	0.20	6.79% GOI (MD 07/10/2034) (SOV)	11.03	Net Receivables/(Payables)	1.94
✓ State Bank of India	1.45	Senco Gold Limited	0.15	7.18% GOI (MD 14/08/2033) (SOV)	4.13	TREPS / Reverse Repo Investments	12.31
✓ ICI Bank Limited	1.02	Jupiter Wagons Limited	0.14	7.1% GOI (MD 08/04/2034) (SOV)	4.07	Total	14.25
HDFC Bank Limited	0.83	Total	19.86	7.26% GOI (MD 06/02/2033) (SOV)	2.14	GRAND TOTAL	100.00
ELECTRICAL EQUIPMENT	1.85	CORPORATE DEBT		Total	21.37		
✓ TD Power Systems Limited	0.96	Non-Convertible Debentures		MCAP Categorization^{***} (As on December 31, 2024)			
✓ Siemens Limited	0.89	Indian Railway Finance Corporation Limited (CRISIL AAA)	7.67	Mcap Category	Percentage		
FINANCE	1.10	National Bank For Agriculture and Rural Development (CRISIL AAA)	7.64	GB/TB/Repo/Others	42.18%		
PNB Housing Finance Limited	0.55	Bajaj Finance Limited (CRISIL AAA)	3.05	Debt	37.66%		
REC Limited	0.55	Power Finance Corporation Limited (CRISIL AAA)	3.05	Large Cap	13.73%		
DIVERSIFIED FMCG	0.88	Small Industries Dev Bank of India (CRISIL AAA)	3.05	Small Cap	3.50%		
✓ ITC Limited	0.88	Small Industries Dev Bank of India (CRISIL AAA)	3.03	Mid Cap	2.63%		
AUTO COMPONENTS	0.81	Total	27.49	Units of CDMDF	0.30%		
S.J.S. Enterprises Limited	0.81	MONEY MARKET INSTRUMENTS		Grand Total	100.00%		
FERROUS METALS	0.73	Certificate of Deposit		^{***} For Mcap purpose, the old industry classification is considered for June 2024 instead of December 2024			
Tata Steel Limited	0.73	AU Small Finance Bank Limited (FITCH A1+)	7.16				
IT - SERVICES	0.58						
Zaggle Prepaid Ocean Services Limited	0.58						
CONSTRUCTION	0.55						
Larsen & Toubro Limited	0.55						
FOOD PRODUCTS	0.49						
Nestle India Limited	0.49						

✓ Indicates Top 10 Equity Holdings.

INVESTMENT OBJECTIVE

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

BENCHMARK[^]

CRISIL Hybrid 85 + 15 - Conservative Index

DATE OF ALLOTMENT

March 18, 2009

FUND MANAGER

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

AVERAGE AUM

₹ 66.36 Crs.

LATEST AUM

₹ 65.87 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on December 31, 2024)

Average / Residual Maturity: 4.02 Years

Macaulay Duration: 3.18 Years

Modified Duration: 3.04 Years

Annualised Yield: 7.13%

NAV (As on December 31, 2024)

Plan	NAV (₹)
Regular Plan	
Growth	33.2042
Monthly IDCW	17.0948
Quarterly IDCW	17.7182
Annual IDCW	16.1184
Direct Plan	
Growth	35.3547
Monthly IDCW	15.7521
Quarterly IDCW	17.3744
Annual IDCW	16.1132

EXPENSE RATIO

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

LOAD STRUCTURE (FOR ALL PLANS)

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

Bank of India Arbitrage Fund

(An open ended scheme investing in arbitrage opportunities)

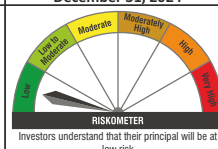
Invest Now

All data as on December 31, 2024 (Unless indicated otherwise)

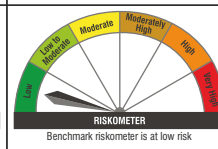
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on December 31, 2024



Benchmark Risk-o-meter as on December 31, 2024^A



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

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		UltraTech Cement Limited	1.30	HDFC Bank Limited	-1.24	MUTUAL FUND INVESTMENT	
BANKS	17.35	METALS & MINERALS TRADING	2.88	Punjab National Bank	-1.26	Bank of India Liquid Fund - Direct Plan - Growth	16.67
✓ Kotak Mahindra Bank Limited	3.97	Adani Enterprises Limited	2.88	Crompton Greaves Consumer Electricals Limited	-1.27	Total	16.67
✓ Canara Bank	3.59	AUTOMOBILES	2.09	Manappuram Finance Limited	-1.29	GOVERNMENT BOND AND TREASURY BILL	
✓ Bank of Baroda	3.56	TVS Motor Company Limited	1.47	City Union Bank Limited	-1.31	Treasury Bill	
IndusInd Bank Limited	1.34	Tata Motors Limited	0.62	UltraTech Cement Limited	-1.31	364 Days Tbill (MD 24/04/2025) (SOV)	1.98
City Union Bank Limited	1.31	IT - SOFTWARE	1.90	ABB India Limited	-1.32	182 Days Tbill (MD 17/01/2025) (SOV)	1.64
Punjab National Bank	1.25	Infosys Limited	1.90	IndusInd Bank Limited	-1.34	364 Days Tbill (MD 10/07/2025) (SOV)	1.34
HDFC Bank Limited	1.23	TRANSPORT SERVICES	1.38	InterGlobe Aviation Limited	-1.39	364 Days Tbill (MD 27/03/2025) (SOV)	1.12
State Bank of India	0.60	InterGlobe Aviation Limited	1.38	TVS Motor Company Limited	-1.48	364 Days Tbill (MD 02/05/2025) (SOV)	1.07
Axis Bank Limited	0.50	OTHERS	4.28	JSW Steel Limited	-1.55	364 Days Tbill (MD 24/07/2025) (SOV)	0.73
FINANCE	7.70	Crompton Greaves Consumer Electricals Limited	1.26	Jindal Steel & Power Limited	-1.63	364 Days Tbill (MD 07/08/2025) (SOV)	0.36
✓ Bajaj Finance Limited	3.02	Chambal Fertilizers & Chemicals Limited	0.71	Ambuja Cements Limited	-1.72	364 Days Tbill (MD 12/06/2025) (SOV)	0.11
Manappuram Finance Limited	1.29	Power Grid Corporation of India Limited	0.70	Sun Pharmaceutical Industries Limited	-1.85	364 Days Tbill (MD 05/06/2025) (SOV)	0.10
Shriram Finance Limited	1.21	Adani Ports and Special Economic Zone Limited	0.50	Infosys Limited	-1.91	Total	8.45
Housing & Urban Development Corporation Limited	1.15	Adani Ports and Special Economic Zone Limited	0.50	Bharat Heavy Electricals Limited	-1.99	CASH & CASH EQUIVALENT	
Power Finance Corporation Limited	1.03	Larsen & Toubro Limited	0.41	Lupin Limited	-2.55	Net Receivables/(Payables) after adjusting for futures	74.42
TELECOM - SERVICES	5.99	NTPC Limited	-0.25	Canara Bank	-3.61	TREPS / Reverse Repo Investments	0.92
✓ Bharti Airtel Limited	3.05	NMDC Limited	-0.45	Oil India Limited	-3.89	Total	75.34
✓ Indus Towers Limited	2.94	Larsen & Toubro Limited	-0.41	Kotak Mahindra Bank Limited	-4.00	GRAND TOTAL	
PETROLEUM PRODUCTS	4.92	NTPC Limited	0.25	Reliance Industries Limited	-4.95	100.00	
✓ Reliance Industries Limited	4.92	Total	73.83	Equity Futures Total	-74.29	✓ Indicates Top 10 Equity Holdings.	
PHARMACEUTICALS & BIOTECHNOLOGY	4.37	FUTURES AND OPTIONS					
Lupin Limited	2.53	Equity Futures					
Sun Pharmaceutical Industries Limited	1.84	NTPC Limited	-0.25				
FERROUS METALS	4.12	Larsen & Toubro Limited	-0.41				
Jindal Steel & Power Limited	1.62	NMDC Limited	-0.45				
JSW Steel Limited	1.54	Adani Ports and Special Economic Zone Limited	-0.50				
Tata Steel Limited	0.96	Axis Bank Limited	-0.51				
OIL	3.86	State Bank of India	-0.61				
✓ Oil India Limited	3.86	Tata Motors Limited	-0.62				
AEROSPACE & DEFENSE	3.49	Power Grid Corporation of India Limited	-0.71				
✓ Hindustan Aeronautics Limited	3.49	Chambal Fertilizers & Chemicals Limited	-0.72				
ELECTRICAL EQUIPMENT	3.29	Lupin Limited	-0.97				
Bharat Heavy Electricals Limited	1.98	Tata Steel Limited	-0.97				
ABB India Limited	1.31	Power Finance Corporation Limited	-1.04				
NON - FERROUS METALS	3.20	Housing & Urban Development Corporation Limited	-1.16				
✓ Hindalco Industries Limited	3.20	Shriram Finance Limited	-1.21				
CEMENT & CEMENT PRODUCTS	3.01						
Ambuja Cements Limited	1.71						

MCAP Categorization^{***} (As on December 31, 2024)

Mcap Category	Percentage
Arbitrage Positions	74.29%
Mutual Fund Units	16.67%
GB/TB/Repo/Others	9.04%
Grand Total	100.00%

^{***}For Mcap purpose, the old industry classification is considered for June 2024 instead of December 2024

INVESTMENT OBJECTIVE

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

BENCHMARK^A

NIFTY 50 Arbitrage Index

DATE OF ALLOTMENT

June 18, 2018

FUND MANAGER

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

AVERAGE AUM[#]

₹ 39.73 Crs.

LATEST AUM[#]

₹ 39.55 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on December 31, 2024)

Average / Residual Maturity: 0.19 Years

Macaulay Duration: 0.19 Years

Modified Duration: 0.19 Years

Annualised Yield: 6.95%

NAV (As on December 31, 2024)

	Regular Plan	Direct Plan	NAV (₹)
Growth	13.3715	Growth	13.9222
Monthly IDCW	12.1179	Monthly IDCW	12.5545
Quarterly IDCW	12.7924	Quarterly IDCW	13.2345
Annual IDCW	12.3555	Annual IDCW	12.5931

EXPENSE RATIO

Regular Plan: 0.92% Direct Plan: 0.21%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

^AAggregate value of investments by other schemes of Bank of India Mutual Fund as on 31 December 2024 is ₹ 297.67 Lacs.

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

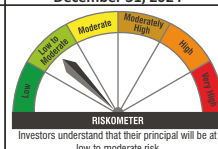
Invest Now

All data as on December 31, 2024 (Unless indicated otherwise)

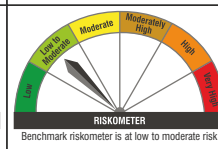
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on December 31, 2024

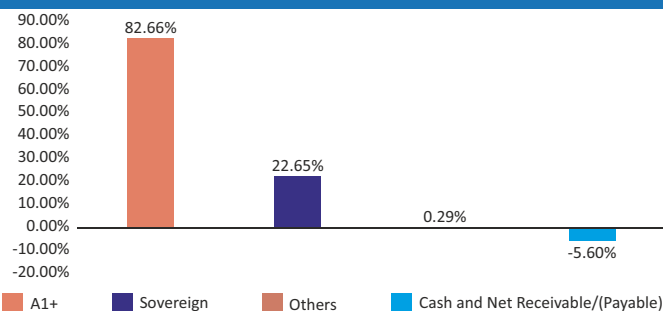


Benchmark Risk-o-meter as on December 31, 2024^A

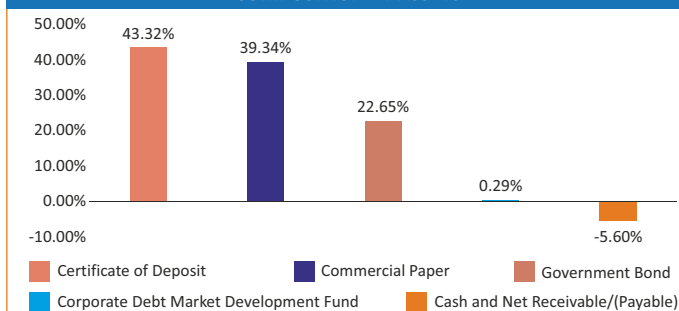


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
ICICI Bank Limited	ICRA A1+	7.56
Kotak Mahindra Bank Limited	CRISIL A1+	7.51
Canara Bank	CRISIL A1+	5.64
National Bank For Agriculture and Rural Development	CRISIL A1+	3.79
Punjab National Bank	CRISIL A1+	3.77
Bank of Baroda	FITCH A1+	3.76
Indian Bank	CRISIL A1+	3.76
Small Industries Dev Bank of India	CARE A1+	3.76
Punjab National Bank	FITCH A1+	1.89
Punjab National Bank	CRISIL A1+	1.88
Total		43.32
Commercial Paper		
Larsen & Toubro Limited	CRISIL A1+	3.78
Reliance Industries Limited	CRISIL A1+	3.78
Sundaram Finance Limited	CRISIL A1+	3.78
HDFC Securities Limited	CRISIL A1+	3.77
Poonawalla Fincorp Limited	CRISIL A1+	3.77
Reliance Retail Ventures Limited	CRISIL A1+	3.77
Small Industries Dev Bank of India	CRISIL A1+	3.76
ICICI Securities Limited	CRISIL A1+	3.75
Kotak Mahindra Prime Limited	CRISIL A1+	3.02
LIC Housing Finance Limited	CRISIL A1+	2.41
National Bank For Agriculture and Rural Development	CRISIL A1+	1.88
ICICI Securities Limited	CRISIL A1+	1.87
Total		39.34
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.29
Total		0.29

Portfolio Holdings	Industry/Rating	% to Net Assets
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
364 Days Tbill (MD 06/02/2025)	SOV	7.56
91 Days Tbill (MD 27/02/2025)	SOV	5.65
364 Days Tbill (MD 30/01/2025)	SOV	3.78
364 Days Tbill (MD 13/02/2025)	SOV	3.77
91 Days Tbill (MD 30/01/2025)	SOV	1.89
Total		22.65
CASH & CASH EQUIVALENT		
Net Receivables/Payables		(5.60)
TREPS / Reverse Repo Investments		0.00
Total		(5.60)
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		
		Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk	Relatively Low (Class I)		B-I	
	Moderate (Class II)			
	Relatively High (Class III)			

INVESTMENT OBJECTIVE

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

BENCHMARK^A

Tier 1: CRISIL Liquid Debt A-I Index

DATE OF ALLOTMENT

July 16, 2008

FUND MANAGER

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

AVERAGE AUM[#]

₹ 1,616.60 Crs.

LATEST AUM[#]

₹ 1,314.69 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on December 31, 2024)

Average / Residual Maturity: 0.13 Years

Macaulay Duration: 0.14 Years

Modified Duration: 0.14 Years

Annualised Yield: 7.15%

NAV (As on December 31, 2024)

Regular Plan	NAV (₹)	Direct Plan	NAV (₹)
Growth	2,904.8270	Growth	2,933.2713
Daily IDCW	1,002.1069	Daily IDCW	1,002.6483
Weekly IDCW	1,001.7891	Weekly IDCW	1,062.0583

EXPENSE RATIO

Regular Plan: 0.13% Direct Plan: 0.10%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL

Exit Load:

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

^AAggregate value of investments by other schemes of Bank of India Mutual Fund as on 31 December 2024 is ₹ 6651.21 Lacs.

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Ultra Short Duration Fund

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

ICRA-A1+mfs

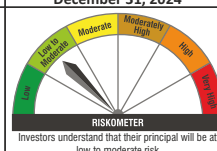
Invest Now

All data as on December 31, 2024 (Unless indicated otherwise)

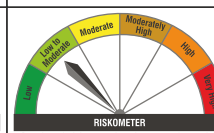
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on December 31, 2024

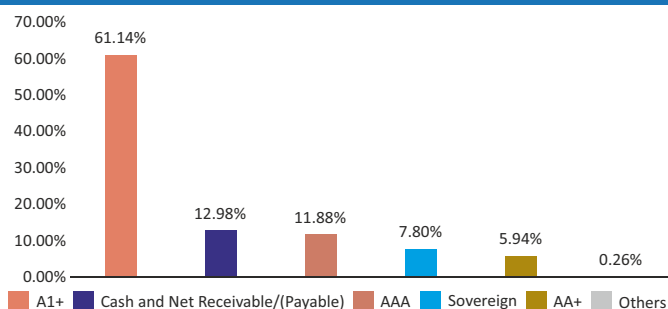


Benchmark Risk-o-meter as on December 31, 2024^A

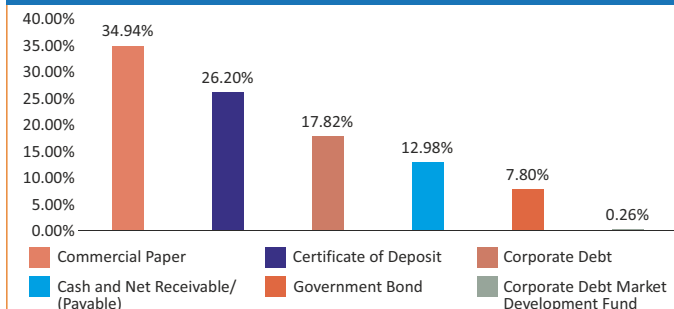


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
Godrej Industries Limited	CRISIL AA+	5.94
National Bank For Agriculture and Rural Development	CRISIL AAA	5.94
Power Finance Corporation Limited	CRISIL AAA	5.94
Total		17.82
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Bank of Baroda	FITCH A1+	9.24
HDFC Bank Limited	CARE A1+	5.72
AU Small Finance Bank Limited	FITCH A1+	5.62
Small Industries Dev Bank of India	CRISIL A1+	5.62
Total		26.20
Commercial Paper		
LIC Housing Finance Limited	CRISIL A1+	10.62
ICICI Securities Limited	CRISIL A1+	9.22
Bharti Telecom Limited	CRISIL A1+	7.83
Export Import Bank of India	CRISIL A1+	7.27
Total		34.94
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.26
Total		0.26
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
364 Days Tbill (MD 24/04/2025)	SOV	5.55
364 Days Tbill (MD 30/01/2025)	SOV	0.59

Portfolio Holdings	Industry/Rating	% to Net Assets
364 Days Tbill (MD 24/07/2025)	SOV	0.17
Total		6.31
State Government Bond		
7.52% Gujarat SDL (MD 08/03/2025)	SOV	1.49
Total		1.49
CASH & CASH EQUIVALENT		
Net Receivables/Payables		
Net Receivables/Payables		0.55
TREPS / Reverse Repo Investments		12.43
Total		12.98
GRAND TOTAL		100.00

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

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

INVESTMENT OBJECTIVE

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

BENCHMARK^A

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

DATE OF ALLOTMENT

July 16, 2008

FUND MANAGER

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

AVERAGE AUM

₹ 175.21 Crs.

LATEST AUM

₹ 167.75 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on December 31, 2024)

Average / Residual Maturity: 0.46 Years

Macaulay Duration: 0.46 Years

Modified Duration: 0.45 Years

Annualised Yield: 7.47%

NAV (As on December 31, 2024)

	Regular Plan	Direct Plan	NAV (₹)
Growth	3,053.5898	Growth	3,151.6621
Bonus	-	Bonus	3,136.4678
Daily IDCW	1,007.4498	Daily IDCW	1,011.9280
Weekly IDCW	1,007.9840	Weekly IDCW	1,007.4441

EXPENSE RATIO

Regular Plan: 0.85%

Direct Plan: 0.34%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load NIL

Bank of India Credit Risk Fund

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

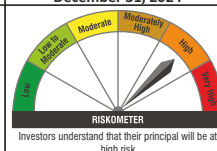
Invest Now

All data as on December 31, 2024 (Unless indicated otherwise)

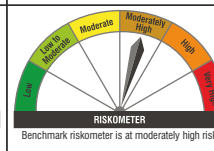
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on December 31, 2024

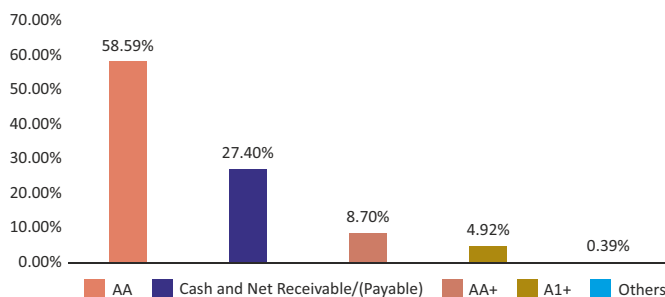


Benchmark Risk-o-meter as on December 31, 2024^A



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

CREDIT PROFILE



PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets	Portfolio Holdings	Industry/Rating	% to Net Assets
CORPORATE DEBT					
Non-Convertible Debentures					
Aditya Birla Real Estate Limited	CRISIL AA	10.46			
Nirma Limited	CRISIL AA	8.77			
JSW Steel Limited	CARE AA	8.76			
Rashtriya Chemicals and Fertilizers Limited	ICRA AA	8.76			
360 One Prime Limited	CRISIL AA	8.75			
Manappuram Finance Limited	CRISIL AA	8.73			
Godrej Industries Limited	CRISIL AA+	8.70			
Nuvoco Vistas Corporation Limited	CRISIL AA	4.36			
Total		67.29			
MONEY MARKET INSTRUMENTS					
Commercial Paper					
Export Import Bank of India	CRISIL A1+	4.92			
Total		4.92			
CDMDF					
Corporate Debt Market Development Fund					
Corporate Debt Market Development Fund	OTHERS	0.39			
Total		0.39			
PREFERENCE SHARES (PREFSHARE)					
Preference Shares					
Amanta Healthcare Limited		0.00			
Total		0.00			
CASH & CASH EQUIVALENT					
Net Receivables/Payables		10.79			
TREPS / Reverse Repo Investments		16.61			
Total		27.40			
GRAND TOTAL		100.00			

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

Any redemptions including switch-out, registered under the Scheme would continue (without any change) as per the terms of the SID and KIM of the Scheme.

<https://www.boimf.in/docs/default-source/reports/addenda-notice/boi---temporary-suspension-crif-28-june-2019.pdf>

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

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

INVESTMENT OBJECTIVE

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

BENCHMARK^A

Tier 1: CRISIL Credit Risk Debt B-II Index

DATE OF ALLOTMENT

February 27, 2015

FUND MANAGER

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

AVERAGE AUM

₹ 114.75 Crs.

LATEST AUM

₹ 114.41 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on December 31, 2024)

Average / Residual Maturity: 0.71 Years

Macaulay Duration: 0.60 Years

Modified Duration: 0.58 Years

Annualised Yield: 7.04%

NAV (As on December 31, 2024)

NAV (₹)

Regular Plan: 11.7967

Direct Plan: 12.0618

EXPENSE RATIO

Regular Plan: 1.38%

Direct Plan: 1.03%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Bank of India Overnight Fund

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

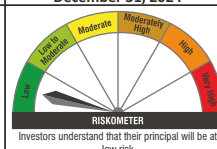
Invest Now

All data as on December 31, 2024 (Unless indicated otherwise)

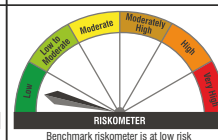
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on December 31, 2024

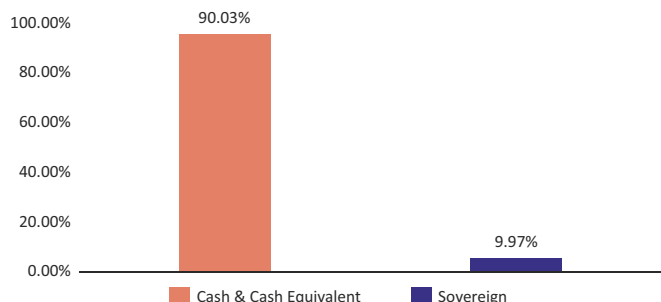


Benchmark Risk-o-meter as on December 31, 2024^A

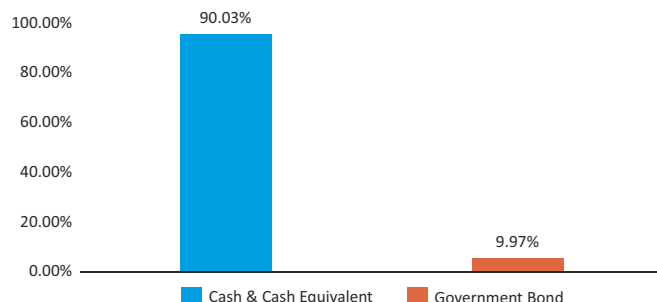


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
182 Days Tbill (MD 03/01/2025)	SOV	9.97
Total		9.97
CASH & CASH EQUIVALENT		
Net Receivables/Payables		0.34
TREPS / Reverse Repo Investments		89.69
Total		90.03
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^A

Tier 1: CRISIL Liquid Overnight Index

DATE OF ALLOTMENT

January 28, 2020

FUND MANAGER

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

AVERAGE AUM

₹ 106.68 Crs.

LATEST AUM

₹ 50.12 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 December 31, 2024)

Average / Residual Maturity: 1 Day

Macaulay Duration: 1 Day

Modified Duration: 1 Day

Annualised Yield: 6.86%

NAV (As on December 31, 2024)

	Regular Plan	Direct Plan	NAV (₹)
Growth	1,271.7808	Growth	1,275.1200
Daily IDCW	1,000.0002	Daily IDCW	1,000.0049
Weekly IDCW	1,000.2312	Weekly IDCW	1,000.1888
Monthly IDCW	1,001.0122	Monthly IDCW	1,000.9256

EXPENSE RATIO

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

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

Bank of India Short Term Income Fund

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

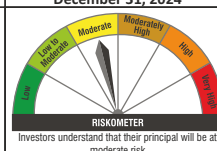
Invest Now

All data as on December 31, 2024 (Unless indicated otherwise)

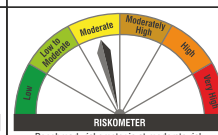
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on December 31, 2024

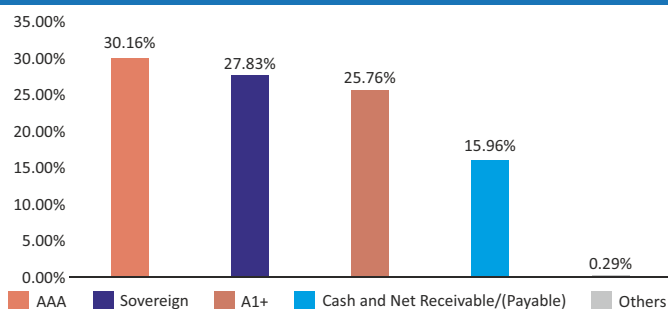


Benchmark Risk-o-meter as on December 31, 2024^A



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

CREDIT PROFILE



COMPOSITION BY HOLDING PERIOD

Duration	% of Assets
Upto 3 months	17.51%
3 months to 6 months	6.85%
6 months to 1 year	21.33%
> 1 year	54.31%

PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
Power Finance Corporation Limited	CRISIL AAA	7.11
Small Industries Dev Bank of India	CRISIL AAA	7.10
Bajaj Finance Limited	CRISIL AAA	5.92
National Bank For Agriculture and Rural Development	CRISIL AAA	4.15
Tata Capital Housing Finance Limited	CRISIL AAA	3.53
National Bank For Agriculture and Rural Development	CRISIL AAA	2.35
Total		30.16
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Bank of Baroda	FITCH A1+	6.85
HDFC Bank Limited	CARE A1+	5.65
Total		12.50
Commercial Paper		
Bharti Telecom Limited	CRISIL A1+	6.63
Export Import Bank of India	CRISIL A1+	6.63
Total		13.26
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.29
Total		0.29
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
6.79% GOI (MD 07/10/2034)	SOV	17.70
7.1% GOI (MD 08/04/2034)	SOV	4.01
7.26% GOI (MD 06/02/2033)	SOV	2.42
Total		24.13

Portfolio Holdings	Industry/Rating	% to Net Assets
Treasury Bill		
364 Days Tbill (MD 30/01/2025)	SOV	1.93
Total		1.93
State Government Bond		
7.52% Gujarat SDL (MD 08/03/2025)	SOV	1.77
Total		1.77
CASH & CASH EQUIVALENT		
Net Receivables/Payables		2.16
TREPS / Reverse Repo Investments		13.80
Total		15.96
GRAND TOTAL		100.00

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

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

INVESTMENT OBJECTIVE

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

BENCHMARK^A

Tier 1: CRISIL Short Duration Debt A-II Index

DATE OF ALLOTMENT

December 18, 2008

FUND MANAGER

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

AVERAGE AUM

₹ 89.32 Crs.

LATEST AUM

₹ 84.91 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on December 31, 2024)

Average / Residual Maturity: 3.46 Years

Macaulay Duration: 2.74 Years

Modified Duration: 2.62 Years

Annualised Yield: 7.08%

NAV (As on December 31, 2024)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	27.8483
Monthly IDCW	Monthly IDCW	13.5404
Quarterly IDCW	Quarterly IDCW	12.8387

EXPENSE RATIO

Regular Plan: 1.00% Direct Plan: 0.45%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load	NIL
Exit Load	NIL

IDCW History

EQUITY FUNDS⁵

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

HYBRID FUND⁵

Record Date	IDCW/ Unit Declared (in ₹)	NAV ^a as on Record Date
Bank of India Conservative Hybrid Fund		
Regular Monthly IDCW		
02-February-2021	0.23090000	11.2228 ^b
02-February-2021	0.23090000	11.2228 ^b
30-June-2021	0.30000000	11.3853 ^b
30-June-2021	0.30000000	11.3853 ^b
Regular Quarterly IDCW		
25-June-2018	0.0864385	11.1417 ^b
25-June-2018	0.08004287	11.1417 ^b
25-March-2019	0.03320971	11.1241 ^b
25-March-2019	0.03075255	11.1241 ^b
Regular Annual IDCW		
25-March-2019	0.07203243	10.3827 ^b
25-March-2019	0.06670224	10.3827 ^b
02-February-2021	0.26970000	10.3095 ^b
02-February-2021	0.26970000	10.3095 ^b
Regular Plan Regular IDCW		
25-June-2013	0.389636	12.0556 ^b
25-June-2013	0.373162	12.0556 ^b
25-March-2014	0.389636	10.9004 ^b
25-March-2014	0.373162	10.9004 ^b
Direct Monthly IDCW		
02-February-2021	0.22820000	10.1643 ^b
02-February-2021	0.22820000	10.1643 ^b
30-June-2021	0.03000000	10.3018 ^b
30-June-2021	0.03000000	10.3018 ^b
Direct Quarterly IDCW		
26-December-2018	0.21610173	10.6590 ^b
26-December-2018	0.20010672	10.6590 ^b
25-March-2019	0.21610173	10.5824 ^b
25-March-2019	0.20010672	10.5824 ^b
Direct Annual IDCW		
25-March-2019	0.28811758	10.2199 ^b
25-March-2019	0.26680896	10.2199 ^b
02-February-2021	0.41970000	10.1017 ^b
02-February-2021	0.41970000	10.1017 ^b
Eco Monthly IDCW		
02-February-2021	0.49370000	16.9514 ^b
02-February-2021	0.49370000	16.9514 ^b
30-June-2021	0.50000000	17.1667 ^b
30-June-2021	0.50000000	17.1667 ^b
Eco Quarterly IDCW		
26-December-2018	0.06838875	10.0000 ^b
26-December-2018	0.06324962	10.0000 ^b
25-March-2019	0.07206263	10.1033 ^b
25-March-2019	0.06670224	10.1033 ^b
Eco Plan Regular IDCW		
25-March-2013	0.440456	12.5487 ^b
25-March-2013	0.377515	12.5487 ^b
25-March-2014	0.779271	11.5826 ^b
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 ^b
25-June-2018	0.02449722	10.7707 ^b
29-July-2021	0.40000000	11.2226 ^b
29-July-2021	0.40000000	11.2226 ^b
Direct Plan - Regular IDCW		
25-March-2019	0.44270637	10.2965 ^b
25-June-2019	0.04427025	10.0302 ^b
25-June-2019	0.0442703	10.0302 ^b
30-June-2021	1.00000000	10.0785 ^b
DEBT / INCOME FUNDS		
Record Date	IDCW/ Unit Declared (in ₹)	NAV ^a as on Record Date
Bank of India Short Term Income Fund⁵		
Institutional Monthly IDCW		
25-January-2011	0.043921	10.1704 ^b
25-January-2011	0.040935	10.1704 ^b
25-February-2011	0.052705	10.1881 ^b
25-February-2011	0.049122	10.1881 ^b
Institutional Quarterly IDCW		
29-December-2009	0.1751890	10.2708 ^b
29-December-2009	0.1630520	10.2708 ^b
Regular Monthly IDCW		
25-March-2019	0.05042235	10.3919 ^b
25-March-2019	0.04668914	10.3919 ^b
25-April-2019	0.03601595	10.3441 ^b
25-April-2019	0.03334718	10.3441 ^b
Regular Quarterly IDCW		
26-December-2018	0.10804795	10.1585 ^b
26-December-2018	0.10005336	10.1585 ^b
25-March-2019	0.10804788	10.1917 ^b
25-March-2019	0.10005336	10.1917 ^b
Direct Monthly IDCW		
25-March-2019	0.05042155	10.3930 ^b
25-March-2019	0.04669158	10.3930 ^b
25-April-2019	0.03602011	10.3498 ^b
25-April-2019	0.03335117	10.3498 ^b
Direct Quarterly IDCW		
26-December-2018	0.14401749	10.1444 ^b
26-December-2018	0.13340448	10.1444 ^b
25-March-2019	0.10804758	10.1908 ^b
25-March-2019	0.10005336	10.1908 ^b
Bank of India Overnight Fund^{5s}		
Regular Monthly IDCW		
28-November-24	5.1027016	1000.1768 ^b
28-November-24	4.5299221	1000.1748 ^b
26-December-24	5.4358821	1000.1830 ^b
26-December-24	5.4358821	1000.1830 ^b
Direct Monthly IDCW		
28-November-24	5.1027016	1000.1768 ^b
28-November-24	4.5299221	1000.1748 ^b
26-December-24	5.4555840	1000.1836 ^b
26-December-24	5.4555840	1000.1836 ^b

⁵Face Value - ₹ 10/- ^{5s}Face Value - ₹ 1000/- ^aPursuant to payment of dividend, NAV of the IDCW Option of the Plan/Scheme falls to the extent of such IDCW payment and applicable statutory levy (taxes, levies, cess etc.), if any. ^bSince there are no investors in Bank of India Large & Mid Cap Equity Fund - Institutional Plan - Regular IDCW and Institutional Plan - Quarterly IDCW the data of NAV as on record date is not provided ¹Individual/HUFs. ²Others. Past performance may or may not be sustained in the future. For complete IDCW History please visit www.boimf.in

Fund Manager-wise Scheme Performance

Bank of India Large & Mid Cap Equity Fund - Growth Option - PERFORMANCE (As on December 31, 2024)

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) (₹)
	Regular Plan*	Direct Plan#			Regular Plan*	Direct Plan#		
1 year	16.60%	17.90%	14.89%	10.09%	11,660	11,790	11,489	11,009
3 years	15.39%	16.58%	14.71%	12.16%	15,370	15,851	15,098	14,114
5 years	19.27%	20.52%	18.24%	15.52%	24,158	25,456	23,128	20,587
Since inception*	14.21%	14.95%	15.87%	14.41%	86,100	53,259	108,933	88,627

^ Past performance may or may not be sustained in the future. Date of Allotment - *Regular Plan: October 21, 2008 #Direct Plan: 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 ELSS Tax Saver - Growth Option - PERFORMANCE (As on December 31, 2024)

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) (₹)
	Regular Plan*	Direct Plan#			Regular Plan*	Direct Plan#		
1 year	21.60%	22.93%	15.81%	10.09%	12,160	12,293	11,581	11,009
3 years	17.39%	18.70%	15.35%	12.16%	16,183	16,731	15,354	14,114
5 years	24.57%	25.93%	19.04%	15.52%	30,032	31,708	23,931	20,587
Since inception*	19.42%	19.22%	17.80%	15.86%	166,830	82,566	134,345	103,341

^ Past performance may or may not be sustained in the future. Date of Allotment - *Regular Plan: February 25, 2009 #Direct Plan: January 1, 2013.

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

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

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

Bank of India Manufacturing & Infrastructure Fund - Growth Option - PERFORMANCE (As on December 31, 2024)

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) (₹)
	Regular Plan*	Direct Plan#			Regular Plan*	Direct Plan#		
1 year	25.69%	27.60%	20.02%	10.09%	12,569	12,760	12,002	11,009
3 years	23.38%	25.06%	26.27%	12.16%	18,794	19,569	20,148	14,114
5 years	29.67%	31.39%	26.38%	15.52%	36,713	39,210	32,287	20,587
Since inception*	12.20%	18.31%	8.71%	12.26%	55,180	75,329	34,511	55,618

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

Fund Manager-wise Scheme Performance

Bank of India Small Cap Fund - Growth Option - PERFORMANCE (As on December 31, 2024)

Fund Manager - Alok Singh					Current Value of Standard Investment of ₹ 10000			
Period [®]	Scheme Returns (%) ^		Benchmark Returns (Nifty Smallcap 250 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)		Benchmark Returns (Nifty Smallcap 250 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
	Regular Plan*	Direct Plan*			Regular Plan*	Direct Plan*		
1 year	29.96%	31.96%	27.21%	10.09%	12,996	13,196	12,721	11,009
3 years	21.63%	23.55%	22.66%	12.16%	18,002	18,870	18,467	14,114
5 years	36.13%	38.39%	30.66%	15.52%	46,819	50,843	38,144	20,587
Since inception*	30.10%	32.30%	23.26%	14.91%	49,020	54,250	35,373	23,152

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

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

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

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

Bank of India Flexi Cap Fund - Growth Option - PERFORMANCE (As on December 31, 2024)

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) (₹)
	Regular Plan*	Direct Plan*			Regular Plan*	Direct Plan*		
1 year	28.97%	30.91%	15.81%	10.09%	12,897	13,091	11,581	11,009
3 years	20.75%	22.58%	15.35%	12.16%	17,614	18,427	15,354	14,114
5 years	NA	NA	NA	NA	NA	NA	NA	NA
Since inception*	32.37%	34.48%	25.29%	21.61%	35,440	38,070	27,662	24,176

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

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

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

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

Bank of India Bluechip Fund - Growth Option - PERFORMANCE (As on December 31, 2024)

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) (₹)
	Regular Plan*	Direct Plan*			Regular Plan*	Direct Plan*		
1 year	13.09%	14.52%	12.95%	9.49%	11,309	11,452	11,295	10,949
3 years	12.49%	13.77%	12.83%	11.69%	15,114	15,726	15,277	14,742
5 years	NA	NA	NA	NA	NA	NA	NA	NA
Since inception*	13.74%	15.14%	14.14%	13.31%	15,720	16,410	15,911	15,511

^ 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 7 other open-ended schemes of Bank of India Mutual Fund and Mr. Nilesh Jethani manages 2 close-ended schemes and co-manages 1 scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

Notes

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

Fund Manager-wise Scheme Performance

Bank of India Multi Cap Fund - Growth Option - PERFORMANCE (As on December 31, 2024)

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) (₹)
	Regular Plan*	Direct Plan*			Regular Plan*	Direct Plan*		
1 year	22.33%	23.69%	19.34%	15.81%	12,233	12,369	11,934	11,581
3 years	NA	NA	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA	NA	NA
Since inception*	35.31%	36.70%	31.84%	26.15%	17,420	17,750	16,609	15,317

^ 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 Conservative Hybrid Fund - Growth Option - PERFORMANCE (As on December 31, 2024)

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) (₹)
	Regular Plan*	Direct Plan#			Regular Plan*	Direct Plan#		
1 year	7.00%	8.00%	9.86%	9.60%	10,700	10,800	10,986	10,960
3 years	12.95%	13.66%	7.55%	5.87%	14,414	14,689	12,443	11,868
5 years	11.72%	12.39%	8.74%	5.61%	17,412	17,944	15,213	13,143
Since inception*	7.89%	8.68%	9.25%	5.95%	33,204	27,155	40,481	24,940

^ Past performance may or may not be sustained in the future. Date of Allotment - *Regular Plan: March 18, 2009 #Direct Plan: January 1, 2013.

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

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

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

Bank of India Balanced Advantage Fund - Growth Option - PERFORMANCE (As on December 31, 2024)

Fund Manager - Alok Singh					Current Value of Standard Investment of ₹ 10000			
Period [®]	Scheme Returns (%) ^		Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 Index) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)		Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 Index) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
	Regular Plan*	Direct Plan*			Regular Plan*	Direct Plan*		
1 year	6.42%	7.53%	9.59%	10.09%	10,642	10,753	10,959	11,009
3 years	13.39%	14.48%	9.37%	12.16%	14,582	15,008	13,086	14,114
5 years	10.75%	11.64%	11.79%	15.52%	16,672	17,350	17,468	20,587
Since inception*	8.40%	9.11%	11.47%	14.06%	23,910	25,661	32,359	41,475

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

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

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

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

Notes

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

Fund Manager-wise Scheme Performance

Bank of India Mid & Small Cap Equity & Debt Fund - Growth Option - PERFORMANCE (As on December 31, 2024)

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) (₹)
	Regular Plan*	Direct Plan*			Regular Plan*	Direct Plan*		
1 year	25.79%	27.36%	20.34%	10.09%	12,579	12,736	12,034	11,009
3 years	16.99%	18.24%	18.15%	12.16%	16,017	16,537	16,500	14,114
5 years	26.51%	27.74%	22.39%	15.52%	32,448	34,063	27,496	20,587
Since inception*	17.45%	18.55%	16.11%	14.12%	38,970	42,170	35,380	30,549

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

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

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

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

Bank of India Arbitrage Fund - Growth Option - PERFORMANCE (As on December 31, 2024)

Fund Manager - Firdaus Ragina					Current Value of Standard Investment of ₹ 10000			
Period [®]	Scheme Returns (%) ^		Benchmark Returns (NIFTY 50 Arbitrage Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)		Benchmark Returns (NIFTY 50 Arbitrage Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
	Regular Plan*	Direct Plan*			Regular Plan*	Direct Plan*		
1 year	6.93%	7.71%	7.52%	7.49%	10,693	10,771	10,752	10,749
3 years	5.37%	5.97%	6.54%	6.16%	11,701	11,903	12,094	11,967
5 years	4.29%	4.93%	5.21%	5.57%	12,342	12,724	12,895	13,115
Since inception*	4.54%	5.19%	5.40%	6.06%	13,372	13,922	14,112	14,698

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

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

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

1. Mr. Firdaus Ragina has been managing the Scheme since October 01, 2024.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

Bank of India Multi Asset Allocation Fund - Growth Option - PERFORMANCE (As on December 31, 2024)

Co Fund Manager - Mithraem Bharucha & Nilesh Jethani					Current Value of Standard Investment of ₹ 10000			
Period [®]	Scheme Returns (%) ^		Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)		Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
	Regular Plan*	Direct Plan*			Regular Plan*	Direct Plan*		
6 Months	0.04%	0.51%	2.81%	-1.08%	10,004	10,051	10,281	9,892
1 year	NA	NA	NA	NA	NA	NA	NA	NA
3 years	NA	NA	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA	NA	NA
Since inception*	8.96%	9.80%	10.32%	6.91%	10,896	10,980	11,032	10,691

^ Past performance may or may not be sustained in the future. *Date of Allotment - February 28, 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. Mithraem Bharucha has been managing this scheme w.e.f. February 28, 2024. In addition to this scheme, he manages 3 open ended schemes. Mr. Nilesh Jethani co-manages the fund (equity portion) w.e.f. April 23, 2024 and manages 2 close-ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the month preceding the date of publication.
3. Different plans shall have a different expense structure.

Notes

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

Fund Manager-wise Scheme Performance

Bank of India Liquid Fund - Growth Option - PERFORMANCE (As on December 31, 2024)

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) (₹)
	Regular Plan*	Direct Plan#			Regular Plan*	Direct Plan#		
7 Days	8.54%	8.57%	7.90%	6.27%	10,016	10,016	10,015	10,012
15 Days	7.10%	7.13%	6.92%	4.00%	10,028	10,028	10,028	10,016
30 Days	6.96%	7.00%	6.74%	5.77%	10,057	10,058	10,056	10,048
1 year	7.44%	7.47%	7.30%	7.45%	10,744	10,747	10,730	10,745
3 years	6.46%	6.51%	6.46%	6.16%	12,067	12,085	12,068	11,967
5 years	5.34%	5.40%	5.41%	5.57%	12,973	13,013	13,019	13,115
Since inception*	6.69%	6.86%	6.81%	6.38%	29,048	22,187	29,614	27,685

^ Past performance may or may not be sustained in the future. Date of Allotment - *Regular Plan: March 18, 2009 #Direct Plan: 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 3 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual.
2. Period for which scheme's performance has been provided is computed basis on last day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

Bank of India Ultra Short Duration Fund - Growth Option - PERFORMANCE (As on December 31, 2024)

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) (₹)
	Regular Plan*	Direct Plan#			Regular Plan*	Direct Plan#		
1 year	6.67%	7.19%	7.66%	7.49%	10,667	10,719	10,766	10,749
3 years	5.74%	6.14%	6.66%	6.16%	11,826	11,958	12,137	11,967
5 years	5.06%	5.39%	5.91%	5.57%	12,803	13,004	13,329	13,115
Since inception*	7.01%	7.32%	7.43%	6.38%	30,536	23,364	32,555	27,685

^ Past performance may or may not be sustained in the future. Date of Allotment - *Regular Plan: July 16, 2008 #Direct Plan: 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 3 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual.
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 Short Term Income Fund - Growth Option - PERFORMANCE (As on December 31, 2024)

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) (₹)
	Regular Plan*	Direct Plan#			Regular Plan*	Direct Plan#		
1 year	9.09%	9.69%	7.86%	9.60%	10,909	10,969	10,786	10,960
3 years	13.62%	14.14%	6.11%	5.87%	14,673	14,876	11,949	11,868
5 years	8.38%	8.88%	6.35%	5.61%	14,962	15,311	13,610	13,143
Since inception*	6.05%	6.87%	7.50%	5.41%	25,686	22,209	31,908	23,295

^ Past performance may or may not be sustained in the future. Date of Allotment - *Regular Plan: December 18, 2008 #Direct Plan: 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 3 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual.
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.

Fund Manager-wise Scheme Performance

Bank of India Credit Risk Fund - Growth Option - PERFORMANCE (As on December 31, 2024)

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) (₹)
	Regular Plan*	Direct Plan*			Regular Plan*	Direct Plan*		
1 year	6.01%	6.37%	8.08%	9.60%	10,601	10,637	10,808	10,960
3 years	39.56%	39.97%	7.09%	5.87%	27,206	27,446	12,285	11,868
5 years	10.57%	10.89%	7.64%	5.61%	16,534	16,775	14,459	13,143
Since inception*	1.69%	1.92%	8.18%	6.51%	11,797	12,062	21,703	18,615

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

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

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

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

Bank of India Overnight Fund - Growth Option - PERFORMANCE (As on December 31, 2024)

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) (₹)
	Regular Plan*	Direct Plan*			Regular Plan*	Direct Plan*		
7 Days	6.68%	6.72%	6.64%	6.27%	10,012	10,012	10,012	10,012
15 Days	6.66%	6.69%	6.63%	4.00%	10,027	10,027	10,026	10,016
30 Days	6.63%	6.65%	6.60%	5.77%	10,055	10,055	10,054	10,048
1 year	6.78%	6.81%	6.74%	7.45%	10,678	10,681	10,674	10,745
3 years	6.09%	6.12%	6.08%	6.16%	11,942	11,953	11,941	11,967
5 years	NA	NA	NA	NA	NA	NA	NA	NA
Since inception*	5.00%	5.05%	4.98%	5.56%	12,718	12,751	12,708	13,059

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

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

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

1. Mr. Mithraem Bharucha has been managing this scheme w.e.f. August 17, 2021. In addition to this scheme, he manages 3 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual.
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.

Fund Managers



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

Funds Managed:

Bank of India Conservative Hybrid Fund
Bank of India Credit Risk Fund
Bank of India Mid & Small Cap Equity & Debt Fund
Bank of India Flexi Cap Fund
Bank of India Balanced Advantage Fund
Bank of India ELSS Tax Saver
Bank of India Business Cycle Fund
Bank of India Small Cap Fund

Funds Co-managed:

Bank of India Bluechip Fund



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

Funds Managed:

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



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

Funds Managed:

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

Funds Co-managed:

Bank of India Multi Asset Allocation Fund (Debt Portion)



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

Funds Co-managed:

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



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

Funds managed:

Bank of India Arbitrage Fund

SIP Returns of Selected Schemes

All data as on December 31, 2024 (Unless indicated otherwise)

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	120,000	360,000	600,000	1,940,000
Market Value of amount Invested	122,229	485,029	1,009,386	6,500,107
Scheme Returns (CAGR)	3.46%	20.33%	20.92%	13.61%
Benchmark returns# (CAGR)	4.68%	18.15%	19.79%	15.11%
Additional Benchmark### (CAGR)	2.47%	14.32%	16.73%	13.67%

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

Scheme Benchmark: BSE 250 LargeMidCap TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	120,000	360,000	600,000	1,440,000
Market Value of amount Invested	123,000	493,646	1,040,812	4,022,175
Scheme Returns (CAGR)	4.66%	21.60%	22.19%	16.02%
Benchmark returns# (CAGR)	4.68%	18.15%	19.79%	15.83%
Additional Benchmark### (CAGR)	2.47%	14.32%	16.73%	14.20%

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

Scheme Benchmark: BSE 250 LargeMidCap TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	120,000	360,000	600,000	1,900,000
Market Value of amount Invested	124,239	516,535	1,109,680	8,745,252
Scheme Returns (CAGR)	6.61%	24.89%	24.85%	17.33%
Benchmark returns# (CAGR)	5.59%	19.18%	20.71%	15.08%
Additional Benchmark### (CAGR)	2.47%	14.32%	16.73%	13.51%

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

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	120,000	360,000	600,000	1,440,000
Market Value of amount Invested	125,019	526,332	1,147,010	5,399,040
Scheme Returns (CAGR)	7.84%	26.27%	26.23%	20.40%
Benchmark returns# (CAGR)	5.59%	19.18%	20.71%	16.11%
Additional Benchmark### (CAGR)	2.47%	14.32%	16.73%	14.20%

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

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	120,000	360,000	600,000	1,770,000
Market Value of amount Invested	125,402	551,948	1,270,127	7,261,068
Scheme Returns (CAGR)	8.45%	29.79%	30.52%	17.37%
Benchmark returns# (CAGR)	-4.26%	28.87%	29.78%	14.52%
Additional Benchmark### (CAGR)	2.47%	14.32%	16.73%	13.60%

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

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

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	120,000	360,000	600,000	1,440,000
Market Value of amount Invested	126,476	565,448	1,324,366	5,782,968
Scheme Returns (CAGR)	10.15%	31.61%	32.30%	21.42%
Benchmark returns# (CAGR)	-4.26%	28.87%	29.78%	17.13%
Additional Benchmark### (CAGR)	2.47%	14.32%	16.73%	14.20%

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 December 31, 2024 (Unless indicated otherwise)

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	120,000	360,000	600,000	1,020,000
Market Value of amount Invested	130,799	526,079	1,148,320	2,495,296
Scheme Returns (CAGR)	17.08%	26.23%	26.28%	20.31%
Benchmark returns# (CAGR)	13.04%	23.53%	23.53%	18.42%
Additional Benchmark### (CAGR)	2.47%	14.32%	16.73%	15.03%

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

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

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	120,000	360,000	600,000	1,020,000
Market Value of amount Invested	131,704	536,068	1,184,854	2,621,836
Scheme Returns (CAGR)	18.55%	27.62%	27.59%	21.42%
Benchmark returns# (CAGR)	13.04%	23.53%	23.53%	18.42%
Additional Benchmark### (CAGR)	2.47%	14.32%	16.73%	15.03%

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

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

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	120,000	360,000	600,000	720,000
Market Value of amount Invested	134,334	559,797	1,359,446	1,939,276
Scheme Returns (CAGR)	22.85%	30.85%	33.41%	33.13%
Benchmark returns# (CAGR)	16.63%	32.41%	33.29%	30.69%
Additional Benchmark### (CAGR)	2.47%	14.32%	16.73%	16.23%

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

Scheme Benchmark: Nifty Smallcap 250 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	120,000	360,000	600,000	720,000
Market Value of amount Invested	135,526	574,886	1,430,700	2,066,740
Scheme Returns (CAGR)	24.81%	32.86%	35.60%	35.33%
Benchmark returns# (CAGR)	16.63%	32.41%	33.29%	30.69%
Additional Benchmark### (CAGR)	2.47%	14.32%	16.73%	16.23%

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

Scheme Benchmark: Nifty Smallcap 250 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	120,000	360,000	-	550,000
Market Value of amount Invested	128,276	550,237	-	1,031,718
Scheme Returns (CAGR)	13.02%	29.56%	NA	28.03%
Benchmark returns# (CAGR)	5.59%	19.18%	NA	19.83%
Additional Benchmark### (CAGR)	2.47%	14.32%	NA	15.78%

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

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	120,000	360,000	-	550,000
Market Value of amount Invested	129,382	564,486	-	1,076,189
Scheme Returns (CAGR)	14.80%	31.48%	NA	30.00%
Benchmark returns# (CAGR)	5.59%	19.18%	NA	19.83%
Additional Benchmark### (CAGR)	2.47%	14.32%	NA	15.78%

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

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

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

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

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

How to Read a Factsheet

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

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

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

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

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

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

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

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

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

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

IDCW: Income Distribution cum Capital Withdrawal

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

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

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

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

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

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

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

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

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

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

Disclaimer/Statutory Details

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

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


• **Ahmedabad** - Office No. 604 6th Floor, Building Name - Sun Square, C. G. Road, Navrangpura, Ahmedabad - 380006. • **Bangalore** - 14/2 Rajesh Chambers, Brunton road, Ashok Nagar, MG road, Craig park layout, Bangalore - 560025. • **Chandigarh** - 205, Megabyte Business Centre, SCO 3B3-334, 1st Floor, Sec-35B Chandigarh - 160022. • **Chennai** - Cabin No. 308, Apeejay Business Centre No: 39/12, Haddows Road, Nungambakkam, Chennai - 600 034. • **Hyderabad** - First Floor, Legend Plaza, GHMC No. 17-79-A & B, 1-79-95 to 111, Mandalay Lane, Penderghast Road, Secunderabad - 500 003. • **Jaipur** - Office No.154, 1st Floor, Ganpati Plaza, M1 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 Panel, Mumbai - 400 013. • **New Delhi** - B-104, Statesman House, Barakhamba Road, Connaught Place, New Delhi - 110 001. • **Patna** - Office No. 406, 4th Floor, Ashiana Hariniwasi Complex, Dark Bungalow Road, Bandar Bagicha, Frazier Road Area, Patna - 800001. • **Pune** - Cornerstone Projects, CTS No 33/28, Office no 47-501 T.P. Scheme No 1, Erandawane Pune City, 6th Floor, Lane no 4, Prabhat Road, Deccan Gymkhana Pune - 411 004. • **Vadodara** - 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/A, 2nd Floor, Deepak Wasan Plaza, Behind Hotel Holiday Inn, Sanjay Place, Agra - 282 002. • **Ahmedabad**: Office No. 401, 4th Floor, ABC-I, Off. C.G. Road, Ahmedabad - 380009. • **Ahmednagar**: 1st Floor, Above Shree Mobile and Home Appliances, 1st Floor, M. Plaza, Ahmednagar - 431 001. • **Akshay**: Shop No. 45, 1st Floor, Manu Nagar, Murli Nagar, Road N.H. 45, Opp. Radhakrishna Talkies Akshay - 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 Show Room, Grid Char Rasta, Anand - 380 001. • **Andheri**: Office No 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complex M.V. Road, Andheri East, Opp Andheri Court, Mumbai - 400069. • **Asansol**: 112/N, G. T. Road, Bhanga Pachil, G. T. Road, Asansol - 713 303, Paschim Bardhaman, West Bengal. • **Aurangabad**: Shop No B 38, Motiwalla Trade Centre, Mirala Bazar, Aurangabad - 431001. • **Azamgarh**: Shop no. 18 Gr. Floor, Nagarpalika, Infront of Tresery Office, Azamgarh, UP - 276001. • **Agartala**: Ols Rms Chowmuhani Mantri Bari Road 1st Floor Near Jana Sevak Saloon Building Traffic Point Tripura West Agartala 799001. • **Ajmer**: 302 3rd Floor Ajmer Auto Building Opposite City Power House Jaipur Road; Ajmer 305001. • **Amaravathi**: Shop No. 21 2nd Floor Gulshan Tower Near Panchsheel Talkies Jaistambh Square Amaravathi 444601. • **Ananthapur**: #13/A Vishnupriya Complex Beside Sbi Bank Near Tower Clock Ananthapur - 515001. • **Bangalore**: Old No 35, New No:59, Kamala Nivas, 1st Floor, Puttanna Road, Basavangudi, Bangalore - 560004. • **Bareilly**: 54, Civil Lines, Ayub Khan Chauraha Above Mitali Women, Bareilly - 243001. • **Bankura**: Plot Nos- 80/3/Anatuchati Mahalla 3rd Floor, Ward No-24, Opposite P.C. Chandra, Bankura Town, Bankura - 722101. • **Baroda**: 1st Floor, C-5 Kanara Capital, Opp. Express Hotel, C-5, Dutt Road, Alkapuri, Vadodra - 390017. • **Begusarai**: Sri Ram Market, Kali Ashram Chowk, Begusarai, Bihar - 85 1 01. • **Belgaum**: Prises No 101, CTS No 1893, Shree Guru Darshan Tower, Anandwadi, Hindwadi, Belgaum - 590014. • **Bellary**: Ground Floor, 3rd Office, Near Women's College Road, Beside Amruth Diagnostic, Shanthi Archade, Bellary - 583103. • **Bhagalpur**: 2nd Floor, Chandrakol Complex, Near Ghantaghar, Bhagalpur - 812 001. • **Bhatinda**: Plc-B-2-01043, Goniana Road, Opposite Nippon India MT 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, Chattinghar, Bilaspur-495001. • **Bokaro**: City Centre, Plot No. HE-07, Sector-IV, Bokaro Steel City - 827004. • **Borivali**: Gomati Smuti, Ground Floor, Jambl Gully, Near Railway Station, Borivali, Mumbai - 400 099. • **Burdwan**: Saluja Complex; 846, Laxmipur, G T Road, Burdwan; & DIST: BURDWAN & DIST: BURDWANEST, PIN: 713101. • **Balalore**: 1-B, 1St Floor, Kalinga Hotel Lane, Balashwar, Balashwar 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 Makampore 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, Himsra Tower, Museum circle, Civil Line, Bikaner, Rajasthan - 334001. • **Calicut**: Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut, Pincode - 673001. • **Chandigarh**: First Floor, Sco 2469-70, Sec. 22-C, Chandigarh - 160 022. • **Chennai**: 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai - 600 034. • **Chinsurah**: Shop No: 96, Po: Chinsurah Doctors Lane, Chinsurah - 712101. • **Cochin**: Door No:61/2784, Second Floor, Sreelekshmi Tower, Chittoor Road, Ravipuram, Ernakulam-Kerala - 682 015. • **Coimbatore**: 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641 018. • **Cuttack**: Shop No. 45, 2nd Floor, Netaji Subas Bous Arcade, (Big Bazar Building), Adjacent to Reliance Trends, Dargha Bazar, Cuttack, Odisha - 753001. • **Chandrapur**: C/o Global Financial Services, 2nd Floor, Raghuwanshi Complex, Near Azad Garden, Chandrapur, Maharashtra-442402. • **Davangere**: No. 162/6, 1st Floor, 3rd Main P.J Extension, Davangere Taluk Davangere Mandla, 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 Sheeha Lounge Kaulagarh Road, Dehradun - 248001. • **Dhanbad**: 208 New Market, 2nd Floor, Bank More, Dhanbad - 826 001. • **Deoria**: K. P. Plaza, Above Apurva Sweets, Civil Lines Road, Deoria, UP - 274001. • **Durgapur**: MWAV-16, Bengal Ambuja, 2nd Floor, City Centre, Distt. Burdwan, Durgapur - 713 216. • **Dhule**: Ground Floor Ideal Landry Lane No 4 Khol Galli Near Muthoot Finance Opp Bhavasar General Store Dhule 424001. • **Eluru**: Dno-23A-77/73K K Plaza, Munukutla Vari Street, Opp Andhra Hospitals, R R Peta Uluru - 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 Groundind, Faridabad - 121 001. • **Gandhidham**: Office no - 212 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 salohitra, Nr. Podar International School, Kudasar, Gandhinagar-382421. • **Gaya**: Property No. 711045/29, Ground Floor hotel Skylark, Swarajpur Road, Gaya - 823001. • **Ghatkopar**: 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai - 400077. • **Ghaziabad**: FF - 31, Konark Building, Rajnagar, Ghaziabad, Uttar Pradesh Pin code - 201003. • **Ghaziपुर**: House No. 148/19, Mahua Bagh, Raini Katra, Ghaziপুর, Uttar Pradesh 233001. • **Gonda**: H No 782, Shiv Sadan, ITI Road, Near Raghukul Vidyaapeeth, Civil Lines, Gonda, Uttar Pradesh - 271001. • **Gorakhpur**: Cross Road The Mall, Shop No 8-9, 4th Floor, Bank Road, Gorakhpur - 273001. • **Guntur**: 2nd 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. • **Gulbarga**: H No 2-231 Krishna Complex, 2nd Floor Opp. Municipal Corporation Office, Jagat Station Main Road, Kalaburagi Gulbarga, Karnataka - 585105. • **Guwahati**: Ganapati Enclave, 4th Floor, Opposite Bora Service, Ullubari, Guwahati - 781 007. • **Gwalior**: City Centre, Near Axis Bank, Gwalior - 474 011. • **Haldwani**: Shop No 5, Kmnv Shopping Complex, Haldwani - 263139. • **Haridwar**: Shop No. 1-17, Bhatia Complex, Near Jamuna Palace, Haridwar - 249410. • **Hassan**: Sas No: 490 Hemadri Arcade, 2nd Main Road, Salgame Road, Near Brahmims Boys Hostel, Hassan, Karnataka - 573201. • **Hoshiarpur**: Unit #Sf-6, The Mall Complex, 2nd Floor, Opposite Kapila Hospital, Sutheri Road, Hoshiarpur - 146001. • **Hubli**: R R Malahalakhi Mansion, Above Indusind Bank, 2nd Floor, Desai Colony, Pinto Road, Hubli - 580029. • **Hyderabad**: IBS 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, Nanakramuguda, Serilingampally Mandal, Hyderabad - 500 032. • **Hissar**: Shop No. 20, Ground Floor R D City Centre, Railway Road Hissar - 152001. • **Hosur**: No 2/3-4, Sri Venkateswara Layout, Denkanikottai road, Dimnur Hosur - 631109. • **Indore**: 101, Diamond Trade Center, 3-4 Diamond Colony, New Palasia, Above Khurana Bakery, Indore - 452 001. • **Jabalpur**: 2nd Floor, 29/11 (155- New), Near Bhavartal Garden, Jabalpur - 482 001. • **Jaipur**: Office No 101, 1st Floor, Oklay Plot, Near Next To Kalyan Jewellers, Government Hostel Circle, Ajmer Road, Jaipur - 302 001. • **Jalandhar**: Office No. 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, Bistapur, East Singhbhum, Jamshedpur - 831001. • **Jodhpur**: Shop No. 6, Gang Tower, G Floor, Opposite Arora Motor Service Centre, Near Bombay Motor Circle, Jodhpur - 342 003. • **Jaipur**: 3rd Floor, 269 Jaee Plaza, Baliram Peth, Near Kishore Agencies, Jaalgaon - 425001. • **Jhansi**: 1st Floor, Puja Tower, Near 48 Chambers, Elite Crossing, Jhansi, Uttar Pradesh - 284001. • **Jaipur**: D B C Road Opp Nirala Hotel Opp Nirala Hotel Jalpaiguri 735101. • **Jammarg**: 131 Madhav Plaza Opp Sbi Bank Nr Lal Bunglow Jammarg 361008. • **Junagadh**: Shop No. 201 2nd Floor V-Arcade Complex Near Vanzari Chowk M.G. Road Junagadh 362001. • **Kalyan**: Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivli Mahanagar Corporation) Kalyan - 421301. • **Kalyani**: Ground Floor, H No B-7/275, Kalyani, Kalyani H.O. Nadia, West Bengal - 741235. • **Kanpur**: 15/46, B. Ground Floor, Opp: Muir Mills, Civil Lines, Kanpur - 208 001. • **Karnal**: 3 Randhir Colony, Near Doctor T. C. Batha Hospital, Karnal, Haryana - 132001. • **Kharagpur**: Kalyani No 254/220, SBI Building, Malancha Road, Ward No. 16, Po: Kharagpur, Ps: Kharagpur, Dist: Paschim Medinipur Kharagpur - 721304. • **Kolhapur**: 605/1/4 E Ward, Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur - 416 001. • **Kolkata**: 2/1 Russel Street, 4th Floor, Kankaria Centre, Kolkata - 700071. • **Kottayam**: 1st Floor, Ciascension Square, Railway Station Road, Kottayam P O Kottayam - 686002. • **Kannur**: 2nd Floor Global Village Bank Road Kannur 670001. • **Karimnagar**: 2nd Shutter House, 7-2-607 Sri Matha Complex, Karimnagar - 505001. • **Karimnagar**: No 88/11 Bb Plaza Nrmp Street K S Mess Back Side Karur 639002. • **Khammam**: 11-4-3/3 Shikha No. S-9 1st Floor, Sri Venkata Sairam Arcade, Old Cpi Office Near Priyadarshini College Near Nagar Khammam 507002. • **Kollam**: Sree Vigneeswara Bhavan Shastri Junction Kollam - 691001. • **Korba**: Office No.202, 2nd Floor, ICRC, QUBE, 97, T.P. Nagar, Korba -495677. • **Kota-D**: Shri Ram Complex Opposite Multi Purpose School Gumanpur, Kota 324007. • **Kurnool**: Shop No: 47, 2nd Floor, S Komda Shopping Mall, Kurnool - 518001. • **Lucknow**: 1st Floor, A. A. Complex, 5 Park Road, Hazratganj, Thaper House - 226 001. • **Ludhiana**: SCO 122, Second Floor, Above HDFC Mutual Fund, Feroze Gandhi Market, Ludhiana - 141001. • **Madurai**: No. G-16/17, AR Plaza, 1st Floor, North Veli Street, Madurai - 625010. • **Mathura**: Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Briwaji Centre, 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 BO School, Bazar Mandi - 175001. • **Margao**: Shop No 21, Osia Mall, 1st Floor, Near KTC Bus Stand, SGPDA Market Complex, Margao - 403 601. • **Meerut**: Shop No - 111, First Floor, Shivam Plaza, Near Canara Bank, Opposite Eves Petrol Pump, Meerut - 250001. • **Moga**: 1st Floor, Dutt Road, Mandir Walli Gali, Civil Lines, Barot Ghar Moga, Punjab - 142001. • **Moradabad**: Chadha Complex, G. M. D. Road, Near Tadi Khana, Chowk, Moradabad - 244 001. • **Mirzapur**: Triveni Campus, Near SBI Life, Ratanganj, Mirzapur - 231001. • **Mumbai**: 6/8 Ground Floor, Crossley House Near BSE (Bombay Stock Exchange), Next Union Bank, Fort Mumbai - 400 001. • **Muzaffarpur**: Floor Saroo Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur - 842 001. • **Mysore**: No 29/24, 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. • **Morena**: House No. Hig 95/9 Near Court Front Of Dr Lal Lab Old Housing Board Colony, Morena 476001. • **Nagpur**: Block No. B/1 & 2, Shree Apartment, Plot No. 2, Khare Town, Mata Mandir Road, Dharampeth, Nagpur - 440010. • **Nanded**: Shop No. 4, Sankhika Market, G. R. Road, Opp. Bank of India, Nanded - 431 601. • **Nasik**: S-9, Second Floor, Suyojit Sankul, Shanarup Road, Nasik - 422 002. • **New Delhi**: 305, New Delhi House, 27 Barakhamba Road, New Delhi - 110001. • **Noida**: F-21, 2nd Floor, Sector-18, Noida, Uttar Pradesh - 201301. • **Nadiad**: 311-3rd Floor City Center Near Paras Circle - Nadiad 387001. • **Nagerkoll**: Hno 45 1st Floor East Car Street Nagercoil 629001. • **Navsari**: 103 1st Floor Landmark Mall Near Savaji Library, Navsari Gujarat, Navsari 396445. • **Nellore**: 24-6-326/1, Ibacco Building 4th Floor, Grand Truck road, Beside Hotel Minerva, Sarawathi Nagar, Dargamitla Nellore - 524003. • **Panipat**: Shop No. 20, 1st Floor BKM Market, Behind HIVE Hotel, G.T. Road, Panipat - 132103. • **Panjim**: H. No: T-9, T-10, Affran Plaza, 3rd Floor, Near Don Bosco High School, Panjim Goa - 403001. • **Pathankot**: 2nd Floor, Sahni Arcade Complex, Adji, Indira 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, Koli Street, Pondicherry - 605001. • **Pune**: Office No 207-210, 2nd Floor, Kamla Arcade, Jangli Maharaj Arcade, Jangli Shivaji Nagar, Pune - 411005. • **Palghat**: Kfin Technologies Ltd. No. 20 & 21, Metro Complex H.P.O. Road Palakkad H.P.O. Road Palakkad 678001. • **Ratlam**: 106 Rajaswa Colony, Near Sailana Bus Stand, Ratlam (M.P.) 457001. • **Rewa**: Shop No. 2, 2nd Sree Sai Anmol Complex Ground Floor Opp Teerth Memorial Hospital Rewa 48001. • **Raipur**: Office No. 5-3, Second Floor, Reheja Tower Falaha Chowk, Jail Road, Raipur - 492 001. • **Rajahmundry**: No: 6-7, Sri Venkata Satya Nilayam, 1st Floor, Vanikata Satya Nilayam, Rajahmundry, AP - 533 101. • **Rajkot**: 302, Metro Plaza, Near Moti Tanki Chowk, Rajkot, Gujarat - 360 001. • **Ranchi**: Room no 103, 1st Floor, Commerce Tower, Beside Mahabir Tower, Main Road, Ranchi - 834001. • **Rohtak**: Office No: 61, First Floor, Ashoka Plaza, Delhi Road, Rohtak - 124 001. • **Renukott**: Dr.B.K. Mallick Katra (Complex), Shivapark Main Road Dist. Sonbhadra (U.P.) Renukott - 231217. • **Roorkee**: Near Shri Dwarikadhish Dharm Shala, Ramnagar, Roorkee - 247667. • **Rourkela**: 2nd Floor, Main Road, Uditi Nagar, Rourkela, Sundargarh - 769 012. • **Saharanpur**: 1st Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Uttar Pradesh - 247001. • **Salem**: No. 6, NS Complex, Omalur Main Road, Salem - 636005. • **Sambalpur**: First Floor, Shop No. 219, Sahej Plaza, Golebaraz, Sambalpur - 768 001. • **Satara**: G7, 465 A, Govind Park Satar Bazar, Satara - 415001. • **Shillong**: Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong - 793 001. • **Siliguri**: Nanak Complex, Sevoke Road, Siliguri - 734 001. • **Shimla**: 1st Floor, Hills View Complex, Near Tara Hall, Shimla - 171001. • **Shimoga**: Jayarama Nilaya, 2nd Cors Mission Compound, Shimoga - 577201. • **Sitapur**: 12/12 Surya Complex, Station Road, Uttar Pradesh, Sitapur - 2611001. • **Solan**: Disha Complex, 1st Floor, Above Axis Bank, Rajgarh Road, Solan - 173212. • **Solapur**: Shop No. 106, Krishna Complex 477, Dakshin Kasaba, Datta Chowk, Solapur - 413 007. • **Sultanpur**: 1st Floor, Ramshankar 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 Kanath Mandir. 5 Civil Lines Sagar Sagar 470002. • **Satna**: 1st Floor Gopal Complex Near Bus Stand Rewa Ro Satna 485001. • **Shivpur**: A. B. Road, In Front of Sawarkar Park Near Hotel Vanasthali Shivpur 473551. • **Sikar**: First Floor Super Tower Behind Tom Mandir Near Tapan Bagichi, Sikar 32001. • **Silchar**: N. Dutta Road, Chowdhury Complex, Premlata Silchar 788001. • **Sonepat**: Shop No. 205 Pp Tower, Opp Income Tax Office Subhash Chowk Sonepat. 131001. • **Sri Ganganagar**: Address Shop No. 5 Opposite Bihani Petrol Pump Nh -15 Near Baba Ramdev Mandir Sri Ganganagar 335001. • **Srikakulam**: D No 158, Shop No 3, Kaki Street, Opp Tulasi Das Hospital, CB Road, Srikakulam Andhra Pradesh - 532001. • **Thane**: Room No. 302, 3rd Floor, Ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road, Naupada, Thane West, Mumbai - 400 602. • **Tirunelveli**: 55/18 Jency Building, 2nd Floor, S N Road, Near Arvind Eye Hospital, Tirunelveli - 627001. • **Tirupathi**: Shop No:18-1-421/F1 City Center, K.T.Road, Airtel Backside Office, Tirupathi - 517501. • **Thrisur**: 4th Floor Crown Tower, Shakthan Nagar, Opp. Head Post Office, Thrisur - 680001. • **Trichy**: No 23C/1 E V Road, Near Vekkaliamman Kalyana Mandapam Putthur - Trichy - 620017. • **Trivandrum**: 3rd Floor, No- 3B TC-82/3417, Capitol Centre, Opp. Secretariat, MG Road, Trivandrum - 695 001. • **Tinsukia**: 3rd Floor, Chirwapatty Road, Tinsukia-786125, Assam. • **Tiruvalla**: 2nd Floor, Renerijeriy Complex Ramanchira Opp Axis Bank Tiruvalla 689107. • **Tuticorin**: 4 - B A34 - A37 Mangalmani 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 Vishvavidyalaya Marg, Station Road, Near ICICI Bank Above Vishal Mega Mart, Ujjain - 456001. • **Varanasi**: D.64 / 52, G - 4 Arihant Complex, Second Floor, Madhopur, Shivpurva Siga, 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**: H no. 26-23, 1st Floor, Sundarammastreet, Gandhinagar, Krishna, Vijayawada - 520 010. • **Visakhapatnam**: D No. 48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp. Road to Lalitha Jeweller Showroom, Beside Taji Hotel Lodge, Visakhapatnam - 53016. • **Valsad**: 406 Dreamland Arcade, Opp Jade Blue Tithal Road Valsad 396001. • **Vapi**: A-8, Second Floor Solitaire Business Centre, Opp Dab 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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Common Application Form	Common KIM	KYC Form	SIP NACH Form
			

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

Enjoy the flavor of every layer

Bank of India Mid & Small Cap Equity & Debt Fund



Features



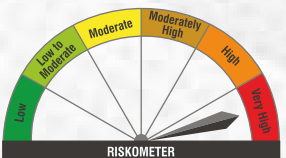
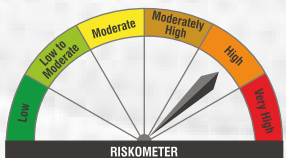
Long term capital appreciation



Minimizes volatility with the help of debt instruments



Facilitates income distribution

PRODUCT LABEL	<p>Risk-o-meter is based on the scheme portfolio as on December 31, 2024</p>  <p>RISKOMETER</p> <p>➤ Investors understand that their principal will be at very high risk</p>	<p>Benchmark* Risk-o-meter as on December 31, 2024</p>  <p>RISKOMETER</p> <p>➤ Benchmark riskometer is at high risk</p>	<p>Bank of India Mid & Small Cap Equity & Debt Fund (An open ended hybrid scheme investing predominantly in equity and equity related instruments)</p> <p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> • Long term capital appreciation and income distribution. • Equity fund investing in Mid & Small Cap equity and equity related securities (not part of the top 100 stocks by market capitalization) as well as fixed income securities. <p>*Investor should consult their financial advisor if they are not clear about the suitability of the product.</p>
	<p>#Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)</p>		



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Build A Resilient Future With Mix Of 3 Assets



BANK OF INDIA MULTI ASSET ALLOCATION FUND

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

Key Features



Facilitates diversified asset classes



Blend of top down & bottom up approach



Potential for capital appreciation



Sustainable business model

PRODUCT LABEL	Risk-o-meter is based on the scheme portfolio as on December 31, 2024	Benchmark* Risk-o-meter as on December 31, 2024	Bank of India Multi Asset Allocation Fund (An open ended scheme investing in Equity, Debt and Gold ETF)
			<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> • Wealth creation over medium to long term • Investment in equity and equity related securities, debt and money market instruments and Gold ETF
	<p>Investors understand that their principal will be at high risk</p>	<p>Benchmark riskometer is at high risk</p>	<p>*Investor should consult their financial advisor if they are not clear about the suitability of the product.</p>

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



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Bank of India Multi Cap Fund

Features



Emphasizes high conviction across market cap



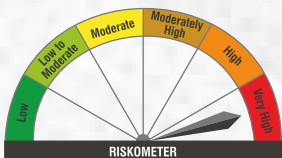
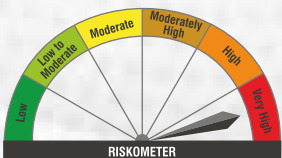
No sector bias



Blend of growth and value



Disciplined allocation across market cap

PRODUCT LABEL	Risk-o-meter is based on the scheme portfolio as on December 31, 2024	Benchmark* Risk-o-meter as on December 31, 2024	Bank of India Multi Cap Fund (An open ended equity scheme investing across large cap, mid cap, small cap stocks)
	 <p>Investors understand that their principal will be at very high risk</p>	 <p>Benchmark riskometer is at very high risk</p>	<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> • Long term capital appreciation. • Investments in equity and equity related instruments across large cap, mid cap, small cap stocks.

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



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Three is better than one

Get the benefits of a diversified portfolio with
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Features



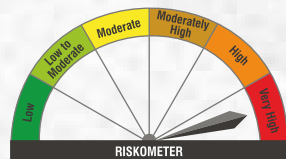
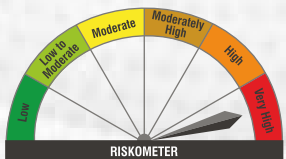
Offer Flexibility



Better Investment Possibilities



Investment opportunity across various market capitalisation

PRODUCT LABEL	Risk-o-meter is based on the scheme portfolio as on December 31, 2024	Benchmark* Risk-o-meter as on December 31, 2024	Bank of India Flexi Cap Fund (An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)
			<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Capital appreciation over medium to long term. • Investment in a diversified portfolio consisting of equity and equity related instruments across market capitalization.
	<p>➤ Investors understand that their principal will be at very high risk</p>	<p>➤ Benchmark riskometer is at very high risk</p>	<p>*Investor should consult their financial advisor if they are not clear about the suitability of the product.</p>

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