

Facts in Figures

**January
2025**

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!

As the first month of Year 2025 got completed the outlook for the global economy continues to be a mixed bag, marked by both difficulties and hope. The likelihood of trade disputes and policy changes seems to be causing nervousness in the markets. The global economy faces volatility due to risks associated with geopolitical tensions, tariff battles, and currency swings. We however feel that markets have seen such volatile phases in the past and with structural strength of the Indian economy continuing to be intact, we are likely to see a gradual recovery despite these obstacles. Many equities have corrected significantly and while market emotions are growing more pessimistic, we believe that investors focused on long term wealth creation may use this opportunity to start / continue with a systematic approach to investing via the SIP (Systematic Investment Plan)/ STP (Systematic Transfer Plan) route. As we navigate these uncertain global conditions, our focus remains on persistent review of our existing positions & identifying opportunities that may offer long-term value creation for our investors, through our MF schemes.

The Union Budget for 2025-26 has further boosted hopes and made room for higher allocations for infrastructure projects, tax reforms, encouraging investment in clean energy and electric vehicles, and initiatives for supporting start-ups and technological innovation. A highlight of this year's budget is the increased income tax rebate threshold under the new tax regime, wherein individuals earning upto ₹ 12 Lakhs annually will be exempt from paying taxes.

For the month of January 2025, the benchmark BSE Sensex declined by 639 points, or -0.7%, while the Nifty 50 declined by 136.4 points, or -0.43%. The BSE Small Cap index also saw a negative movement of -10.07% for the month, and the BSE Mid Cap index posted a negative performance of -6.43%. In the Indian debt markets, the 10-year GSEC bond yield closed at 6.70% for December 2024, down 3 bps or 0.03% compared to the December-end closing yield at 6.73% on the benchmark.

The Indian MF industry aggregate numbers stood at ₹ 67.25 lakh crore closing AUM 22.92 crore folios and positive Net Sales of ₹ 1,87,551 crore (for the month ended 31st Jan 2025) versus aggregate AUM of ₹ 66.93 lakh crore, 22.50 cr folios and overall negative Net Sales of ₹ 80,355 crore (for the month ended 31st Dec 2024); Industry Aggregate SIP contribution was ₹ 26,400 crore for the month of Jan 2025 versus ₹ 26,549 crore in Dec 2024.

We are thrilled that we were able to begin the year with great zeal and passion as we launched a new fund offer-Bank of India Money Market Fund in January 2025. Our AUM now stands at ₹ 11,732.16 crore, and the folio count is 723,828 (as of 31 January 2025).

We are grateful to our investors and distribution partners for their unwavering support. We welcome your feedback and suggestions for improving 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 of 31 January 2025 (in Crores) include Equity: ₹ 630,118.23 | Debt: ₹ 38,259.27 | Hybrid: ₹ 163,293.38 | Liquid: ₹ 199,399.35 | ELSS: ₹ 142,145.63

Geographical Spread: Top 5 Cities: 51.74% | Next 10 Cities: 13.78% | Next 20 Cities: 7.08% | Next 75 Cities: 7.89% | Others: 19.51%

*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



Indian equity markets witnessed sparked volatility in January 2025, especially in the mid and small-cap categories. Many factors contributed to the downward pressure. The slow economic growth in the first half of the financial year resulted in lower earnings growth since India is categorized as a growth market and hence commands a growth multiple. Now, in a situation of growth tapering, the markets tried to unwind the growth multiple. Mid-cap and small-cap command higher growth; hence, the volatility was highest.

Therefore, the biggest question remains whether the Indian economy is slowing down or has just hit a rough patch, mainly because of government inaction in the first half and tight banking liquidity conditions that persisted in the last calendar year. The tight liquidity and high government balances with RBI adversely impacted the velocity of money, which in turn influenced the credit supply.

The government recognized the need to support the slowing growth. The union budget for FY 2026 has balanced needs to support growth and continue with fiscal consolidation. As such, the budget targets a lower fiscal deficit of 4.4% of GDP for FY2026, even as it reduces income taxes to support consumption, especially for low/middle-income taxpayers. Expanded capex growth, mainly through a boost in grants to States for capex creation. Indeed, as per the Finance Minister, direct tax changes should lead to a revenue loss of INR 1000 bn (0.3% of GDP), which should help support consumption. On the spending side, the mix remains tilted to capex, with effective capex (direct capex plus grants in aid to the creation of capital assets) seen growing at 17.4% in F2026BE vs. 5.3% in F2025RE. We expect the budget to support growth recovery through measures to promote consumption and increase effective capex spending, which may likely lead to a broad-based recovery, and, at the same time, continued consolidation should help macro stability remain in check. In our view, fiscal and monetary policy are pivoting to support growth, in line with our view of a cyclical recovery in growth.

After being on pause for 24 months, RBI started a rate-cut cycle with a 25-bps cut to reduce the repo rate to 6.25% in line with our expectations of a February rate cut. The focus has shifted to addressing concerns about growth, with inflation expected to glide toward the 4% mark in the next few months. The RBI expects growth in FY25-2026 to be driven by private consumption, aided by the tax relief in the Union Budget, growth in investment activity, and continued buoyancy in services exports. On the supply side, good rabi prospects and an expected recovery in industrial activity augur well for growth. RBI has pegged real GDP growth in FY2026 at 6.7%, with a quarterly growth profile (see Exhibit 1). However, headwinds stemming from geopolitical developments and trade policy-related uncertainties present a downside risk to the growth outlook.

We may expect another 25-50 bps of rate cuts in FY2026, given RBI's increased tolerance for INR weakness, along with the inflation trajectory gliding toward the 4% target. We may continue to expect FY2026 average inflation at around 4.2%, with real GDP growth at 6.4%. Our call for a shallow rate-cut cycle is based upon RBI maintaining balanced growth-inflation dynamics while being cautious about external sector risks from uncertainties on Trump's trade policies and retaliatory tariffs, a relatively hawkish stance from the Fed, and continued capital outflows.

The Q3 FY 25 earnings is expected to be better than Q2 FY 25. The recent correction in the equity market has corrected the valuation across the market categories. As a result, market valuation is more reasonably placed. However, the markets are expected to become more bottom-up compared to more top-down allocation, based on the recent past.

We think the soft growth patch is behind us, and if global cues do not surprise us negatively, India should resume its outperformance to EM in the coming months.

Sources: 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

Exploring India's Jewellery Landscape: A Glittering Prospect for Retailers and Consumers

With the price of gold at its all-time high, the year 2025 started strong (currently at INR 85k). However, Indian consumers have a long-standing, inelastic price relationship with gold, viewing it as an investment and an attractive wearable commodity. The 2024 Union Budget increased customs duties that lowered the price of gold. But, later, high global inflation, depreciation of Indian rupee, increase in price of gold internationally, etc., led the commodity to reach its highest price ever.

Huge Market Share and a Preferred Choice of Consumers

The Indian jewellery market, worth USD 80 Bn (consisting of 90% gold and 10% diamonds), is expected to grow at 16% CAGR over FY 2024-28, led by increased disposable income, rising interest in diamonds, precious stones, costume jewellery and increasing gold price. The organised sector now forms 37% of the jewellery industry. India has seen a K-shaped recovery, with the jewellery and tourism industries outperforming the QSR, entry-level automobiles, 2-wheelers, clothing, footwear, and other discretionary categories in the past years. The main factors dividing consumption may be *increased income growth for Indians at the top of the economic pyramid or shifts in consumer spending and saving patterns*. Nonetheless, the gold industry continues to appeal since purchasing gold is considered a safe investment choice and a priority for special events like festivals, weddings, and births.

Evolution of Jewellery Retailing in India- A Shift from Unorganised to Organised Retailers

Before 1994, family jewellers dominated the Indian jewellery market, and businesses were built on trust, offering clients flexible credit terms. However, the under-cartage of gold, misrepresentation of quality, ambiguous pricing, and antiquated designs & patterns had an adverse effect on the clientele. Then, in 1996, organised players like Titan and Gitanjali introduced their brands, sought to close the gap and control tax fraud committed by unorganised players. Also, when the operating costs for unorganised players rose, it gave organised retailers a natural edge. Demonetisation and usage of PAN cards for transactions above INR 2,00,000 became other reasons that pushed the buying patterns from cash to digital.

Further, some structural reforms became tailwinds for organised jewellery retailers as well, like-

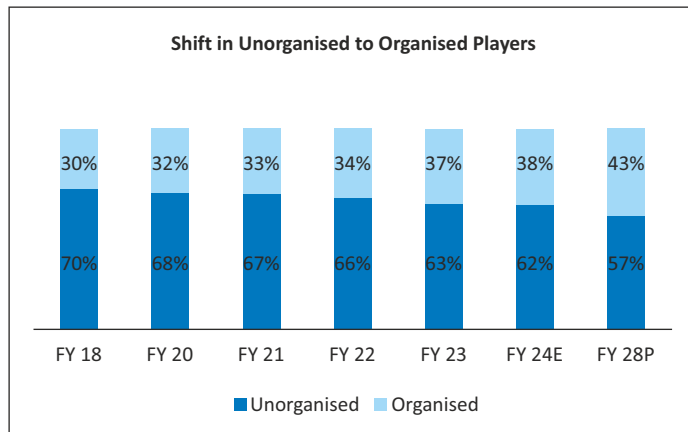
1. GST on the sale and purchase of jewellery
2. Mandatory gold hallmarking to give trust to consumers

	Till 1994	1994-2000	2001-2007	2008-2016	2016 - Present
Evolution journey	Dominance of Family Jewellers	Initiation of Organised Retail - Tanishq/GILL brand launched	Growth of Organised Retail - Growth via franchisee route	Emergence of Industry Leaders - Tanishq emerges as a leading player. E-commerce came into existence.	Supply-side reforms aided the growth of Organised Retail - such as Demonetization, Hallmarking, GST, PAN
Organised players market share	0%	0% - <2%	~2% to >6%	7% to >27%	~27% to >37%

Expansion of Stores by Organised Players-

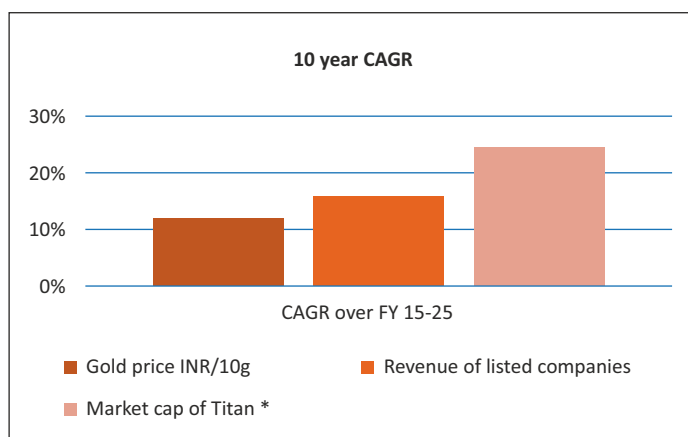
Many organised players expanded their presence outside their dominated geographic areas from 2000 to 2007. Some of them used the franchise route to grow their business aggressively and gain market share. The revenue-sharing model with the franchisors led to high growth/accretive return ratios for the

companies and faster reach to the consumer, offering fashion products with superior customer experience. According to data, the organised retailer market share was between 2% and 6% in the early 2000s, but it has grown to over 37% as of today.



How was the transition from Unorganised to Organised Investors?

Whenever the per capita income of India increases, the propensity to spend on premium products rises. Organised players' product offerings – trendy designing, transparent pricing, hallmarking – a sign of purity, etc. led a consumer to shift towards it. The gold price rose by 12% in FY2015-25. However, the revenue of listed companies (including Titan, Kalyan, Senco and TBZ) grew by 15% (300bp higher than gold price growth). Since most gold players were listed recently, only Titan was listed 10 years back. The market cap of Titan grew far ahead of the gold price, i.e. 24% CAGR over the last 10 years (doubled of gold price growth) as shown in the image below.



Note: * Data is taken based on availability.

Market Chronicles: Decoding Trends

Transformational Shift led by Lab-Grown Diamonds

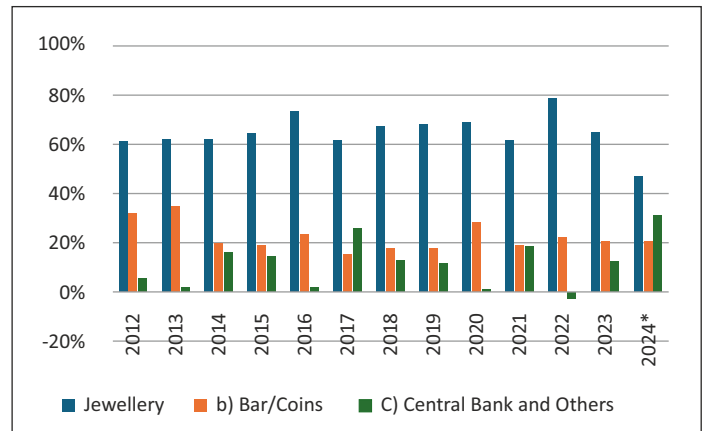
Lab-Grown Diamonds (LGD) provides customers with a product that is significantly discounted, often by as much as 20–25% of the price of real diamonds. This invention could upend the market for studded jewellery, which is the high-margin industry of organised shops because the original diamond quality is maintained at an affordable price. However, it is too soon to say whether the LGD will cause industry disruption or will result in any adjustments to the diamond sector. However, in India, where 95% of women wish to possess diamonds, less than 5% have made a move in the past, but the opportunity is enormous. LGD technology has transformed the supply of diamonds through natural processes like synthetic processes, resulting in similar output but abundance or regular supply, making at a cost much lower than the natural diamond.

Factors Impacting Gold Price Movement

- The price of gold is negatively related to the difference between the US dollar
- Gold acts as a protection against inflation
- International gold prices are inversely correlated with the dollar index
- Geopolitical tensions or issues may cause prices to rise
- Key consuming nations such as India and China account for half of global gold demand
- Volatility and performance of other assets have increased investment demand for gold as a hedging asset.

Procurement Value Chain for Organised Jewellers

1. Import of Gold and Diamond- Gold is imported by nominated banks such as Bank of India, Axis Bank, etc., while precious stones are imported and traded by global miners.
2. Gold and Diamond Procurement by Retailers- Gold is procured from nominated banks/agencies, while precious stones are procured from global suppliers and middlemen.
3. Hedging Strategy by Retailers- Companies use a mix of loan facilities, inventory replenishment and financial instruments tools (such as forwards, futures, etc.) to hedge their gold inventories from price volatility.
4. Jewellery Procurement in the Stores- Companies usually outsource most of their gold jewellery. They offer raw materials to the vendors and focus on retailing the products. However, in most cases, they do the production of studded jewellery in-house only.



For the nation, the gold manufacturing skillset is a boon as India became the top exporter of cut and polished diamonds globally. However, India is highly dependent on the supply met by imports.

Wrap-up

Rapid urbanisation, changing demographics, and growing wages contribute to India's consumption growth story. Gold and diamonds have always been the preferred options for consumers, but with the growth of organised retailers and the regulations, the consumer's probability of getting deceived has lowered. Now, customers are getting better value for money for designs, quality, open pricing and buying/selling experience. Moreover, rising disposable incomes and a growing women's workforce will continue to contribute towards the growth. The sector tailwinds and structural reforms/developments foster organised businesses to establish themselves and thrive in one of the most vibrant consumer markets in the world.

Please note: This should not be considered as investment advice and is intended solely for informational purposes. Investors are encouraged to consult their financial advisors regarding investments, securities, and products related to this sector.

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)

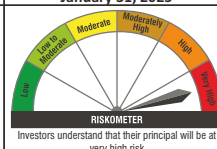
Invest Now

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

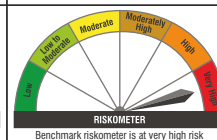
This product is suitable for investors who are seeking*:

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

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

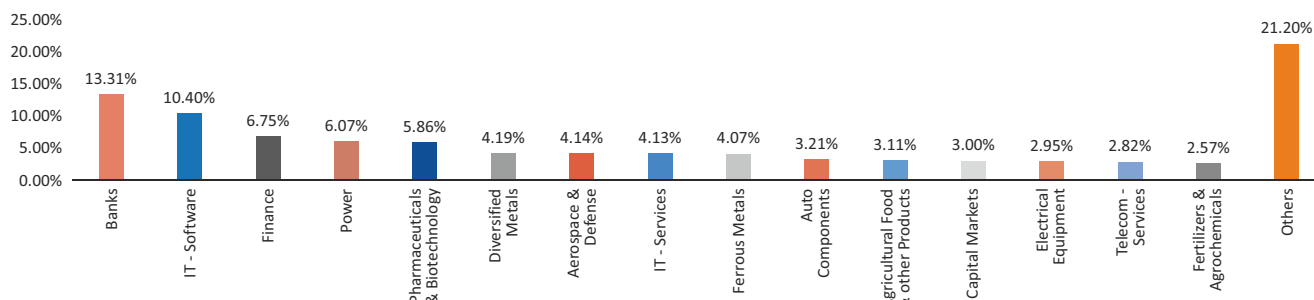


Benchmark Risk-o-meter as on January 31, 2025^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS				OTHERS			
BANKS				Swan Energy Limited			
✓ State Bank of India	4.91	✓ Hindustan Aeronautics Limited	2.89	General Insurance Corporation of India	2.16	MONEY MARKET INSTRUMENTS	
✓ HDFC Bank Limited	4.48	✓ Bharat Electronics Limited	1.25	Cartrade Tech Limited	1.68	Certificate of Deposit	
✓ ICICI Bank Limited	2.32	IT - SERVICES		Sky Gold Limited	1.59	HDFC Bank Limited (CARE A1+)	
Indian Bank	0.99	Zaggle Prepaid Ocean Services Limited	2.15	HEG Limited	1.41	Total	
Bank of Baroda	0.61	Netweb Technologies India Limited	1.71	Radico Khaitan Limited	1.39	GOVERNMENT BOND AND TREASURY BILL	
IT - SOFTWARE				Castrol India Limited			
✓ Coforge Limited	3.90	Tata Technologies Limited	0.27	Brigade Enterprises Limited	1.12	Treasury Bill	
Infosys Limited	2.02	FERROUS METALS		Hi-Tech Pipes Limited	1.08	364 Days Tbill (MD 15/01/2026) (SOV)	
Tech Mahindra Limited	1.69	✓ Lloyds Metals And Energy Limited	3.05	Reliance Industries Limited	1.02	Total	
Tata Consultancy Services Limited	1.67	Tata Steel Limited	1.02	Larsen & Toubro Limited	1.00	Net Receivables/Payables	
KPIIT Technologies Limited	1.12	AUTO COMPONENTS		Senco Gold Limited	0.96	TREP/ Reverse Repo Investments	
FINANCE				AGRICULTURAL FOOD & OTHER PRODUCTS			
✓ REC Limited	2.37	✓ Bharat Forge Limited	1.79	UNO Minda Limited	1.42	Total	
CreditAccess Grameen Limited	2.11	AGRICULTURAL FOOD & OTHER PRODUCTS		Titagarh Rail Systems Limited	0.85	CASH & CASH EQUIVALENT	
Jio Financial Services Limited	1.01	Balrampur Chini Mills Limited	1.34	Jupiter Wagons Limited	0.82	Net Receivables/Payables	
Power Finance Corporation Limited	0.63	Triveni Engineering & Industries Limited	0.89	Sterling And Wilson Renewable Energy Limited	0.72	TREP/ Reverse Repo Investments	
Rane Holdings Limited	0.63	Sanstar Ltd	0.88	Aditya Vision Ltd	0.66	Total	
POWER				CAPITAL MARKETS			
✓ NTPC Green Energy Limited	3.01	CAPITAL MARKETS		Total			
NTPC Limited	1.80	Nuvama Wealth Management Limited	1.71	97.78			
Torrent Power Limited	1.26	Prudent Corporate Advisory Services Limited	1.29	MCAP Categorization (As on January 31, 2025)			
PHARMACEUTICALS & BIOTECHNOLOGY				Percentage			
Dr. Reddy's Laboratories Limited	2.11	ELECTRICAL EQUIPMENT		Large Cap			
Ami Organics Limited	1.98	Siemens Limited	1.86	47.08%			
Sun Pharmaceutical Industries Limited	1.31	ABB India Limited	1.09	Small Cap			
Advanced Enzyme Technologies Limited	0.46	TELECOM - SERVICES		32.29%			
DIVERSIFIED METALS				Mid Cap			
✓ Vedanta Limited	4.19	Bharti Airtel Limited	1.63	18.41%			
INDUS TOWERS LIMITED				GB/TB/Repo/Others			
Indus Towers Limited	1.19	FERTILIZERS & AGROCHEMICALS		1.98%			
Coromandel International Limited	1.50	Coromandel International Limited	1.50	Debt			
Sumitomo Chemical India Limited	1.07	Sumitomo Chemical India Limited	1.07	0.24%			
				Grand Total			
				100.00%			

✓ Indicates Top 10 Equity Holdings.

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

₹ 2,036.14 Crs.

LATEST AUM

₹ 1,991.04 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 January 31, 2025)

0.86 Times^B (Basis last rolling 12 months)

OTHER PARAMETERS (As on January 31, 2025)

Standard Deviation (Annualized): 15.99% (Bank of India Flexi Cap Fund)
13.84% (BSE 500 TRI)

Beta: 1.06

Sharpe Ratio*: 0.70

Tracking Error (Annualized): 6.55%

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

*Risk-free rate assumed to be 6.65% (MIBOR as on January 31, 2025)

NAV (As on January 31, 2025)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	35.00
IDCW	IDCW	29.91

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)

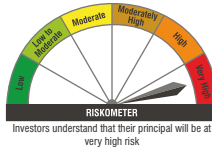
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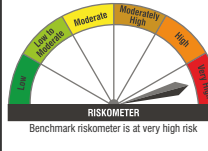
This product is suitable for investors who are seeking*:

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

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

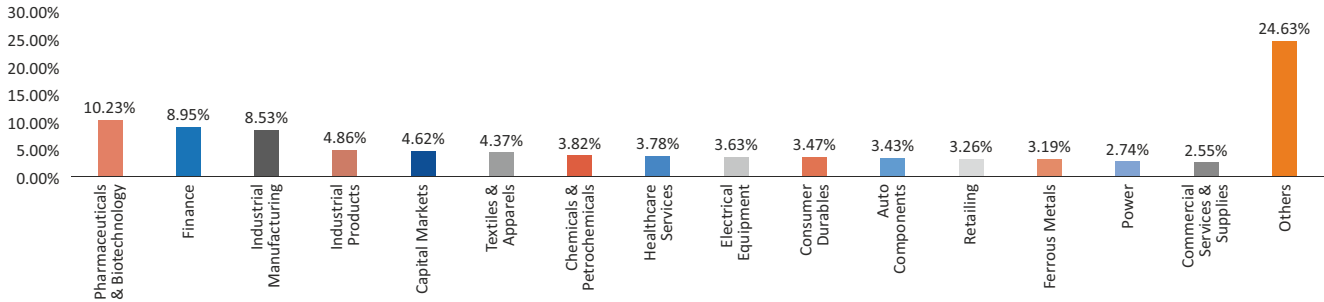


Benchmark Risk-o-meter as on January 31, 2025^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		Prudent Corporate Advisory Services Limited	1.28	OTHERS	24.63	Sterling And Wilson Renewable Energy Limited	0.69
PHARMACEUTICALS & BIOTECHNOLOGY	10.23	TEXTILES & APPARELS	4.37	✓ Radico Khaitan Limited	2.21	Energy Limited	
✓ Ami Organics Limited	3.27	Arvind Limited	2.03	✓ Zagle Prepaid Ocean Services Limited	2.15	Total	96.06
Eris Lifesciences Limited	2.13	Ganesh Ecosphere Limited	1.45	Aditya Birla Real Estate Limited	1.59	GOVERNMENT BOND AND TREASURY BILL	
Wockhardt Limited	1.82	Welspun Living Limited	0.89	Castrol India Limited	1.54	Treasury Bill	
Suven Pharmaceuticals Limited	1.25	CHEMICALS & PETROCHEMICALS	3.82	Tips Music Limited	1.51	364 Days Tbill (MD 15/01/2026) (SOV)	0.18
Gufic Biosciences Limited	1.00	PCBL Chemical Limited	1.88	Poly Medicare Limited	1.45	Total	0.18
Advanced Enzyme Technologies Limited	0.76	Galaxy Surfactants Limited	1.05	General Insurance Corporation of India	1.33	CASH & CASH EQUIVALENT	
FINANCE	8.95	Vinati Organics Limited	0.89	Unicommerce Eolutions Limited	1.30	Net Receivables/Payables	2.02
✓ Housing & Urban Development Corporation Limited	2.55	HEALTHCARE SERVICES	3.78	Mrs. Bectors Food Specialities Limited	1.28	TREPS / Reverse Repo Investments	1.74
✓ CreditAccess Grameen Limited	2.45	✓ Vijaya Diagnostic Centre Limited	2.75	Kernex Microsystems (India) Limited	1.27	Total	3.76
PNB Housing Finance Limited	1.75	Krishna Institute Of Medical Sciences Limited	1.03	Latent View Analytics Limited	1.24	GRAND TOTAL	100.00
Cholamandalam Financial Holdings Limited	1.66	ELECTRICAL EQUIPMENT	3.63	Indian Bank	1.23		
Rane Holdings Limited	0.54	TD Power Systems Limited	1.41	Balrampur Chini Mills Limited	1.06	✓ Indicates Top 10 Equity Holdings.	
INDUSTRIAL MANUFACTURING	8.53	Hitachi Energy India Limited	1.19	EID Parry India Limited	1.05		
✓ Kaynes Technology India Limited	2.31	Schneider Electric Infrastructure Limited	1.03	Godavari Biorefineries Limited	1.02		
Jyoti CNC Automation Ltd	2.13	CONSUMER DURABLES	3.47	Sanstar Ltd	0.94		
Praj Industries Limited	1.28	PG Electroplast Limited	1.61	Manorama Industries Limited	0.92		
Titagarh Rail Systems Limited	1.07	Senco Gold Limited	1.27	Tejas Networks Limited	0.85		
Shanthi Gears Limited	0.91	ETHOS LTD.	0.59				
Jupiter Wagons Limited	0.83	AUTO COMPONENTS	3.43				
INDUSTRIAL PRODUCTS	4.86	Carraro India Limited	1.66				
HEG Limited	1.36	Amara Raja Energy & Mobility Ltd	1.30				
Hi-Tech Pipes Limited	1.17	Tube Investments of India Limited	0.47				
Tinna Rubber and Infrastructure Limited	0.96	RETAILING	3.26				
KSB Limited	0.59	✓ Cartrade Tech Limited	2.57				
Ratnamani Metals & Tubes Limited	0.49	Go Fashion (India) Limited	0.69				
EPL Limited	0.29	FERROUS METALS	3.19				
CAPITAL MARKETS	4.62	✓ Lloyds Metals And Energy Limited	3.19				
Nuvama Wealth Management Limited	1.83	POWER	2.74				
Central Depository Services (India) Limited	1.51	✓ NTPC Green Energy Limited	2.74				
		COMMERCIAL SERVICES & SUPPLIES	2.55				
		CMS Info System Limited	1.30				
		TeamLease Services Limited	1.25				

MCAp Categorization (As on January 31, 2025)

Mcap Category	Percentage
Small Cap	81.05%
Mid Cap	12.27%
GB/TB/Repo/Others	3.94%
Large Cap	2.74%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^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

₹ 1,601.27 Crs.

LATEST AUM

₹ 1,555.78 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on January 31, 2025)

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

OTHER PARAMETERS (As on January 31, 2025)

Standard Deviation (Annualized): 16.59% (Bank of India Small Cap Fund)
19.40% (NIFTY Smallcap 250 TRI)

Beta: 0.81

Sharpe Ratio*: 0.69

Tracking Error (Annualized): 6.76%

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

*Risk-free rate assumed to be 6.65% (MIBOR as on January 31, 2025)

NAV (As on January 31, 2025)

Plan	NAV (₹)
Regular Plan	
Growth	43.93
IDCW	32.03
Direct Plan	
Growth	48.68
IDCW	36.45

EXPENSE RATIO

Regular Plan: 1.98% Direct Plan: 0.48%

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 January 31, 2025 (Unless indicated otherwise)

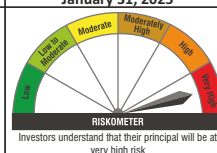
80C Benefit[#]

Invest Now

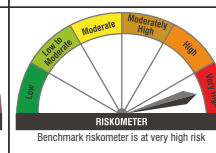
This product is suitable for investors who are seeking*:

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

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

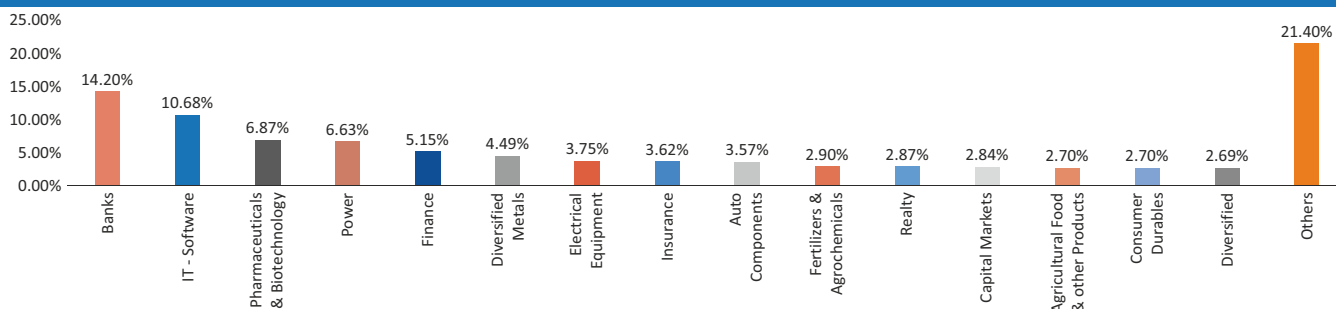


Benchmark Risk-o-meter as on January 31, 2025[^]



*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				MONEY MARKET INSTRUMENTS			
BANKS	14.20	ABB India Limited	1.28	HEG Limited	1.72	Certificate of Deposit	
✓ State Bank of India	4.88	Bharat Heavy Electricals Limited	0.42	Deepak Nitrite Limited	1.60	HDFC Bank Limited (CARE A1+)	0.36
✓ HDFC Bank Limited	4.53	INSURANCE	3.62	Bharti Airtel Limited	1.35	Total	0.36
✓ ICICI Bank Limited	2.68	✓ General Insurance Corporation of India	2.63	K.P.R. Mill Limited	1.33	GOVERNMENT BOND AND TREASURY BILL	
Indian Bank	1.20	SBI Life Insurance Company Limited	0.99	Larsen & Toubro Limited	1.23	Treasury Bill	
Bank of Baroda	0.91	AUTO COMPONENTS	3.57	CMS Info System Limited	1.17	364 Days Tbill (MD 15/01/2026) (SOV)	0.01
IT - SOFTWARE	10.68	UNO Minda Limited	1.92	Reliance Industries Limited	1.10	Total	0.01
✓ Coforge Limited	3.96	Bharat Forge Limited	1.65	Varun Beverages Limited	1.09	CASH & CASH EQUIVALENT	
Tata Consultancy Services Limited	2.07	FERTILIZERS & AGROCHEMICALS	2.90	Poly Medicare Limited	1.04	NET Receivables/Payables	1.94
Infosys Limited	1.91	Coromandel International Limited	2.14	Jupiter Wagons Limited	0.92	TREPS / Reverse Repo Investments	0.63
Tech Mahindra Limited	1.59	PI Industries Limited	0.76	Titagarh Rail Systems Limited	0.92	Total	2.57
KPIIT Technologies Limited	1.15	REALTY	2.87	Inox India Limited	0.88	GRAND TOTAL	100.00
PHARMACEUTICALS & BIOTECHNOLOGY	6.87	Oberoi Realty Limited	1.50	Sterling And Wilson Renewable Energy Limited	0.82		
✓ Ami Organics Limited	2.97	DLF Limited	1.37	Tata Technologies Limited	0.27	✓ Indicates Top 10 Equity Holdings.	
Dr. Reddy's Laboratories Limited	1.93	CAPITAL MARKETS	2.84	Total	97.06		
Sun Pharmaceutical Industries Limited	1.32	Prudent Corporate Advisory Services Limited	1.99				
Advanced Enzyme Technologies Limited	0.65	Central Depository Services (India) Limited	0.85				
POWER	6.63	AGRICULTURAL FOOD & OTHER PRODUCTS	2.70				
✓ NTPC Green Energy Limited	2.58	Balrampur Chini Mills Limited	1.41				
NTPC Limited	2.33	Triveni Engineering & Industries Limited	1.29				
Tata Power Company Limited	1.72	CONSUMER DURABLES	2.70				
REC Limited	2.10	✓ Dixon Technologies (India) Limited	2.70				
Jio Financial Services Limited	1.31	DIVERSIFIED	2.69				
PNB Housing Finance Limited	1.04	✓ Swan Energy Limited	2.69				
Power Finance Corporation Limited	0.70	OTHERS	21.40				
DIVERSIFIED METALS	4.49	Hindustan Aeronautics Limited	2.37				
✓ Vedanta Limited	4.49	Zaggle Prepaid Ocean Services Limited	1.86				
ELECTRICAL EQUIPMENT	3.75	Tata Steel Limited	1.73				
Siemens Limited	2.05						

MCAP Categorization (As on January 31, 2025)

Mcap Category	Percentage
Large Cap	51.61%
Small Cap	23.55%
Mid Cap	21.90%
GB/TB/Repo/Others	2.58%
Debt	0.36%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK[^]

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

₹ 1,377.57 Crs.

LATEST AUM

₹ 1,329.97 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 January 31, 2025)

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

OTHER PARAMETERS (As on January 31, 2025)

Standard Deviation (Annualized): 15.27% (Bank of India ELSS Tax Saver)
13.84% (BSE 500 TRI)

Beta: 1.02

Sharpe Ratio*: 0.59

Tracking Error (Annualized): 5.82%

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

*Risk-free rate assumed to be 6.65% (MIBOR as on January 31, 2025)

NAV (As on January 31, 2025)

Plan	NAV (₹)
Regular Plan	
Growth	164.85
IDCW	27.36
Eco Plan	
Growth	164.85
IDCW	27.36
Direct Plan	
Growth	176.72
IDCW	70.58

EXPENSE RATIO

Regular Plan: 1.95% Direct Plan: 0.80% 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)

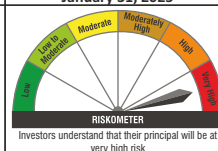
Invest Now

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

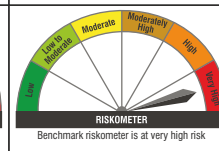
This product is suitable for investors who are seeking*:

- 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 January 31, 2025

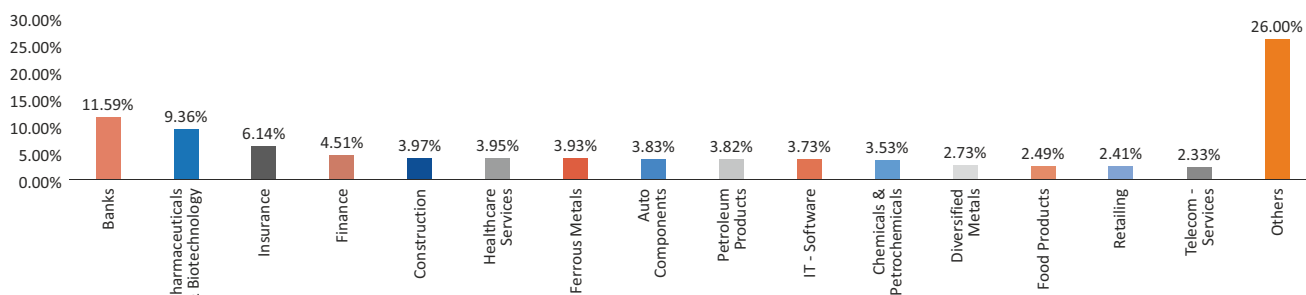


Benchmark Risk-o-meter as on January 31, 2025^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	
EQUITY HOLDINGS				HEALTHCARE SERVICES 3.95				
BANKS 11.59				Vijaya Diagnostic Centre Limited 2.03				
✓ HDFC Bank Limited	5.05	Apollo Hospitals Enterprise Limited	1.92	✓ OTHERS 26.00				
✓ Kotak Mahindra Bank Limited	2.49	FERROUS METALS 3.93				Ratnamani Metals & Tubes Limited 0.52		
State Bank of India	2.10	Lloyds Metals And Energy Limited	1.73	Oil India Limited	2.08	Siemens Limited	0.37	
Indian Bank	1.95	JSW Steel Limited	1.10	Zaggle Prepaid Ocean Services Limited	2.02	Total	94.32	
PHARMACEUTICALS & BIOTECHNOLOGY 9.36				Jindal Stainless Limited	1.10	GOVERNMENT BOND AND TREASURY BILL		
Ami Organics Limited	2.03	AUTO COMPONENTS 3.83				Treasury Bill		
Senores Pharmaceuticals Limited	1.88	Gabriel India Limited	1.29	364 Days Tbill (MD 15/01/2026) (SOV) 0.01				
Eris Lifesciences Limited	1.80	Endurance Technologies Limited	1.01	Total				
Sun Pharmaceutical Industries Limited	1.20	Samvardhana Motherson International Limited	0.89	0.01				
Dr. Reddy's Laboratories Limited	1.10	UNO Minda Limited	0.64	CASH & CASH EQUIVALENT				
Ajanta Pharma Limited	1.07	PETROLEUM PRODUCTS 3.82				Net Receivables/Payables 5.61		
IPCA Laboratories Limited	0.28	✓ Reliance Industries Limited	3.82	Ashok Leyland Limited	0.94	TREPS / Reverse Repo Investments 0.06		
INSURANCE 6.14				IT - SOFTWARE 3.73	JK Cement Limited	0.93	Total	5.67
✓ ICI Lombard General Insurance Company Limited	2.79	✓ Tata Consultancy Services Limited	2.73	Aditya Birla Real Estate Limited	0.92	GRAND TOTAL 100.00		
General Insurance Corporation of India	1.86	Coforge Limited	1.00	Triveni Turbine Limited	0.81	✓ Indicates Top 10 Equity Holdings.		
SBI Life Insurance Company Limited	1.49	CHEMICALS & PETROCHEMICALS 3.53						
FINANCE 4.51				Deepak Nitrite Limited	1.37			
REC Limited	1.72	Linde India Limited	0.12	PCBL Chemical Limited	1.16			
Housing & Urban Development Corporation Limited	1.40	DIVERSIFIED METALS 2.73						
Shriram Finance Limited	1.39	✓ Vedanta Limited	2.73	FOOD PRODUCTS 2.49				
CONSTRUCTION 3.97				✓ Manorama Industries Limited	2.49			
✓ Larsen & Toubro Limited	2.55	RETAILING 2.41						
Sterling And Wilson Renewable Energy Limited	0.86	FSN E-Commerce Ventures Limited	1.78	TELECOM - SERVICES 2.33				
ITD Cementation India Limited	0.56	Aditya Vision Ltd	0.63	Indus Towers Limited 2.33				

MCAP Categorization (As on January 31, 2025)

Mcap Category	Percentage
Large Cap	38.06%
Mid Cap	26.27%
Small Cap	29.99%
GB/TB/Repo/Others	5.68%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

₹ 753.05 Crs.

LATEST AUM

₹ 749.55 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on January 31, 2025)

0.89 Times^B (Basis last rolling 12 months)

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on January 31, 2025)

	NAV (₹)
Regular Plan	
Growth	16.48
IDCW	16.48
Direct Plan	
Growth	16.82
IDCW	16.80

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)

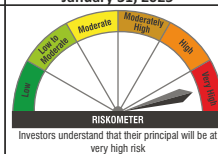
Invest Now

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

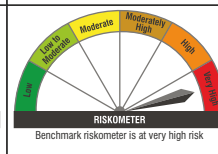
This product is suitable for investors who are seeking*:

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

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

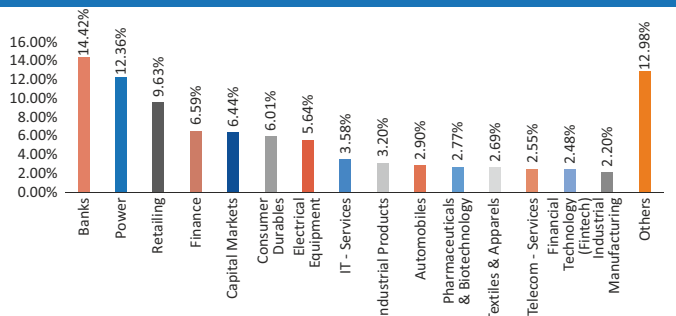


Benchmark Risk-o-meter as on January 31, 2025^A

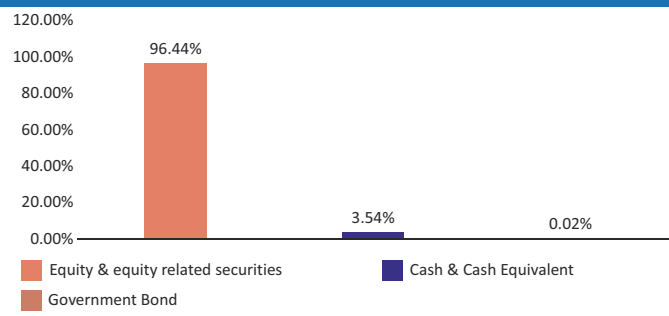


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS				TELECOM - SERVICES 2.55			
BANKS 14.42		Nippon Life India Asset Management Limited	0.89	✓ Bharti Airtel Limited	2.55	Amara Raja Energy & Mobility Ltd	0.74
✓ HDFC Bank Limited	6.10	CONSUMER DURABLES 6.01		FINANCIAL TECHNOLOGY 2.48		Galaxy Surfactants Limited	0.66
✓ State Bank of India	5.53	Dixon Technologies (India) Limited	2.38	(FINTECH)		Total	96.44
✓ ICICI Bank Limited	2.79	Sky Gold Limited	2.12	✓ PB Fintech Limited	2.48	GOVERNMENT BOND AND TREASURY BILL	
POWER 12.36		Safari Industries (India) Limited	0.82	INDUSTRIAL MANUFACTURING 2.20		Treasury Bill	
✓ NTPC Green Energy Limited	3.58	ETHOS LTD.	0.69	Praj Industries Limited	1.11	364 Days Tbill (MD 15/01/2026) (SOV)	0.02
✓ NTPC Limited	3.45	ELECTRICAL EQUIPMENT 5.64		Kaynes Technology India Limited	1.09	Total	0.02
✓ Power Grid Corporation of India Limited	2.70	✓ Siemens Limited	2.64	OTHERS 12.98		CASH & CASH EQUIVALENT	
Tata Power Company Limited	1.47	Schneider Electric Infrastructure Limited	1.19	Tips Music Limited	1.57	Net Receivables/(Payables)	1.93
Torrent Power Limited	1.16	Triveni Turbine Limited	1.03	Oberoi Realty Limited	1.54	TREPS / Reverse Repo	1.61
RETAILING 9.63		TD Power Systems Limited	0.78	Unicommerce Esolutions Limited	1.35	Investments	
Trent Limited	2.01	IT - SERVICES 3.58		Apollo Hospitals Enterprise Limited	1.29	Total	3.54
Zomato Limited	1.79	Zaggle Prepaid Ocean Services Limited	2.04	Aditya Birla Real Estate Limited	1.10	GRAND TOTAL	100.00
Cartrade Tech Limited	1.53	Netweb Technologies India Limited	0.92	Mrs. Bectors Food Specialities Limited	1.03	✓ Indicates Top 10 Equity Holdings.	
V-Mart Retail Limited	1.21	Tata Technologies Limited	0.62	The Indian Hotels Company Limited	1.01		
Arvind Fashions Limited	0.86	INDUSTRIAL PRODUCTS 3.20		S.J.S. Enterprises Limited	0.93		
Go Fashion (India) Limited	0.83	Hi-Tech Pipes Limited	1.18	Sterling And Wilson Renewable Energy Limited	0.88		
Aditya Vision Ltd	0.80	Tinna Rubber and Infrastructure Limited	1.05	Tejas Networks Limited	0.88		
V2 Retail Limited	0.60	Polycab India Limited	0.97				
FINANCE 6.59		AUTOMOBILES 2.90		MCAP Categorization (As on January 31, 2025)			
✓ REC Limited	3.57	Mahindra & Mahindra Limited	2.25	Mcap Category	Percentage		
Jio Financial Services Limited	1.69	Landmark Cars Limited	0.65	Large Cap	44.65%		
PNB Housing Finance Limited	1.33	PHARMACEUTICALS & BIOTECHNOLOGY 2.77		Mid Cap	15.73%		
CAPITAL MARKETS 6.44		Dr. Reddy's Laboratories Limited	1.56	Small Cap	36.06%		
BSE Limited	1.81	Gufic Biosciences Limited	1.21	GB/TB/Repo/Others	3.56%		
HDFC Asset Management Company Limited	1.46	TEXTILES & APPARELS 2.69		Grand Total	100.00%		
Nuvama Wealth Management Limited	1.16	Ganesha Ecosphere Limited	1.37				
Prudent Corporate Advisory Services Limited	1.12	K.P.R. Mill Limited	1.32				

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

₹ 549.92 Crs.

LATEST AUM

₹ 529.03 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 January 31, 2025)

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

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on January 31, 2025)

Plan	NAV (₹)
Regular Plan	8.81
Direct Plan	8.85
Growth	8.81
IDCW	8.85

EXPENSE RATIO

Regular Plan: 2.18% Direct Plan: 1.02%

LOAD STRUCTURE (FOR ALL PLANS)

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Manufacturing & Infrastructure Fund

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

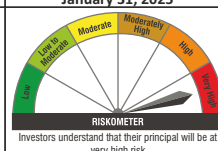
Invest Now

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

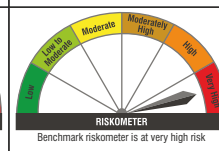
This product is suitable for investors who are seeking*:

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

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

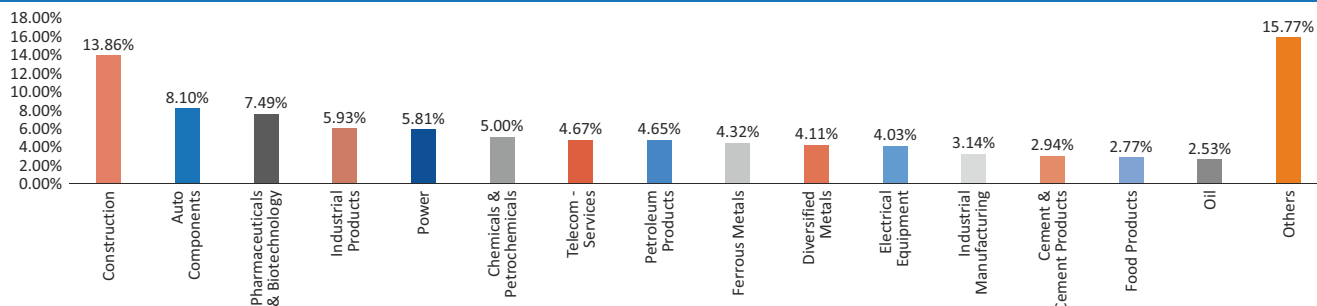


Benchmark Risk-o-meter as on January 31, 2025^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		POWER		FOOD PRODUCTS		GOVERNMENT BOND AND TREASURY BILL	
✓ CONSTRUCTION	13.86	✓ NTPC Limited	4.79	✓ Manorama Industries Limited	2.77	Treasury Bill	
✓ Larsen & Toubro Limited	6.62	✓ NTPC Green Energy Limited	1.02	✓ Oil India Limited	2.53	364 Days Tbill (MD 15/01/2026) (SOV)	0.03
✓ Sterling And Wilson Renewable Energy Limited	1.55	✓ CHEMICALS & PETROCHEMICALS	5.00	✓ OTHERS	15.77	Total	0.03
✓ PSP Projects Limited	1.50	✓ Deepak Nitrite Limited	1.68	✓ Hero MotoCorp Limited	2.41	CASH & CASH EQUIVALENT	
✓ Ceigall India Ltd	1.38	✓ PCBL Chemical Limited	1.45	✓ Swan Energy Limited	1.88	Net Receivables/Payables	4.81
✓ KNR Constructions Limited	0.96	✓ Vinati Organics Limited	0.91	✓ Senco Gold Limited	1.80	TREPS / Reverse Repo Investments	0.04
✓ Kalpataru Projects International Limited	0.94	✓ Galaxy Surfactants Limited	0.55	✓ Bharat Dynamics Limited	1.34	Total	4.85
✓ ITD Cementation India Limited	0.91	✓ Linde India Limited	0.41	✓ Bayer Cropscience Limited	1.19	GRAND TOTAL	100.00
✓ AUTO COMPONENTS	8.10	✓ Indus Towers Limited	2.49	✓ Bharat Electronics Limited	1.09	✓ Indicates Top 10 Equity Holdings.	
✓ Carraro India Limited	1.83	✓ Indus Airtel Limited	2.18	✓ Ashok Leyland Limited	1.00		
✓ Gabriel India Limited	1.71	✓ PETROLEUM PRODUCTS	4.65	✓ Oberoi Realty Limited	0.99		
✓ Samvardhana Motherson International Limited	1.28	✓ Reliance Industries Limited	4.65	✓ Brigade Enterprises Limited	0.91		
✓ Endurance Technologies Limited	1.13	✓ FERROUS METALS	4.32	✓ Aditya Birla Real Estate Limited	0.90		
✓ Kross Limited	0.78	✓ Lloyds Metals And Energy Limited	2.29	✓ Tejas Networks Limited	0.78		
✓ S.J.S. Enterprises Limited	0.70	✓ Jindal Stainless Limited	1.11	✓ Emami Limited	0.64		
✓ UNO Minda Limited	0.67	✓ JSW Steel Limited	0.92	✓ Dixon Technologies (India) Limited	0.42		
✓ PHARMACEUTICALS & BIOTECHNOLOGY	7.49	✓ DIVERSIFIED METALS	4.11	✓ Sobha Limited	0.42		
✓ Ami Organics Limited	2.33	✓ Vedanta Limited	4.11	✓ Total	95.12		
✓ Eris Lifesciences Limited	1.99	✓ ELECTRICAL EQUIPMENT	4.03				
✓ Wockhardt Limited	1.24	✓ TD Power Systems Limited	1.51				
✓ Dr. Reddy's Laboratories Limited	1.15	✓ Triveni Turbine Limited	1.39				
✓ Ajanta Pharma Limited	0.78	✓ Siemens Limited	1.13				
✓ INDUSTRIAL PRODUCTS	5.93	✓ INDUSTRIAL MANUFACTURING	3.14				
✓ Quadrant Future Tek Limited	2.63	✓ Titagarh Rail Systems Limited	0.90				
✓ Bansal Wire Industries Limited	1.25	✓ Tega Industries Limited	0.82				
✓ HEG Limited	0.82	✓ Jupiter Wagons Limited	0.73				
✓ Inox India Limited	0.63	✓ Shanthi Gears Limited	0.69				
✓ Ratnamani Metals & Tubes Limited	0.60	✓ CEMENT & CEMENT PRODUCTS	2.94				
		✓ UltraTech Cement Limited	2.02				
		✓ JK Cement Limited	0.92				

MCAP Categorization (As on January 31, 2025)

Mcap Category	Percentage
Small Cap	43.99%
Large Cap	35.86%
Mid Cap	15.27%
GB/TB/Repo/Others	4.88%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^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

₹ 525.53 Crs.

LATEST AUM

₹ 523.86 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 January 31, 2025)

0.59 Times* (Basis last rolling 12 months)

OTHER PARAMETERS (As on January 31, 2025)

Standard Deviation (Annualized): 15.43% (Bank of India Manufacturing & Infrastructure Fund)
18.02% (50% BSE India Manufacturing Index TRI & 50% BSE India Infrastructure Index TRI)

Beta: 0.74

Sharpe Ratio*: 0.97

Tracking Error (Annualized): 9.14%

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

*Risk-free rate assumed to be 6.65% (MIBOR as on January 31, 2025)

NAV (As on January 31, 2025)

NAV (₹)	NAV (₹)
Regular Plan	Direct Plan
Growth	61.02
IDCW	57.58
Quarterly IDCW	59.99

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"

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Consumption Fund

(An open ended equity scheme following consumption theme)

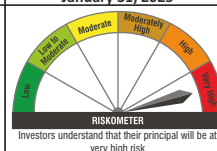
Invest Now

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

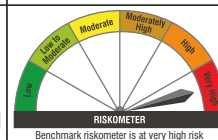
This product is suitable for investors who are seeking*:

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

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

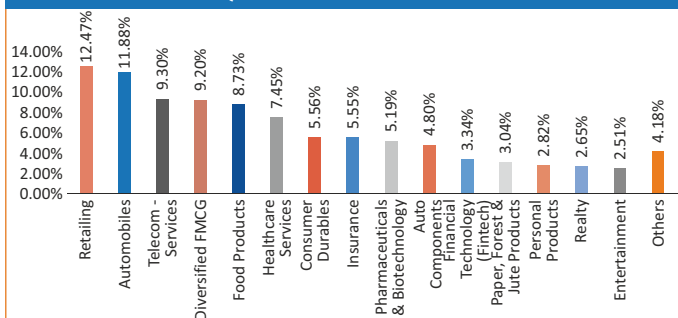


Benchmark Risk-o-meter as on January 31, 2025^A

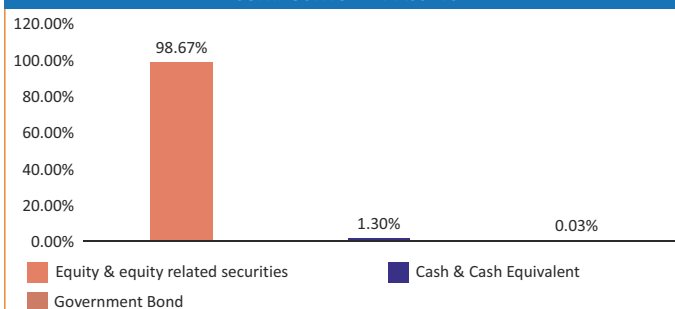


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		INSURANCE	5.55
RETAILING	12.47	ICICI Lombard General	3.05
✓ Trent Limited	4.03	Insurance Company Limited	
✓ FSN E-Commerce Ventures Limited	3.55	SBI Life Insurance Company Limited	2.50
Zomato Limited	2.12	PHARMACEUTICALS & BIOTECHNOLOGY	5.19
Aditya Vision Ltd	1.83	ERIS LIFESCIENCES LIMITED	2.60
Go Fashion (India) Limited	0.94	Ajanta Pharma Limited	1.42
AUTOMOBILES	11.88	Sun Pharmaceutical Industries Limited	1.17
✓ Mahindra & Mahindra Limited	5.19	AUTO COMPONENTS	4.80
✓ Hero MotoCorp Limited	3.45	Gabriel India Limited	2.00
Maruti Suzuki India Limited	1.97	S.J.S. Enterprises Limited	1.49
Landmark Cars Limited	1.27	UNO Minda Limited	1.31
TELECOM - SERVICES	9.30	FINANCIAL TECHNOLOGY (FINTECH)	3.34
✓ Bharti Airtel Limited	9.30	✓ PB Fintech Limited	3.34
DIVERSIFIED FMCG	9.20	PAPER, FOREST & JUTE PRODUCTS	3.04
✓ ITC Limited	9.20	Aditya Birla Real Estate Limited	3.04
FOOD PRODUCTS	8.73	PERSONAL PRODUCTS	2.82
✓ Britannia Industries Limited	5.92	Emami Limited	2.82
Manorama Industries Limited	2.81	REALTY	2.65
HEALTHCARE SERVICES	7.45	Obero Realty Limited	2.65
✓ Apollo Hospitals Enterprise Limited	3.79	ENTERTAINMENT	2.51
✓ Max Healthcare Institute Limited	3.66	Tips Music Limited	2.51
CONSUMER DURABLES	5.56	OTHERS	4.18
Senco Gold Limited	2.85	Balrampur Chini Mills Limited	1.92
Blue Star Limited	1.90		
Dixon Technologies (India) Limited	0.81		

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
Bayer Cropscience Limited	1.22	CASH & CASH EQUIVALENT	
Shriram Finance Limited	1.04	Net Receivables/Payables	1.27
Total	98.67	TREPS / Reverse Repo Investments	0.03
GOVERNMENT BOND AND TREASURY BILL		Total	1.30
Treasury Bill		GRAND TOTAL	100.00
364 Days Tbill (MD 15/01/2026) (SOV)	0.03	✓ Indicates Top 10 Equity Holdings.	
Total	0.03		

MCAP Categorization (As on January 31, 2025)

Mcap Category	Percentage
Large Cap	45.89%
Mid Cap	25.48%
Small Cap	27.30%
GB/TB/Repo/Others	1.33%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

BENCHMARK^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

₹ 404.49 Crs.

LATEST AUM

₹ 406.61 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on January 31, 2025)

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

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on January 31, 2025)

	NAV (₹)
Regular Plan	
Growth	9.84
IDCW	9.84
Direct Plan	
Growth	9.86
IDCW	9.86

EXPENSE RATIO

Regular Plan: 2.25% Direct Plan: 0.99%

LOAD STRUCTURE (FOR ALL PLANS)

- Entry Load NIL
- Exit Load NIL
- 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)

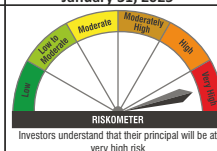
Invest Now

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

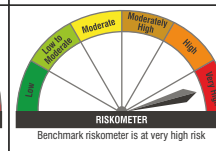
This product is suitable for investors who are seeking*:

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

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

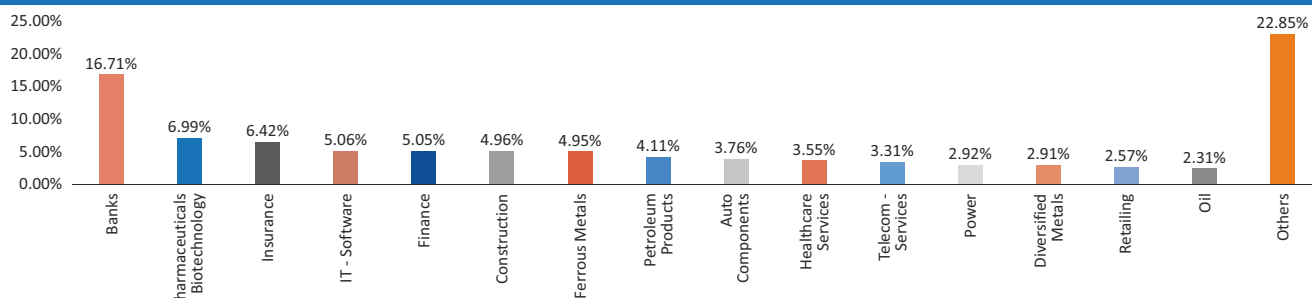


Benchmark Risk-o-meter as on January 31, 2025^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS				OIL			
BANKS	16.71	CONSTRUCTION	4.96	Oil India Limited	2.31	Bharat Dynamics Limited	0.56
✓ HDFC Bank Limited	7.74	✓ Larsen & Toubro Limited	3.72	Oil India Limited	2.31	Tata Technologies Limited	0.46
✓ Indian Bank	3.02	Sterling And Wilson Renewable Energy Limited	0.63	OTHERS	22.85	Linde India Limited	0.22
✓ State Bank of India	2.69	ITD Cementation India Limited	0.61	Hero MotoCorp Limited	2.23	Total	98.43
✓ Kotak Mahindra Bank Limited	2.53	FERROUS METALS	4.95	Manorama Industries Limited	2.21	GOVERNMENT BOND AND TREASURY BILL	
ICICI Bank Limited	0.73	Jindal Stainless Limited	1.81	Deepak Nitrite Limited	2.05	Treasury Bill	
PHARMACEUTICALS & BIOTECHNOLOGY				Senco Gold Limited	1.72	364 Days Tbill (MD 15/01/2026) (SOV)	0.12
Abbott India Limited	1.86	JSW Steel Limited	1.54	Zaggle Prepaid Ocean Services Limited	1.58	Total	0.12
Eris Lifesciences Limited	1.86	Lloyds Metals And Energy Limited	1.10	PB Fintech Limited	1.53	CASH & CASH EQUIVALENT	
Ajanta Pharma Limited	1.26	Steel Authority of India Limited	0.50	Bayer Cropsience Limited	1.48	Net Receivables/Payables	1.39
Dr. Reddy's Laboratories Limited	0.89	PETROLEUM PRODUCTS	4.11	Swan Energy Limited	1.48	TREPS / Reverse Repo Investments	0.06
Ami Organics Limited	0.80	✓ Reliance Industries Limited	4.11	Oberoi Realty Limited	1.39	Total	1.45
IPCA Laboratories Limited	0.32	AUTO COMPONENTS	3.76	Ashok Leyland Limited	1.10	GRAND TOTAL	
INSURANCE				JK Cement Limited	1.06	100.00	
✓ ICICI Lombard General Insurance Company Limited	3.22	Endurance Technologies Limited	1.88	Siemens Limited	1.03	✓ Indicates Top 10 Equity Holdings.	
General Insurance Corporation of India	2.19	Samvardhana Motherson International Limited	1.15	UltraTech Cement Limited	1.03		
SBI Life Insurance Company Limited	1.01	UNO Minda Limited	0.73	Tips Music Limited	0.93		
IT - SOFTWARE				HEALTHCARE SERVICES	3.55		
✓ Tata Consultancy Services Limited	3.98	Apollo Hospitals Enterprise Limited	2.00	Vijaya Diagnostic Centre Limited	1.55		
Coforge Limited	1.08	TELECOM - SERVICES	3.31	Indus Towers Limited	3.31		
FINANCE				POWER	2.92		
REC Limited	1.90	NTPC Limited	2.03	NTPC Green Energy Limited	0.89		
Housing & Urban Development Corporation Limited	1.64	NTPC Green Energy Limited	0.89	DIVERSIFIED METALS	2.91		
Shriram Finance Limited	1.51	✓ Vedanta Limited	2.91	RETAILING	2.57		
				FSN E-Commerce Ventures Limited	1.91		
				Aditya Vision Ltd	0.66		

MCAP Categorization (As on January 31, 2025)

Mcap Category	Market Value as % of Net Asset
Large Cap	46.93%
Mid Cap	35.20%
Small Cap	16.30%
GB/TB/Repo/Others	1.57%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

BSE 250 LargeMidCap Total Return Index (TRI)

DATE OF ALLOTMENT

October 21, 2008

FUND MANAGER

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

AVERAGE AUM

₹ 359.86 Crs.

LATEST AUM

₹ 356.68 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 January 31, 2025)

0.94 Times* (*Basis last rolling 12 months)

OTHER PARAMETERS (As on January 31, 2025)

Standard Deviation (Annualized): 14.36% (Bank of India Large & Mid Cap Equity Fund)
13.64% (BSE 250 LargeMidCap (TRI))

Beta: 1.00

Sharpe Ratio*: 0.50

Tracking Error (Annualized): 4.48%

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

*Risk-free rate assumed to be 6.65% (MIBOR as on January 31, 2025)

NAV (As on January 31, 2025)

	Regular Plan	Eco Plan	NAV (₹)
Growth	81.98	Growth	89.83
Bonus	81.97	Bonus	89.83
IDCW	24.47	IDCW	25.15
Quarterly IDCW	29.85	Quarterly IDCW	25.34
Direct Plan			
Growth	93.60		
Bonus	48.34		
IDCW	25.62		
Quarterly IDCW	26.01		

EXPENSE RATIO

Regular Plan: 2.30% Direct Plan: 1.10% 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)

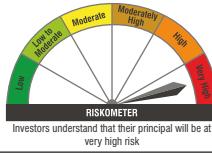
Invest Now

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

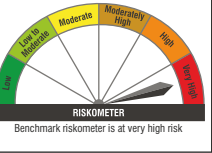
This product is suitable for investors who are seeking*:

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

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

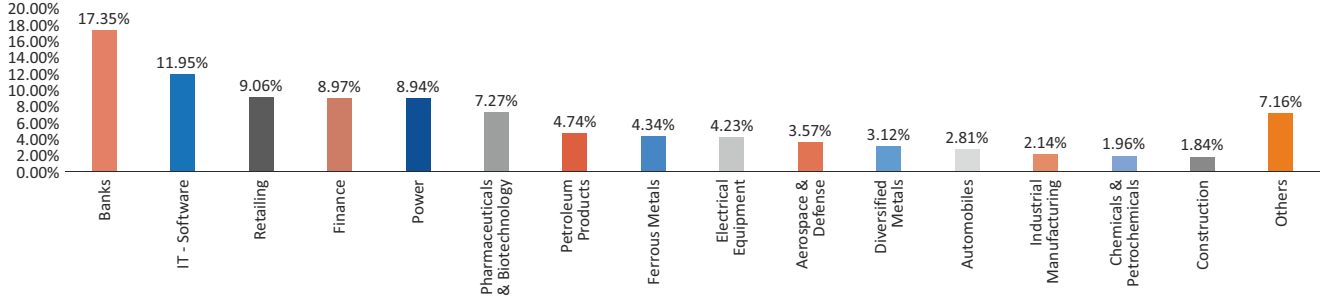


Benchmark Risk-o-meter as on January 31, 2025[^]



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		PHARMACEUTICALS & BIOTECHNOLOGY		CHEMICALS & PETROCHEMICALS		GOVERNMENT BOND AND TREASURY BILL	
BANKS	17.35	Dr. Reddy's Laboratories Limited	2.98	Deepak Nitrite Limited	1.26	Treasury Bill	
✓ HDFC Bank Limited	8.55	✓ Mankind Pharma Limited	1.59	Pidilite Industries Limited	0.70	364 Days Tbill (MD 15/01/2026) (SOV)	0.03
✓ State Bank of India	5.14	Torrent Pharmaceuticals Limited	1.42	CONSTRUCTION	1.84	Total	0.03
✓ ICI Bank Limited	3.66	Sun Pharmaceutical Industries Limited	1.28	Larsen & Toubro Limited	1.84	CASH & CASH EQUIVALENT	
IT - SOFTWARE	11.95			OTHERS	7.16	Net Receivables/Payables	(0.02)
Coforge Limited	2.79	PETROLEUM PRODUCTS	4.74	Titan Company Limited	1.67	TREPS / Reverse Repo Investments	0.54
Infosys Limited	2.64	✓ Reliance Industries Limited	3.78	ITC Limited	1.34	Total	0.52
Tata Consultancy Services Limited	2.64	Castrol India Limited	0.96	Polycab India Limited	1.31	GRAND TOTAL	100.00
Tech Mahindra Limited	1.91	FERROUS METALS	4.34	SBI Life Insurance Company Limited	1.06		
LTIMindtree Limited	1.13	JSW Steel Limited	2.36	Zaggle Prepaid Ocean Services Limited	0.91		
HCL Technologies Limited	0.84	Tata Steel Limited	1.98				
RETAILING	9.06	ELECTRICAL EQUIPMENT	4.23	Grasim Industries Limited	0.82		
Cartrade Tech Limited	2.41	Siemens Limited	1.98	ITC Hotels Limited	0.05		
Trent Limited	2.17	TD Power Systems Limited	1.21	Total	99.45		
Bazaar Style Retail Ltd	1.87	Bharat Heavy Electricals Limited	1.04				
Zomato Limited	1.41	AEROSPACE & DEFENSE	3.57				
Avenue Supermarts Limited	1.20	Hindustan Aeronautics Limited	2.46				
FINANCE	8.97	Bharat Electronics Limited	1.11				
✓ Shriram Finance Limited	3.08	DIVERSIFIED METALS	3.12				
✓ REC Limited	2.94	✓ Vedanta Limited	3.12				
Jio Financial Services Limited	1.51	AUTOMOBILES	2.81				
CreditAccess Grameen Limited	1.44	Hyundai Motor India Ltd	1.87				
POWER	8.94	Hero MotoCorp Limited	0.94				
✓ NTPC Green Energy Limited	3.97	INDUSTRIAL MANUFACTURING	2.14				
✓ NTPC Limited	3.24	Kaynes Technology India Limited	1.13				
Power Grid Corporation of India Limited	1.73	Titagarh Rail Systems Limited	1.01				

MCAP Categorization (As on January 31, 2025)

Mcap Category	Percentage
Large Cap	81.83%
Small Cap	9.81%
Mid Cap	7.81%
GB/TB/Repo/Others	0.55%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK[^]

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

₹ 187.01 Crs.

LATEST AUM

₹ 183.87 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 January 31, 2025)

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

OTHER PARAMETERS (As on January 31, 2025)

Standard Deviation (Annualized): 14.21% (Bank of India Bluechip Fund)
13.41% (NIFTY 100 TRI)

Beta: 1.01

Sharpe Ratio*: 0.35

Tracking Error (Annualized): 4.32%

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

*Risk-free rate assumed to be 6.65% (MIBOR as on January 31, 2025)

NAV (As on January 31, 2025)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	15.53
IDCW	IDCW	15.51

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)

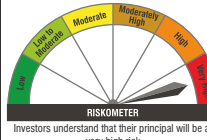
Invest Now

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

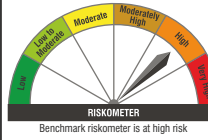
This product is suitable for investors who are seeking*:

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

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

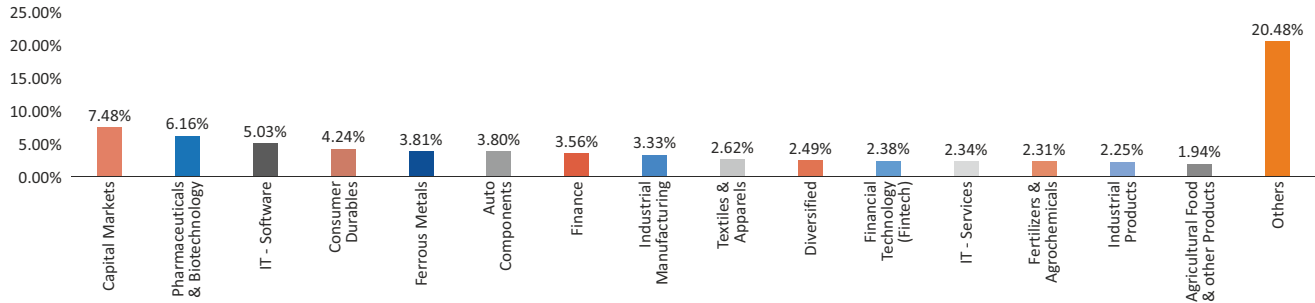


Benchmark Risk-o-meter as on January 31, 2025[^]



* 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		IT - SERVICES	2.34	National Bank For Agriculture and Rural Development (CRISIL AAA)	1.23	RFV_N-AMRT Non-Convertible Debentures	
✓ CAPITAL MARKETS	7.48	✓ Zaggie Prepaid Ocean Services Limited	2.08	Power Finance Corporation Limited (CRISIL AAA)	0.67	Power Grid Corporation of India Limited (CRISIL AAA)	1.30
✓ Nippon Life India Asset Management Limited	1.75	Tata Technologies Limited	0.26	National Bank For Agriculture and Rural Development (CRISIL AAA)	0.62	GOVERNMENT BOND AND TREASURY BILL	
BSE Limited	1.69	FERTILIZERS & AGROCHEMICALS	2.31	Tata Capital Housing Finance Limited (CRISIL AAA)	0.57	Government Bond	
HDFC Asset Management Company Limited	1.25	Coromandel International Limited	1.48	Godrej Industries Limited (CRISIL AA+)	0.47	7.18% GOI (MD 14/08/2033) (SOV)	1.33
Angel One Limited	1.12	PI Industries Limited	0.83	Small Industries Dev Bank of India (CRISIL AAA)	0.19	7.19% GOI (MD 08/04/2034) (SOV)	0.39
Prudent Corporate Advisory Services Limited	1.05	INDUSTRIAL PRODUCTS	2.25	Total	10.72	6.79% GOI (MD 07/10/2034) (SOV)	0.26
Central Depository Services (India) Limited	0.62	HEG Limited	1.52	MONEY MARKET INSTRUMENTS		7.26% GOI (MD 06/02/2033) (SOV)	0.16
PHARMACEUTICALS & BIOTECHNOLOGY	6.16	APL Apollo Tubes Limited	0.73	Commercial Paper		Total	2.14
Eris Lifesciences Limited	1.61	AGRICULTURAL FOOD & OTHER PRODUCTS	1.94	Export Import Bank of India (CRISIL A1+)	2.24	Treasury Bill	
Senores Pharmaceuticals Limited	1.34	Balrampur Chini Mills Limited	1.08	ICICI Securities Limited (CRISIL A1+)	0.83	364 Days Tbill (MD 15/01/2026) (SOV)	0.27
Ajanta Pharma Limited	1.18	Triveni Engineering & Industries Limited	0.86	Bharti Telecom Limited (CRISIL A1+)	0.45	364 Days Tbill (MD 02/05/2025) (SOV)	0.06
IPCA Laboratories Limited	1.03	OTHERS	20.48	Total	3.52	Total	0.33
Abbott India Limited	1.00	Castrol India Limited	1.69	Certificate of Deposit		CASH & CASH EQUIVALENT	
IT - SOFTWARE	5.03	Cartrade Tech Limited	1.53	Small Industries Dev Bank of India (CRISIL A1+)	1.35	Net Receivables/(Payables)	2.39
✓ Coforge Limited	4.01	Deepak Nitrite Limited	1.48	AU Small Finance Bank Limited (FITCH A1+)	0.45	TREPS / Reverse Repo Investments	3.12
KPIT Technologies Limited	1.02	JK Cement Limited	1.47	Bank of Baroda (FITCH A1+)	0.28	Total	5.51
CONSUMER DURABLES	4.24	Radico Khaitan Limited	1.37	Canara Bank (CRISIL A1+)	0.18	GRAND TOTAL	100.00
✓ Dixon Technologies (India) Limited	2.71	Indian Bank	1.32		2.26		
ETHOS LTD.	0.75	Torrent Power Limited	1.25				
Senco Gold Limited	0.46	Aditya Birla Real Estate Limited	1.20				
Cera Sanitaryware Limited	0.32	CMS Info System Limited	1.08				
FERROUS METALS	3.81	Hindustan Copper Limited	1.07				
✓ Jindal Stainless Limited	2.79	TD Power Systems Limited	0.96				
Steel Authority of India Limited	1.02	Schneider Electric Infrastructure Limited	0.95				
AUTO COMPONENTS	3.80	Max Healthcare Institute Limited	0.91				
✓ Bharat Forge Limited	2.00	The Indian Hotels Company Limited	0.87				
✓ UNO Minda Limited	1.80	Tejas Networks Limited	0.80				
FINANCE	3.56	Poly Medicure Limited	0.71				
✓ Housing & Urban Development Corporation Limited	2.84	Sterling And Wilson Renewable Energy Limited	0.67				
CRISIL Limited	0.72	Bank of Maharashtra	0.59				
INDUSTRIAL MANUFACTURING	3.33	Bharat Dynamics Limited	0.56				
Jyoti CNC Automation Ltd	1.61	Total	74.22				
Jupiter Wagons Limited	0.90	CORPORATE DEBT					
Titagarh Rail Systems Limited	0.82	Non-Convertible Debentures					
TEXTILES & APPARELS	2.62	Indian Railway Finance Corporation Limited (CRISIL AAA)	1.92				
Arvind Limited	1.45	National Bank For Agriculture and Rural Development (ICRA AAA)	1.92				
Ganesh Ecosphere Limited	1.17	Small Industries Dev Bank of India (CRISIL AAA)	1.71				
DIVERSIFIED	2.49	Power Finance Corporation Limited (CRISIL AAA)	1.42				
✓ Swan Energy Limited	2.49						
FINANCIAL TECHNOLOGY (FINTECH)	2.38						
✓ PB Fintech Limited	2.38						

MCAP Categorization (As on January 31, 2025)

Mcap Category	Percentage
Mid Cap	40.94%
Small Cap	33.28%
Debt	17.80%
GB/TB/Repo/Others	7.98%
Grand Total	100.00%

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[^]

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

₹ 1,075.05 Crs.

LATEST AUM

₹ 1,051.92 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 January 31, 2025)

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

EQUITY PARAMETER (As on January 31, 2025)

Standard Deviation (Annualized): 14.49% (Bank of India Mid & Small Cap Equity & Debt Fund)
12.03% (Nifty Midsmall cap 400 TRI - 70% & CRISIL Short Term Bond Fund Index - 30%)

Beta: 1.14

Sharpe Ratio*: 0.56

Tracking Error (Annualized): 4.93%

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

*Risk-free rate assumed to be 6.65% (MIBOR as on January 31, 2025)

DEBT PARAMETER (As on January 31, 2025)

Average / Residual Maturity: 2.75 Years

Macaulay Duration: 2.11 Years

Modified Duration: 1.99 Years

Annualised Yield: 7.34%

NAV (As on January 31, 2025)

Plan	NAV (₹)
Regular Plan	
Growth	35.61
IDCW	30.18
Direct Plan	
Growth	38.58
IDCW	31.49

EXPENSE RATIO

Regular Plan: 2.08% Direct Plan: 0.77%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

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

Bank of India Multi Asset Allocation Fund

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

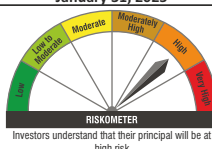
Invest Now

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

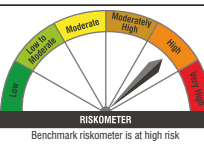
This product is suitable for investors who are seeking*:

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

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

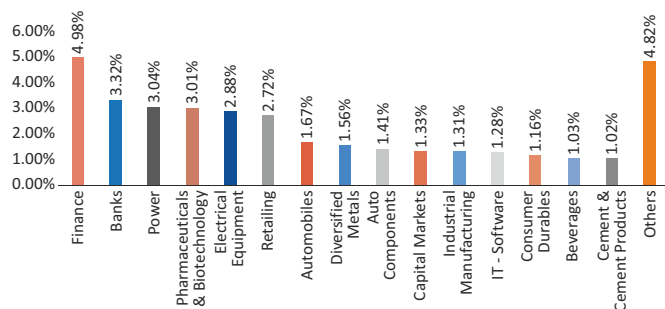


Benchmark Risk-o-meter as on January 31, 2025^A

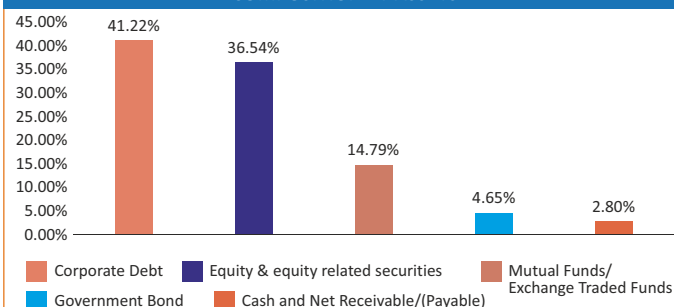


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS				CAPITAL MARKETS 1.33			
FINANCE 4.98				BSE Limited 0.78			
✓ REC Limited	1.58	Multi Commodity Exchange of India Limited	0.55	Non-Convertible Debentures			
Shriram Finance Limited	1.00	Indian Railway Finance Corporation Limited (CRISIL AAA) 7.48					
Housing & Urban Development Corporation Limited	0.85	Power Finance Corporation Limited (CRISIL AAA) 7.43					
CreditAccess Grameen Limited	0.66	REC Limited (ICRA AAA) 7.39					
PNB Housing Finance Limited	0.55	LIC Housing Finance Limited (CRISIL AAA) 7.38					
Rane Holdings Limited	0.34	Bajaj Finance Limited (CRISIL AAA) 5.33					
BANKS 3.32				Tata Capital Housing Finance Limited (CRISIL AAA) 4.72			
✓ State Bank of India	2.50	National Bank For Agriculture and Rural Development (CRISIL AAA) 1.49					
Bank of Baroda	0.82	Total 41.22					
POWER 3.04				MUTUAL FUNDS/EXCHANGE TRADED FUNDS			
✓ NTPC Green Energy Limited	2.09	Exchange Traded Funds					
Tata Power Company Limited	0.95	ICICI Prudential Mutual Fund 9.58					
PHARMACEUTICALS & BIOTECHNOLOGY 3.01				TRADED FUNDS			
✓ Wockhardt Limited	1.26	Exchange Traded Funds					
Ami Organics Limited	1.00	Nippon India Mutual Fund 3.06					
Dr. Reddy's Laboratories Limited	0.75	DSP Mutual Fund 2.15					
ELECTRICAL EQUIPMENT 2.88				Total 14.79			
✓ Siemens Limited	1.70	GOVERNMENT BOND AND TREASURY BILL					
ABB India Limited	1.18	Government Bond					
RETAILING 2.72				7.1% GOI (MD 18/04/2029) (SOV) 3.00			
✓ Trent Limited	1.70	7.18% GOI (MD 14/08/2033) (SOV) 1.51					
Cartrade Tech Limited	1.02	Total 4.51					
AUTOMOBILES 1.67				Treasury Bill			
✓ Mahindra & Mahindra Limited	1.67	364 Days Tbill (MD 15/01/2026) (SOV) 0.14					
DIVERSIFIED METALS 1.56				Total 0.14			
✓ Vedanta Limited	1.56	CASH & CASH EQUIVALENT					
AUTO COMPONENTS 1.41				Net Receivables/(Payables) 2.80			
✓ Bharat Forge Limited	0.50	TREPS / Reverse Repo Investments 0.00					
Carraro India Limited	0.48	Total 2.80					
FIEM Industries Limited	0.43	GRAND TOTAL 100.00					
✓ Indicates Top 10 Equity Holdings.							

MCAP Categorization (As on January 31, 2025)

Mcap Category	Percentage
Debt	41.22%
GB/TB/Repo/Others	7.45%
Large Cap	21.05%
Mid Cap	3.60%
Small Cap	11.89%
Gold ETF	14.79%
Grand Total	100.00%

INVESTMENT OBJECTIVE

The investment objective of the scheme is to seek long term capital growth by predominantly investing in equity and equity related securities, debt & money market instruments and Gold ETF. 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

₹ 339.68 Crs.

LATEST AUM

₹ 339.19 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on January 31, 2025)

Average / Residual Maturity: 4.36 Years

Macaulay Duration: 3.55 Years

Modified Duration: 3.32 Years

Annualised Yield: 7.44%

NAV (As on January 31, 2025)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	10.8153
IDCW	Monthly IDCW	10.8169

EXPENSE RATIO

Regular Plan: 1.93% Direct Plan: 0.81%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Bank of India Balanced Advantage Fund

(An Open Ended Dynamic Asset Allocation Fund)

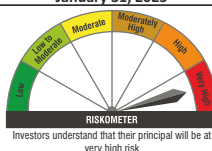
Invest Now

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

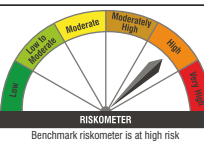
This product is suitable for investors who are seeking*:

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

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

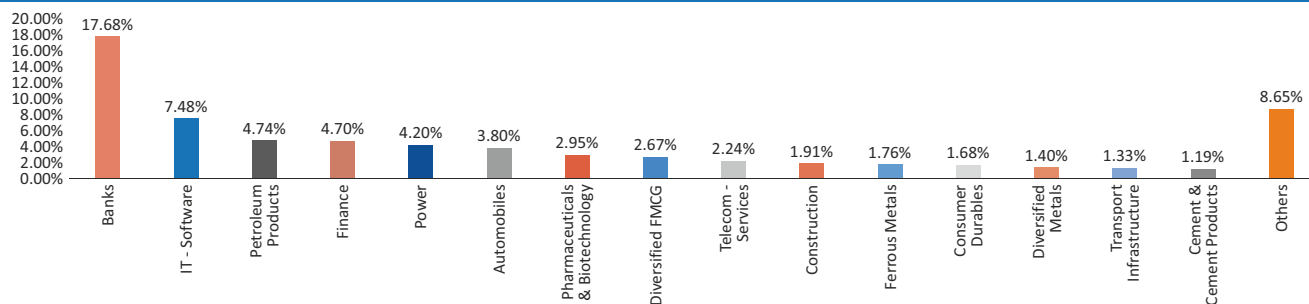


Benchmark Risk-o-meter as on January 31, 2025^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS							
BANKS 17.68							
✓ HDFC Bank Limited	6.29	Cipla Limited	0.39	Tata Consumer Products Limited	0.24	INVT	
✓ ICICI Bank Limited	4.40	Divi's Laboratories Limited	0.39	ITC Hotels Limited	0.07	IRB InvIT Fund	2.17
✓ State Bank of India	3.87	DIVERSIFIED FMCG 2.67		Total	68.38	IndiGrid Infrastructure Trust	1.63
Axis Bank Limited	1.16	✓ ITC Limited	1.88	CORPORATE DEBT			
Kotak Mahindra Bank Limited	1.09	Hindustan Unilever Limited	0.79	Non-Convertible Debentures			
Bank of Baroda	0.56	TELECOM - SERVICES 2.24		National Bank For Agriculture and Rural Development (CRISIL AAA)			
IndusInd Bank Limited	0.31	✓ Bharti Airtel Limited	2.24	National Bank For Agriculture and Rural Development (ICRA AAA)			
IT - SOFTWARE 7.48		CONSTRUCTION 1.91		Small Industries Dev Bank of India (CRISIL AAA)			
✓ Infosys Limited	2.80	✓ Larsen & Toubro Limited	1.91	Total 11.41			
✓ Tata Consultancy Services Limited	2.01	FERROUS METALS 1.76		MONEY MARKET INSTRUMENTS			
Tech Mahindra Limited	1.29	Tata Steel Limited	1.04	Certificate of Deposit			
HCL Technologies Limited	0.92	JSW Steel Limited	0.72	AU Small Finance Bank Limited (FITCH A1+)			
Wipro Limited	0.46	CONSUMER DURABLES 1.68		Total 3.59			
PETROLEUM PRODUCTS 4.74		Titan Company Limited	1.19	MUTUAL FUND INVESTMENT			
✓ Reliance Industries Limited	4.49	Asian Paints Limited	0.49	Bank of India Arbitrage Fund - Direct Plan - Growth			
Bharat Petroleum Corporation Limited	0.25	DIVERSIFIED METALS 1.40		Total 2.26			
FINANCE 4.70		Vedanta Limited	1.40	GRAND TOTAL 100.00			
REC Limited	1.38	TRANSPORT INFRASTRUCTURE 1.33		✓ Indicates Top 10 Equity Holdings.			
Shriram Finance Limited	1.32	Adani Ports and Special Economic Zone Limited	1.33				
Bajaj Finance Limited	1.20	CEMENT & CEMENT PRODUCTS 1.19					
Jio Financial Services Limited	0.80	UltraTech Cement Limited	0.71				
POWER 4.20		Grasim Industries Limited	0.48				
✓ NTPC Limited	1.84	OTHERS 8.65					
Power Grid Corporation of India Limited	1.21	Trent Limited	1.17				
Tata Power Company Limited	1.15	DLF Limited	1.15				
AUTOMOBILES 3.80		Siemens Limited	0.92				
Mahindra & Mahindra Limited	0.92	Hindalco Industries Limited	0.80				
Hero MotoCorp Limited	0.79	Bharat Electronics Limited	0.74				
Maruti Suzuki India Limited	0.66	Adani Enterprises Limited	0.61				
Bajaj Auto Limited	0.55	SBI Life Insurance Company Limited	0.56				
Tata Motors Limited	0.55	Oil & Natural Gas Corporation Limited	0.48				
Eicher Motors Limited	0.33	Coal India Limited	0.46				
PHARMACEUTICALS & BIOTECHNOLOGY 2.95		Nestle India Limited	0.43				
Sun Pharmaceutical Industries Limited	1.20	Apollo Hospitals Enterprise Limited	0.42				
Mr. Reddy's Laboratories Limited	0.97	Britannia Industries Limited	0.30				
		HDFC Life Insurance Company Limited	0.30				

MCAP Categorization (As on January 31, 2025)

Mcap Category	Percentage
Large Cap	67.65%
Debt	15.00%
GB/TB/Repo/Others	10.56%
InvIT	3.80%
Mutual Fund Units	2.26%
Mid Cap	0.73%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

BENCHMARK^A

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

DATE OF ALLOTMENT

March 14, 2014

FUND MANAGER

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

AVERAGE AUM

₹ 131.44 Crs.

LATEST AUM

₹ 132.36 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 January 31, 2025)

Average / Residual Maturity: 3.55 Years

Macaulay Duration: 2.96 Years

Modified Duration: 2.80 Years

Annualised Yield: 7.29%

NAV (As on January 31, 2025)

	NAV (₹)
Regular Plan	
Growth	23.5309
IDCW	16.4171
Direct Plan	
Growth	25.2772
IDCW	15.2631

EXPENSE RATIO

Regular Plan: 2.27% Direct Plan: 1.17%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Bank of India Conservative Hybrid Fund

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

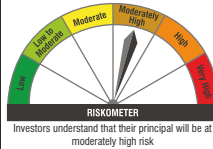
Invest Now

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

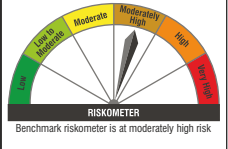
This product is suitable for investors who are seeking*:

- 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 January 31, 2025

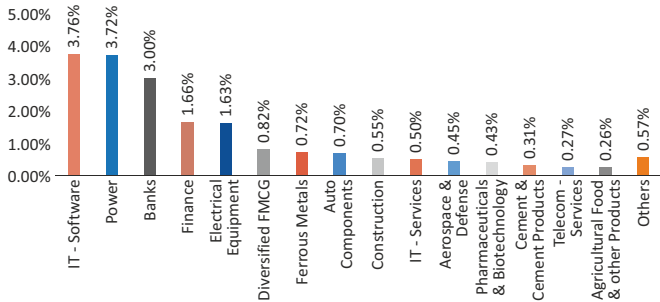


Benchmark Risk-o-meter as on January 31, 2025^A

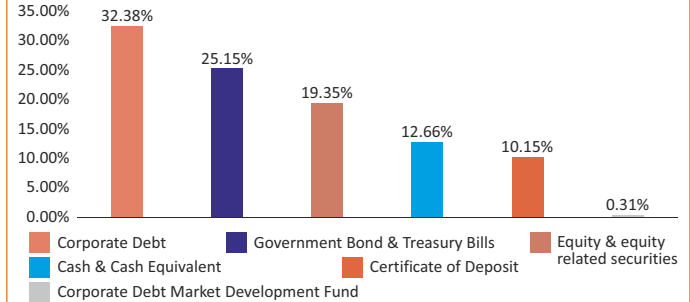


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS				PHARMACEUTICALS & BIOTECHNOLOGY 0.43			
IT - SOFTWARE	3.76	Wockhardt Limited	0.43	MONEY MARKET INSTRUMENTS			
✓ Coforge Limited	1.85	CEMENT & CEMENT PRODUCTS	0.31	Certificate of Deposit			
✓ Infosys Limited	1.15	Ambuja Cements Limited	0.31	AU Small Finance Bank Limited	7.27	364 Days Tbill (MD 15/01/2026) (SOV)	1.44
Tata Consultancy Services Limited	0.76	TELECOM - SERVICES	0.27	(FITCH A1+)		364 Days Tbill (MD 07/08/2025) (SOV)	0.52
POWER	3.72	Indus Towers Limited	0.27	Canara Bank (CRISIL A1+)	2.88	Total	1.96
✓ NTPC Green Energy Limited	1.67	AGRICULTURAL FOOD & OTHER PRODUCTS	0.26	CDMDF	10.15	State Government Bond	
✓ Power Grid Corporation of India Limited	1.06	Triveni Engineering & Industries Limited	0.26	Corporate Debt Market Development Fund	0.31	7.52% Gujarat SDL (MD 08/03/2025) (SOV)	1.53
✓ NTPC Limited	0.99	OTHERS	0.57	Corporate Debt Market Development Fund (Others)	0.31	Total	1.53
BANKS	3.00	Jupiter Wagons Limited	0.15	Total	0.31	CASH & CASH EQUIVALENT	
✓ State Bank of India	1.42	Quadrant Future Tek Limited	0.15	Net Receivables/(Payables) 4.32			
✓ ICICI Bank Limited	1.01	Senco Gold Limited	0.14	TREPS / Reverse Repo Investments	8.34	Total 12.66	
HDFC Bank Limited	0.57	Laxmi Dental Limited	0.10	Total	12.66	GRAND TOTAL 100.00	
FINANCE	1.66	ITC Hotels Limited	0.03	✓ Indicates Top 10 Equity Holdings.			
CreditAccess Grameen Limited	0.61	TOTAL	19.35	MCAP Categorization (As on January 31, 2025)			
PNB Housing Finance Limited	0.55	CORPORATE DEBT		Mcap Category			
REC Limited	0.50	Non-Convertible Debentures		Percentage			
ELECTRICAL EQUIPMENT	1.63	Indian Railway Finance Corporation Limited (CRISIL AAA)	7.74	Debt	42.53%		
✓ Siemens Limited	0.84	National Bank For Agriculture and Rural Development (CRISIL AAA)	7.72	GB/TB/Repo/Others	37.81%		
✓ TD Power Systems Limited	0.79	Tata Capital Housing Finance Limited (CRISIL AAA)	4.60	Large Cap	13.12%		
DIVERSIFIED FMCG	0.82	Power Finance Corporation Limited (CRISIL AAA)	3.09	Small Cap	4.38%		
ITC Limited	0.82	Bajaj Finance Limited (CRISIL AAA)	3.08	Mid Cap	1.85%		
FERROUS METALS	0.72	Small Industries Dev Bank of India (CRISIL AAA)	3.08	Units of CDMDF	0.31%		
Tata Steel Limited	0.72	Small Industries Dev Bank of India (CRISIL AAA)	3.07	Grand Total	100.00%		
AUTO COMPONENTS	0.70	TOTAL	32.38				
S.J.S. Enterprises Limited	0.70						
CONSTRUCTION	0.55						
Larsen & Toubro Limited	0.55						
IT - SERVICES	0.50						
Zaggle Prepaid Ocean Services Limited	0.50						
AEROSPACE & DEFENSE	0.45						
Bharat Electronics Limited	0.45						

INVESTMENT OBJECTIVE

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

BENCHMARK^A

CRISIL Hybrid 85 + 15 - Conservative Index

DATE OF ALLOTMENT

March 18, 2009

FUND MANAGER

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

AVERAGE AUM

₹ 65.33 Crs.

LATEST AUM

₹ 65.29 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 January 31, 2025)

Average / Residual Maturity: 4.45 Years

Macaulay Duration: 3.54 Years

Modified Duration: 3.38 Years

Annualised Yield: 7.18%

NAV (As on January 31, 2025)

Regular Plan	NAV (₹)	Eco Plan	NAV (₹)
Growth	33.0153	Growth	34.1194
Monthly IDCW	16.9976	Monthly IDCW	25.8414
Quarterly IDCW	17.6174	Quarterly IDCW	-
Annual IDCW	16.0267	Annual IDCW	-
Direct Plan			
Growth	35.1822		
Monthly IDCW	15.6751		
Quarterly IDCW	17.2893		
Annual IDCW	16.0343		

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)

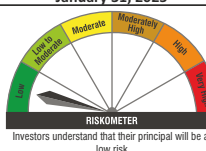
Invest Now

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

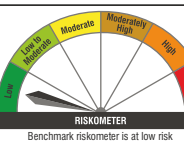
This product is suitable for investors who are seeking*:

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

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



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



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

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS				MUTUAL FUND INVESTMENT			
BANKS	16.79	LEISURE SERVICES	2.63	Adani Ports and Special Economic Zone Limited	-1.11	Bank of India Liquid Fund - Direct Plan - Growth	15.21
✓ Kotak Mahindra Bank Limited	3.84	✓ The Indian Hotels Company Limited	2.63	Punjab National Bank	-1.12	Total	15.21
✓ Canara Bank	3.03	METALS & MINERALS TRADING	2.36	City Union Bank Limited	-1.20	GOVERNMENT BOND AND TREASURY BILL	
Axis Bank Limited	2.54	Adani Enterprises Limited	2.36	UltraTech Cement Limited	-1.20	Treasury Bill	
Bank of Baroda	2.15	AEROSPACE & DEFENSE	1.90	Manappuram Finance Limited	-1.22	364 Days Tbill (MD 24/04/2025) (SOV)	1.81
IndusInd Bank Limited	1.25	Hindustan Aeronautics Limited	1.90	JSW Energy Limited	-1.23	364 Days Tbill (MD 15/01/2026) (SOV)	1.40
City Union Bank Limited	1.20	RETAILING	1.85	Info Edge (India) Limited	-1.25	364 Days Tbill (MD 10/07/2025) (SOV)	1.23
Punjab National Bank	1.11	Info Edge (India) Limited	1.59	Trent Limited	-1.26	364 Days Tbill (MD 27/03/2025) (SOV)	1.02
HDFC Bank Limited	1.07	Trent Limited	0.26	OTHERS	7.28	364 Days Tbill (MD 02/05/2025) (SOV)	0.98
ICICI Bank Limited	0.60	ITC Limited	1.48	Adani Ports and Special Economic Zone Limited	1.11	364 Days Tbill (MD 08/01/2026) (SOV)	0.76
PHARMACEUTICALS & BIOTECHNOLOGY	6.16	Adani Ports and Special Economic Zone Limited	1.11	ABB India Limited	1.01	364 Days Tbill (MD 24/07/2025) (SOV)	0.67
✓ Sun Pharmaceutical Industries Limited	2.80	ABB India Limited	1.01	Crompton Greaves Consumer Electricals Limited	0.99	364 Days Tbill (MD 07/08/2025) (SOV)	0.33
Lupin Limited	2.03	Godrej Properties Limited	0.84	Godrej Consumer Products Limited	0.53	364 Days Tbill (MD 12/06/2025) (SOV)	0.10
Aurobindo Pharma Limited	1.33	HDFC Asset Management Company Limited	0.53	Aarti Industries Limited	0.41	364 Days Tbill (MD 05/06/2025) (SOV)	0.09
TELECOM - SERVICES	5.54	Larsen & Toubro Limited	0.37	NMDC Limited	0.41	Total	8.39
✓ Bharti Airtel Limited	2.83	Godrej Consumer Products Limited	-0.13	Larsen & Toubro Limited	0.37	CASH & CASH EQUIVALENT	
✓ Indus Towers Limited	2.71	FUTURES AND OPTIONS	73.11	Godrej Consumer Products Limited	-0.13	Net Receivables/(Payables) after adjusting for futures	75.13
PETROLEUM PRODUCTS	4.64	Equity Futures		Tata Steel Limited	-0.53	TREPS / Reverse Repo Investments	1.61
✓ Reliance Industries Limited	4.64	Godrej Consumer Products Limited	-0.13	Godrej Properties Limited	-0.84	Total	76.74
FINANCE	4.38	Equity Futures		Tata Steel Limited	-0.85	GRAND TOTAL	100.00
✓ Bajaj Finance Limited	3.17	Godrej Consumer Products Limited	-0.13	Tata Steel Limited	-0.91		
Manappuram Finance Limited	1.21	Tata Steel Limited	-0.54	Tata Power Company Limited	-0.91		
AUTOMOBILES	4.32	ICICI Bank Limited	-0.61	Power Grid Corporation of India Limited	-1.00		
Mahindra & Mahindra Limited	2.40	Power Grid Corporation of India Limited	-0.62	Electricals Limited	-1.00		
TVS Motor Company Limited	1.38	Godrej Properties Limited	-0.84	ABB India Limited	-1.02		
Tata Motors Limited	0.54	Tata Steel Limited	-0.85	HDFC Bank Limited	-1.08		
FERROUS METALS	3.56	Tata Power Company Limited	-0.91				
JSW Steel Limited	1.46	Tata Power Company Limited	-0.91				
Jindal Steel & Power Limited	1.25	Power Grid Corporation of India Limited	-0.62				
Tata Steel Limited	0.85	Electricals Limited	-1.00				
IT - SOFTWARE	3.43	ABB India Limited	-1.02				
✓ Infosys Limited	2.93	HDFC Bank Limited	-1.08				
Tata Consultancy Services Limited	0.50						
NON - FERROUS METALS	2.86						
✓ Hindalco Industries Limited	2.86						
POWER	2.74						
JSW Energy Limited	1.22						
Tata Power Company Limited	0.90						
Power Grid Corporation of India Limited	0.62						
CEMENT & CEMENT PRODUCTS	2.67						
Ambuja Cements Limited	1.48						
UltraTech Cement Limited	1.19						

✓ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on January 31, 2025)

Mcap Category	Percentage
Arbitrage Positions	73.45%
Mutual Fund Units	15.21%
GB/TB/Repo/Others	11.34%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

BENCHMARK^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#

₹ 42.21 Crs.

LATEST AUM#

₹ 43.60 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

OTHER PARAMETERS (As on January 31, 2025)

Average / Residual Maturity: 0.24 Years

Macaulay Duration: 0.24 Years

Modified Duration: 0.24 Years

Annualised Yield: 6.97%

NAV (As on January 31, 2025)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	14.0127
Monthly IDCW	Monthly IDCW	12.6357
Quarterly IDCW	Quarterly IDCW	13.3203
Annual IDCW	Annual IDCW	12.6746

EXPENSE RATIO

Regular Plan: 0.86% Direct Plan: 0.53%

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 January 2025 is ₹ 299.61 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

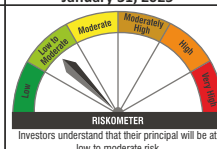
Invest Now

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

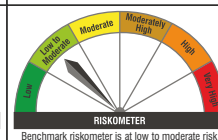
This product is suitable for investors who are seeking*:

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

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

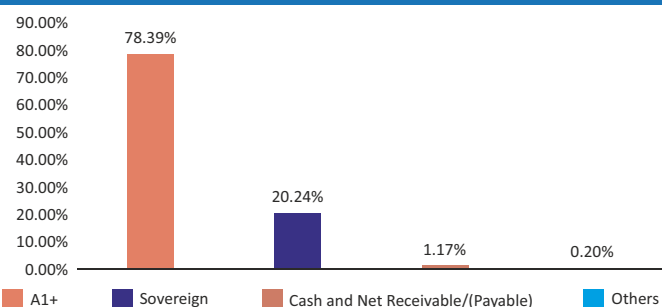


Benchmark Risk-o-meter as on January 31, 2025^A

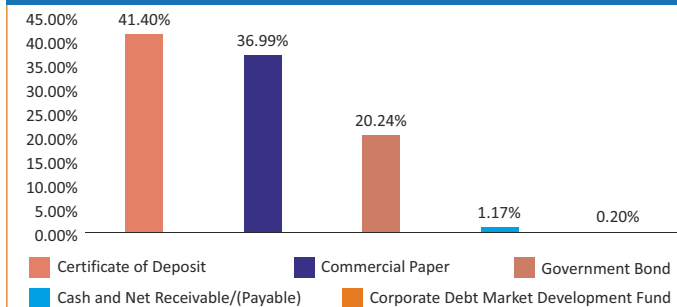


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Kotak Mahindra Bank Limited	CRISIL A1+	5.36
HDFC Bank Limited	CARE A1+	5.35
Union Bank of India	FITCH A1+	5.34
Canara Bank	CRISIL A1+	4.02
Indian Bank	CRISIL A1+	2.68
Indian Bank	CRISIL A1+	2.68
Small Industries Dev Bank of India	CARE A1+	2.68
Canara Bank	CRISIL A1+	2.67
Axis Bank Limited	CRISIL A1+	2.65
Bank of Baroda	FITCH A1+	2.65
Bank of Baroda	FITCH A1+	2.65
Punjab National Bank	CRISIL A1+	1.34
National Bank For Agriculture and Rural Development	FITCH A1+	1.33
Total		41.40
Commercial Paper		
HDFC Securities Limited	CRISIL A1+	2.69
Poonawalla Fincorp Limited	CRISIL A1+	2.69
Reliance Retail Ventures Limited	CRISIL A1+	2.69
ICICI Securities Limited	CRISIL A1+	2.68
Small Industries Dev Bank of India	CRISIL A1+	2.68
Kotak Securities Limited	CRISIL A1+	2.67
Reliance Jio Infocomm Limited	CRISIL A1+	2.67
Aditya Birla Finance Limited	CRISIL A1+	2.65
Axis Securities Limited	ICRA A1+	2.65
National Bank For Agriculture and Rural Development	CRISIL A1+	2.65
LIC Housing Finance Limited	CRISIL A1+	1.72
Motilal Oswal Financial Services Limited	CRISIL A1+	1.60
Export Import Bank of India	CRISIL A1+	1.34
LIC Housing Finance Limited	CRISIL A1+	1.34
National Bank For Agriculture and Rural Development	CRISIL A1+	1.34
ICICI Securities Limited	CRISIL A1+	1.33
Small Industries Dev Bank of India	CARE A1+	1.33
Reliance Industries Limited	CRISIL A1+	0.27
Total		36.99

Portfolio Holdings	Industry/Rating	% to Net Assets
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.20
Total		0.20
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
182 Days Tbill (MD 10/04/2025)	SOV	6.92
91 Days Tbill (MD 24/04/2025)	SOV	3.98
91 Days Tbill (MD 27/02/2025)	SOV	2.68
91 Days Tbill (MD 28/03/2025)	SOV	2.67
91 Days Tbill (MD 10/04/2025)	SOV	2.66
91 Days Tbill (MD 01/05/2025)	SOV	1.33
Total		20.24
CASH & CASH EQUIVALENT		
Net Receivables/Payables		(0.03)
TREPS / Reverse Repo Investments		1.20
Total		1.17
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[#]

₹ 1,612.53 Crs.

LATEST AUM[#]

₹ 1,855.08 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 January 31, 2025)

Average / Residual Maturity: 0.13 Years

Macaulay Duration: 0.13 Years

Modified Duration: 0.13 Years

Annualised Yield: 7.22%

NAV (As on January 31, 2025)

Regular Plan	NAV (₹)	Direct Plan	NAV (₹)
Growth	2,922.0445	Growth	2,950.7397
Daily IDCW	1,002.1069	Daily IDCW	1,002.6483
Weekly IDCW	1,002.1239	Weekly IDCW	1,062.4164

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 January 2025 is ₹ 663.29 Lacs.

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Ultra Short Duration Fund

ICRA-A1+mfs

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

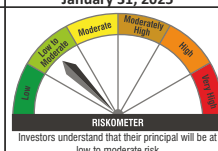
Invest Now

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

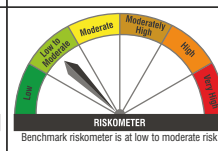
This product is suitable for investors who are seeking*:

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

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

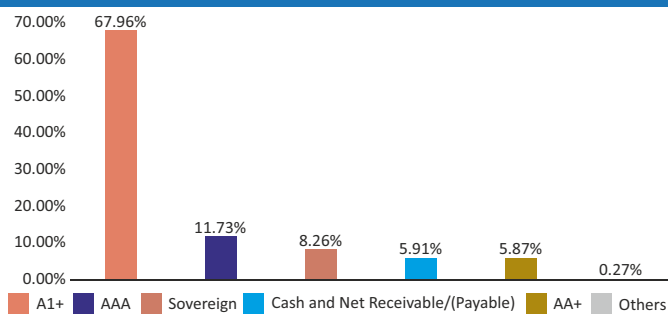


Benchmark Risk-o-meter as on January 31, 2025^

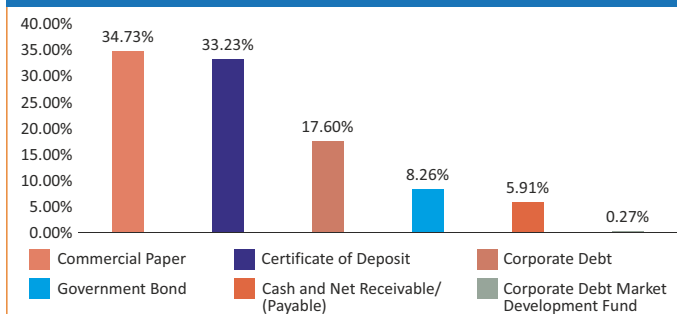


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
Godrej Industries Limited	CRISIL AA+	5.87
National Bank For Agriculture and Rural Development	CRISIL AAA	5.87
Power Finance Corporation Limited	CRISIL AAA	5.86
Total		17.60
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Bank of Baroda	FITCH A1+	9.18
Canara Bank	CRISIL A1+	7.20
HDFC Bank Limited	CARE A1+	5.68
AU Small Finance Bank Limited	FITCH A1+	5.59
Small Industries Dev Bank of India	CRISIL A1+	5.58
Total		33.23
Commercial Paper		
LIC Housing Finance Limited	CRISIL A1+	10.56
ICICI Securities Limited	CRISIL A1+	9.16
Bharti Telecom Limited	CRISIL A1+	7.79
Export Import Bank of India	CRISIL A1+	7.22
Total		34.73
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.27
Total		0.27
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
364 Days Tbill (MD 24/04/2025)	SOV	5.51

Portfolio Holdings	Industry/Rating	% to Net Assets
364 Days Tbill (MD 15/01/2026)	SOV	1.11
364 Days Tbill (MD 24/07/2025)	SOV	0.17
Total		6.79
State Government Bond		
7.52% Gujarat SDL (MD 08/03/2025)	SOV	1.47
Total		1.47
CASH & CASH EQUIVALENT		
Net Receivables/Payables		
TREPS / Reverse Repo Investments		5.38
Total		5.91
GRAND TOTAL		100.00

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

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

INVESTMENT OBJECTIVE

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

BENCHMARK^

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

DATE OF ALLOTMENT

July 16, 2008

FUND MANAGER

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

AVERAGE AUM

₹ 172.51 Crs.

LATEST AUM

₹ 169.81 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 January 31, 2025)

Average / Residual Maturity: 0.45 Years

Macaulay Duration: 0.45 Years

Modified Duration: 0.45 Years

Annualised Yield: 7.53%

NAV (As on January 31, 2025)

	Regular Plan	Direct Plan	NAV (₹)
Growth	3,069.9995	Growth	3,169.9679
Bonus	-	Bonus	3,154.7658
Daily IDCW	1,007.4498	Daily IDCW	1,011.9280
Weekly IDCW	1,008.2907	Weekly IDCW	1,007.8020

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.)

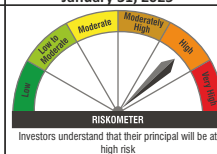
Invest Now

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

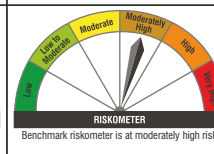
This product is suitable for investors who are seeking*:

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

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

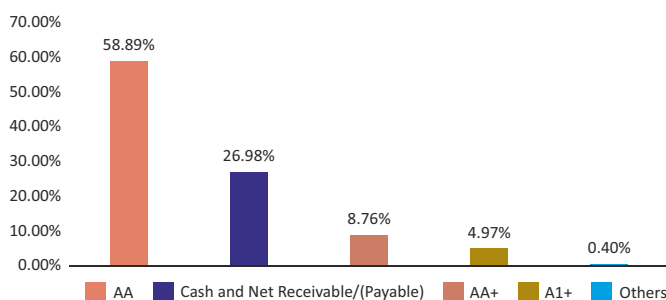


Benchmark Risk-o-meter as on January 31, 2025^A



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

CREDIT PROFILE



PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets	Portfolio Holdings	Industry/Rating	% to Net Assets
CORPORATE DEBT					
Non-Convertible Debentures					
Aditya Birla Real Estate Limited	CRISIL AA	10.53			
Rashtriya Chemicals and Fertilizers Limited	ICRA AA	8.82			
JSW Steel Limited	CARE AA	8.81			
Nirma Limited	CRISIL AA	8.80			
360 One Prime Limited	CRISIL AA	8.78			
Manappuram Finance Limited	CRISIL AA	8.77			
Godrej Industries Limited	CRISIL AA+	8.76			
Nuvoco Vistas Corporation Limited	CRISIL AA	4.38			
Total		67.65			
MONEY MARKET INSTRUMENTS					
Commercial Paper					
Export Import Bank of India	CRISIL A1+	4.97			
Total		4.97			
CDMDF					
Corporate Debt Market Development Fund					
Corporate Debt Market Development Fund	OTHERS	0.40			
Total		0.40			
PREFERENCE SHARES (PREFSHARE)					
Preference Shares					
Amanta Healthcare Limited		0.00			
Total		0.00			
CASH & CASH EQUIVALENT					
Net Receivables/Payables		10.23			
TREPS / Reverse Repo Investments		16.75			
Total		26.98			
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-crf_28-june-2019.pdf

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

Potential Risk Class Matrix				
		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

₹ 114.06 Crs.

LATEST AUM

₹ 113.81 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 January 31, 2025)

Average / Residual Maturity: 0.64 Years

Macaulay Duration: 0.60 Years

Modified Duration: 0.53 Years

Annualised Yield: 7.09%

NAV (As on January 31, 2025)

NAV (₹)

Regular Plan: 11.8476

Direct Plan: 12.1177

EXPENSE RATIO

Regular Plan: 1.38%

Direct Plan: 0.98%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Bank of India Overnight Fund

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

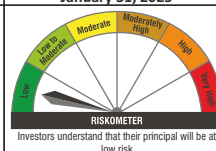
Invest Now

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

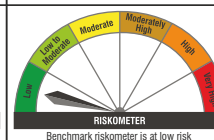
This product is suitable for investors who are seeking*:

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

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

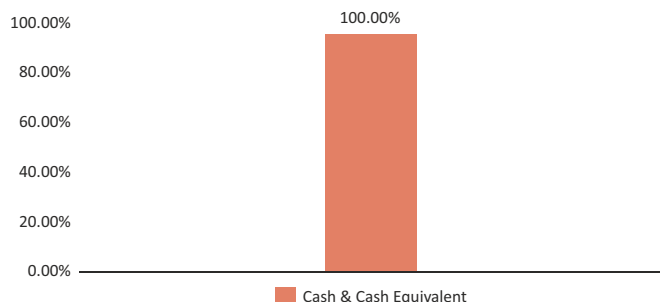


Benchmark Risk-o-meter as on January 31, 2025[^]

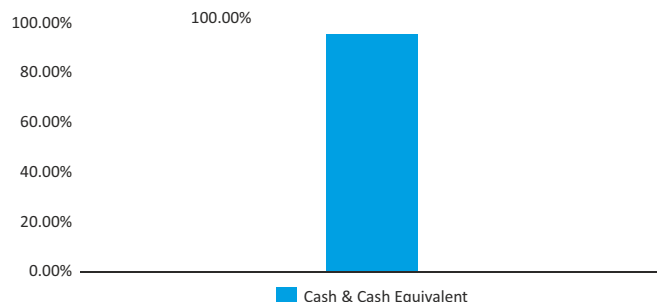


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
CASH & CASH EQUIVALENT		
Net Receivables/Payables		(0.06)
TREPS / Reverse Repo Investments		100.06
Total		100.00
GRAND TOTAL		100.00

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

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

INVESTMENT OBJECTIVE

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

BENCHMARK[^]

Tier 1: CRISIL Liquid Overnight Index

DATE OF ALLOTMENT

January 28, 2020

FUND MANAGER

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

AVERAGE AUM

₹ 93.34 Crs.

LATEST AUM

₹ 138.92 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 January 31, 2025)

Average / Residual Maturity: 1 Day

Macaulay Duration: 1 Day

Modified Duration: 1 Day

Annualised Yield: 6.72%

NAV (As on January 31, 2025)

	Regular Plan	Direct Plan	NAV (₹)
Growth	1,278.9042	Growth	1,282.2854
Daily IDCW	1,000.0000	Daily IDCW	1,000.0047
Weekly IDCW	1,000.7514	Weekly IDCW	1,000.7214
Monthly IDCW	1,000.7189	Monthly IDCW	1,000.7252

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.)

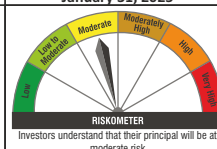
Invest Now

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

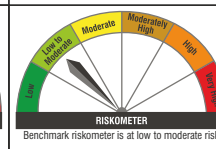
This product is suitable for investors who are seeking*:

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

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

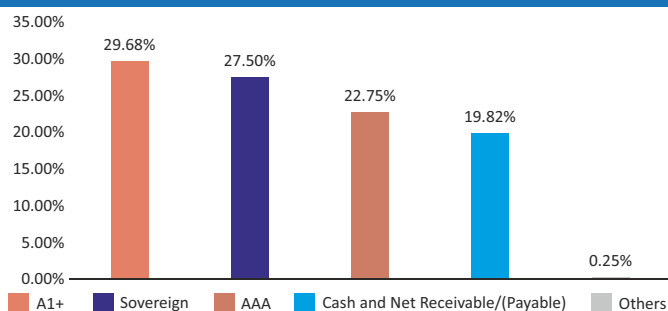


Benchmark Risk-o-meter as on January 31, 2025[^]



*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	19.67%
3 months to 6 months	10.73%
6 months to 1 year	21.27%
> 1 year	48.33%

PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
Power Finance Corporation Limited	CRISIL AAA	6.08
Small Industries Dev Bank of India	CRISIL AAA	6.07
Bajaj Finance Limited	CRISIL AAA	5.05
National Bank For Agriculture and Rural Development	CRISIL AAA	3.55
National Bank For Agriculture and Rural Development	CRISIL AAA	2.00
Total		22.75
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Canara Bank	CRISIL A1+	7.56
Bank of Baroda	FITCH A1+	5.88
HDFC Bank Limited	CARE A1+	4.85
Total		18.29
Commercial Paper		
Bharti Telecom Limited	CRISIL A1+	5.70
Export Import Bank of India	CRISIL A1+	5.69
Total		11.39
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.25
Total		0.25
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
6.79% GOI (MD 07/10/2034)	SOV	20.25
7.1% GOI (MD 08/04/2034)	SOV	3.43
7.26% GOI (MD 06/02/2033)	SOV	2.07
Total		25.75

Portfolio Holdings	Industry/Rating	% to Net Assets
Treasury Bill		
364 Days Tbill (MD 15/01/2026)	SOV	0.24
Total		0.24
State Government Bond		
7.52% Gujarat SDL (MD 08/03/2025)	SOV	1.51
Total		1.51
CASH & CASH EQUIVALENT		
Net Receivables/Payables		1.84
TREPS / Reverse Repo Investments		17.98
Total		19.82
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[^]

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

₹ 100.45 Crs.

LATEST AUM

₹ 99.44 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 January 31, 2025)

Average / Residual Maturity: 3.39 Years
Macaulay Duration: 2.66 Years
Modified Duration: 2.56 Years
Annualised Yield: 7.06%

NAV (As on January 31, 2025)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	28.0348
Monthly IDCW	Monthly IDCW	13.6310
Quarterly IDCW	Quarterly IDCW	12.9246

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		
26-December-24	5.4358821	1000.1830 ^b
26-December-24	5.4358821	1000.1830 ^b
27-January-25	5.8977853	1000.1774 ^b
27-January-25	5.8977853	1000.1774 ^b
Direct Monthly IDCW		
26-December-24	5.4555840	1000.1836 ^b
26-December-24	5.4555840	1000.1836 ^b
27-January-25	5.8467732	1000.1793 ^b
27-January-25	5.8467732	1000.1793 ^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 Flexi Cap Fund - Growth Option - PERFORMANCE (As on January 31, 2025)

Fund Manager - Alok Singh					Current Value of Standard Investment of ₹ 10000			
Period [®]	Scheme Returns (%) ^		Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)		Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
	Regular Plan*	Direct Plan*			Regular Plan*	Direct Plan*		
1 year	12.83%	14.53%	9.73%	9.58%	11,283	11,453	10,973	10,958
3 years	17.77%	19.56%	14.16%	12.01%	16,344	17,098	14,883	14,058
5 years	NA	NA	NA	NA	NA	NA	NA	NA
Since inception	29.26%	31.32%	23.83%	21.05%	32,540	35,000	26,713	24,067

^ 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 Small Cap Fund - Growth Option - PERFORMANCE (As on January 31, 2025)

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	12.27%	14.00%	5.89%	9.58%	11,227	11,400	10,589	10,958
3 years	18.02%	19.88%	18.22%	12.01%	16,447	17,238	16,528	14,058
5 years	30.50%	32.64%	26.01%	15.80%	37,903	41,115	31,814	20,844
Since inception	27.33%	29.48%	20.66%	14.60%	43,930	48,680	31,593	23,048

^ 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 ELSS Tax Saver - Growth Option - PERFORMANCE (As on January 31, 2025)

Fund Manager - Alok Singh					Current Value of Standard Investment of ₹ 10000			
Period [®]	Scheme Returns (%) ^		Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)		Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
	Regular Plan*	Direct Plan#			Regular Plan*	Direct Plan#		
1 year	7.59%	8.78%	9.73%	9.58%	10,759	10,878	10,973	10,958
3 years	15.72%	17.01%	14.16%	12.01%	15,501	16,028	14,883	14,058
5 years	21.52%	22.84%	18.24%	15.80%	26,526	28,002	23,133	20,844
Since inception	18.64%	18.21%	17.44%	15.74%	152,580	75,586	129,734	102,877

^ 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.

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 January 31, 2025)

Fund Manager - Alok Singh					Current Value of Standard Investment of ₹ 10000			
Period [®]	Scheme Returns (%) ^		Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)		Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
	Regular Plan*	Direct Plan*			Regular Plan*	Direct Plan*		
1 year	10.62%	12.02%	9.49%	9.58%	11,062	11,202	10,949	10,958
3 years	14.78%	16.01%	16.24%	12.01%	15,127	15,619	15,711	14,058
5 years	22.62%	23.82%	20.04%	15.80%	27,755	29,139	24,951	20,844
Since inception	16.03%	17.12%	15.21%	13.91%	35,610	38,580	33,524	30,412

^ 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 Balanced Advantage Fund - Growth Option - PERFORMANCE (As on January 31, 2025)

Fund Manager - Alok Singh					Current Value of Standard Investment of ₹ 10000			
Period [®]	Scheme Returns (%) ^		Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)		Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
	Regular Plan*	Direct Plan*			Regular Plan*	Direct Plan*		
1 year	3.34%	4.43%	9.25%	9.58%	10,334	10,443	10,925	10,958
3 years	12.77%	13.86%	9.48%	12.01%	14,346	14,766	13,124	14,058
5 years	10.33%	11.22%	11.94%	15.80%	16,358	17,030	17,584	20,844
Since inception	8.17%	8.88%	11.39%	13.90%	23,531	25,277	32,400	41,289

^ 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.

Bank of India Conservative Hybrid Fund - Growth Option - PERFORMANCE (As on January 31, 2025)

Fund Manager - Alok Singh					Current Value of Standard Investment of ₹ 10000			
Period [®]	Scheme Returns (%) ^		Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)		Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
	Regular Plan*	Direct Plan#			Regular Plan*	Direct Plan#		
1 year	4.88%	5.87%	9.11%	9.80%	10,488	10,587	10,911	10,980
3 years	12.84%	13.57%	7.80%	6.62%	14,374	14,652	12,528	12,121
5 years	11.41%	12.09%	8.68%	5.77%	17,177	17,708	15,170	13,244
Since inception	7.81%	8.57%	9.22%	5.99%	33,015	27,023	40,577	25,190

^ 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.

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 January 31, 2025)

Fund Manager - Alok Singh					Current Value of Standard Investment of ₹ 10000			
Period [®]	Scheme Returns (%) ^		Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)		Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
	Regular Plan*	Direct Plan*			Regular Plan*	Direct Plan*		
1 year	5.98%	6.34%	8.11%	9.80%	10,598	10,634	10,811	10,980
3 years	37.19%	37.59%	7.19%	6.62%	25,842	26,072	12,319	12,121
5 years	10.40%	10.72%	7.57%	5.77%	16,406	16,646	14,410	13,244
Since inception	1.72%	1.95%	8.18%	6.56%	11,848	12,118	21,848	18,802

[^] 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 Bluechip Fund - Growth Option - PERFORMANCE (As on January 31, 2025)

Fund Manager - Alok Singh and Nilesh Jethani					Current Value of Standard Investment of ₹ 10000			
Period [®]	Scheme Returns (%) ^		Benchmark Returns (Nifty 100 TRI) (%)	Additional Benchmark Returns (BSE SENSEX TRI) (%)	Scheme Returns (₹)		Benchmark Returns (Nifty 100 TRI) (₹)	Additional Benchmark Returns (BSE SENSEX TRI) (₹)
	Regular Plan*	Direct Plan*			Regular Plan*	Direct Plan*		
1 year	3.84%	5.15%	10.33%	9.34%	10,384	10,515	11,033	10,934
3 years	11.66%	12.96%	12.34%	11.55%	14,866	15,498	15,191	14,811
5 years	NA	NA	NA	NA	NA	NA	NA	NA
Since inception	11.64%	13.02%	13.24%	12.73%	14,860	15,530	15,641	15,390

[^] 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.

Bank of India Multi Cap Fund - Growth Option - PERFORMANCE (As on January 31, 2025)

Fund Manager - Nitin Gosar					Current Value of Standard Investment of ₹ 10000			
Period [®]	Scheme Returns (%) ^		Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (%)	Additional Benchmark Returns (BSE 500 TRI) (%)	Scheme Returns (₹)		Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (₹)	Additional Benchmark Returns (BSE 500 TRI) (₹)
	Regular Plan*	Direct Plan*			Regular Plan*	Direct Plan*		
1 year	10.60%	11.98%	9.65%	9.73%	11,060	11,198	10,965	10,973
3 years	NA	NA	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA	NA	NA
Since inception	29.71%	31.09%	26.76%	22.61%	16,480	16,820	15,768	14,791

[^] 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.

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 Manufacturing & Infrastructure Fund - Growth Option - PERFORMANCE (As on January 31, 2025)

Fund Manager - Nitin Gosar					Current Value of Standard Investment of ₹ 10000 in the			
Period [®]	Scheme Returns (%) ^		Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)		Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
	Regular Plan*	Direct Plan#			Regular Plan*	Direct Plan#		
1 year	14.03%	15.74%	7.19%	9.58%	11,403	11,574	10,719	10,958
3 years	21.66%	23.32%	24.24%	12.01%	18,017	18,764	19,190	14,058
5 years	26.99%	28.67%	26.14%	15.80%	33,073	35,313	31,977	20,844
Since inception	11.76%	17.70%	8.54%	12.15%	52,520	71,788	33,966	55,368

^ 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.

Bank of India Large & Mid Cap Equity Fund - Growth Option - PERFORMANCE (As on January 31, 2025)

Fund Manager - Nitin Gosar					Current Value of Standard Investment of ₹ 10000 in the			
Period [®]	Scheme Returns (%) ^		Benchmark Returns (BSE 250 Large MidCap (TRI)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)		Benchmark Returns (BSE 250 Large MidCap (TRI)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
	Regular Plan*	Direct Plan#			Regular Plan*	Direct Plan#		
1 year	7.73%	8.94%	10.19%	9.58%	10,773	10,894	11,019	10,958
3 years	13.81%	14.99%	13.83%	12.01%	14,747	15,212	14,753	14,058
5 years	17.47%	18.70%	17.72%	15.80%	22,387	23,589	22,631	20,844
Since inception	13.78%	14.38%	15.59%	14.30%	81,980	50,759	106,022	88,230

^ 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 Liquid Fund - Growth Option - PERFORMANCE (As on January 31, 2025)

Fund Manager - Mithraem Bharucha					Current Value of Standard Investment of ₹ 10000			
Period [®]	Scheme Returns (%) ^		Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)		Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
	Regular Plan*	Direct Plan#			Regular Plan*	Direct Plan#		
7 Days	7.32%	7.35%	7.15%	7.70%	10,014	10,014	10,013	10,014
15 Days	6.93%	6.96%	6.92%	8.66%	10,028	10,028	10,028	10,034
30 Days	6.98%	7.01%	6.99%	7.30%	10,057	10,058	10,058	10,060
1 year	7.41%	7.44%	7.29%	7.53%	10,741	10,744	10,729	10,753
3 years	6.57%	6.62%	6.56%	6.32%	12,104	12,121	12,102	12,021
5 years	5.38%	5.44%	5.45%	5.60%	12,998	13,037	13,039	13,134
Since inception	6.69%	6.86%	6.81%	6.38%	29,220	22,319	29,790	27,856

^ 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.

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 Ultra Short Duration Fund - Growth Option - PERFORMANCE (As on January 31, 2025)

Fund Manager - Mithraem Bharucha					Current Value of Standard Investment of ₹ 10000			
Period [®]	Scheme Returns (%) ^		Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)		Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
	Regular Plan*	Direct Plan#			Regular Plan*	Direct Plan#		
1 year	6.69%	7.22%	7.62%	7.53%	10,669	10,722	10,762	10,753
3 years	5.83%	6.24%	6.75%	6.32%	11,856	11,993	12,168	12,021
5 years	5.08%	5.41%	5.92%	5.60%	12,812	13,017	13,338	13,134
Since inception	7.01%	7.32%	7.43%	6.38%	30,700	23,500	32,748	27,856

^ 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 Overnight Fund - Growth Option - PERFORMANCE (As on January 31, 2025)

Fund Manager - Mithraem Bharucha					Current Value of Standard Investment of ₹ 10000			
Period [®]	Scheme Returns (%) ^		Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)		Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
	Regular Plan*	Direct Plan*			Regular Plan*	Direct Plan*		
7 Days	6.55%	6.57%	6.55%	7.70%	10,012	10,012	10,012	10,014
15 Days	6.55%	6.58%	6.53%	8.66%	10,026	10,026	10,026	10,034
30 Days	6.59%	6.62%	6.53%	7.30%	10,054	10,055	10,054	10,060
1 year	6.77%	6.79%	6.72%	7.53%	10,677	10,679	10,672	10,753
3 years	6.17%	6.21%	6.17%	6.32%	11,971	11,982	11,970	12,021
5 years	5.03%	5.08%	5.01%	5.60%	13,497	13,518	12,773	13,134
Since inception	5.03%	5.08%	5.01%	5.59%	12,789	12,823	12,778	13,140

^ 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.

Bank of India Short Term Income Fund - Growth Option - PERFORMANCE (As on January 31, 2025)

Fund Manager - Mithraem Bharucha					Current Value of Standard Investment of ₹ 10000			
Period [®]	Scheme Returns (%) ^		Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)		Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
	Regular Plan*	Direct Plan#			Regular Plan*	Direct Plan#		
1 year	9.14%	9.74%	7.85%	9.80%	10,914	10,974	10,785	10,980
3 years	13.78%	14.31%	6.27%	6.62%	14,737	14,944	12,005	12,121
5 years	8.37%	8.87%	6.31%	5.77%	14,955	15,304	13,583	13,244
Since inception	6.06%	6.88%	7.50%	5.45%	25,846	22,358	32,110	23,529

^ 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 Multi Asset Allocation Fund - Growth Option - PERFORMANCE (As on January 31, 2025)

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	-2.05%	-1.58%	1.13%	-5.31%	9,795	9,842	10,113	9,469
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	7.23%	8.15%	10.98%	8.31%	10,723	10,815	11,098	10,831

^ 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.

Bank of India Arbitrage Fund - Growth Option - PERFORMANCE (As on January 31, 2025)

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	6.80%	7.55%	7.55%	7.53%	10,680	10,755	10,755	10,753
3 years	5.49%	6.10%	6.71%	6.32%	11,742	11,946	12,152	12,021
5 years	4.32%	4.95%	5.28%	5.60%	12,355	12,735	12,940	13,134
Since inception	4.57%	5.22%	5.47%	6.08%	13,453	14,013	14,235	14,789

^ 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.

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 Flexi Cap Fund
Bank of India Small Cap Fund Funds
Bank of India ELSS Tax Saver
Bank of India Business Cycle Fund
Bank of India Mid & Small Cap Equity & Debt Fund
Bank of India Balanced Advantage Fund
Bank of India Conservative Hybrid Fund
Bank of India Credit Risk 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 Multi Cap Fund
Bank of India Manufacturing & Infrastructure Fund
Bank of India Consumption Fund
Bank of India Large & Mid Cap Equity 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 Liquid Fund
Bank of India Ultra Short Duration Fund
Bank of India Overnight Fund
Bank of India Short Term Income Fund

Funds Co-managed:

Bank of India Multi Asset Allocation Fund (Debt Portion)



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



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 January 31, 2025 (Unless indicated otherwise)

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	19,50,000
Market Value of amount Invested	1,14,762	4,56,818	9,47,573	61,98,532
Scheme Returns (CAGR)	-7.97%	16.06%	18.31%	12.98%
Benchmark returns# (CAGR)	-2.68%	15.48%	18.12%	14.71%
Additional Benchmark### (CAGR)	0.02%	13.37%	16.06%	13.50%

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 (₹)	1,20,000	3,60,000	6,00,000	14,50,000
Market Value of amount Invested	1,15,484	4,65,014	9,77,193	38,42,846
Scheme Returns (CAGR)	-6.88%	17.31%	19.57%	15.11%
Benchmark returns# (CAGR)	-2.68%	15.48%	18.12%	15.24%
Additional Benchmark### (CAGR)	0.02%	13.37%	16.06%	13.96%

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

Scheme Benchmark: BSE 250 LargeMidCap TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	19,10,000
Market Value of amount Invested	1,11,631	4,66,872	9,96,485	80,07,356
Scheme Returns (CAGR)	-12.63%	17.59%	20.38%	16.24%
Benchmark returns# (CAGR)	-3.37%	15.92%	18.69%	14.57%
Additional Benchmark### (CAGR)	0.02%	13.37%	16.06%	13.35%

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

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	14,50,000
Market Value of amount Invested	1,12,330	4,75,791	10,30,078	49,51,694
Scheme Returns (CAGR)	-11.60%	18.94%	21.74%	18.87%
Benchmark returns# (CAGR)	-3.37%	15.92%	18.69%	15.40%
Additional Benchmark### (CAGR)	0.02%	13.37%	16.06%	13.96%

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

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	17,80,000
Market Value of amount Invested	1,16,887	5,17,139	11,83,576	69,20,499
Scheme Returns (CAGR)	-4.76%	24.94%	27.53%	16.64%
Benchmark returns# (CAGR)	-10.01%	26.29%	28.33%	14.20%
Additional Benchmark### (CAGR)	0.02%	13.37%	16.06%	13.42%

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

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

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	14,50,000
Market Value of amount Invested	1,17,880	5,29,931	12,34,395	55,20,586
Scheme Returns (CAGR)	-3.25%	26.74%	29.30%	20.47%
Benchmark returns# (CAGR)	-10.01%	26.29%	28.33%	16.70%
Additional Benchmark### (CAGR)	0.02%	13.37%	16.06%	13.96%

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 January 31, 2025 (Unless indicated otherwise)

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	10,30,000
Market Value of amount Invested	1,17,157	4,75,249	10,28,792	22,89,233
Scheme Returns (CAGR)	-4.35%	18.85%	21.69%	17.96%
Benchmark returns# (CAGR)	-0.56%	18.72%	20.61%	16.91%
Additional Benchmark### (CAGR)	0.02%	13.37%	16.06%	14.67%

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 (₹)	1,20,000	3,60,000	6,00,000	10,30,000
Market Value of amount Invested	1,17,981	4,84,484	10,61,965	24,07,728
Scheme Returns (CAGR)	-3.09%	20.23%	23.01%	19.08%
Benchmark returns# (CAGR)	-0.56%	18.72%	20.61%	16.91%
Additional Benchmark### (CAGR)	0.02%	13.37%	16.06%	14.67%

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

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

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	7,30,000
Market Value of amount Invested	1,17,626	4,94,616	11,85,352	17,46,774
Scheme Returns (CAGR)	-3.64%	21.71%	27.59%	28.62%
Benchmark returns# (CAGR)	-8.91%	22.93%	27.60%	26.13%
Additional Benchmark### (CAGR)	0.02%	13.37%	16.06%	15.66%

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

Scheme Benchmark: Nifty Smallcap 250 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	7,30,000
Market Value of amount Invested	1,18,671	5,08,031	12,47,271	18,63,417
Scheme Returns (CAGR)	-2.04%	23.65%	29.73%	30.79%
Benchmark returns# (CAGR)	-8.91%	22.93%	27.60%	26.13%
Additional Benchmark### (CAGR)	0.02%	13.37%	16.06%	15.66%

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

Scheme Benchmark: Nifty Smallcap 250 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	-	5,60,000
Market Value of amount Invested	1,15,097	4,98,313	-	9,56,401
Scheme Returns (CAGR)	-7.46%	22.25%	NA	23.22%
Benchmark returns# (CAGR)	-3.37%	15.92%	NA	17.60%
Additional Benchmark### (CAGR)	0.02%	13.37%	NA	15.03%

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

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	-	5,60,000
Market Value of amount Invested	1,16,085	5,11,314	-	9,98,523
Scheme Returns (CAGR)	-5.97%	24.12%	NA	25.16%
Benchmark returns# (CAGR)	-3.37%	15.92%	NA	17.60%
Additional Benchmark### (CAGR)	0.02%	13.37%	NA	15.03%

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

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

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

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

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

How to Read a Factsheet

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

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

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

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

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

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

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

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

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

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

IDCW: Income Distribution cum Capital Withdrawal

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

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

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

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

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

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

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

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

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

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

Disclaimer/Statutory Details

The data in the Factsheet is updated up to January 31, 2025 unless indicated otherwise. Statements relating to outlook and forecast are the opinions of the Author. The views expressed by the author are personal and are not necessarily that of Bank of India Investment Managers Private Limited. This report is for information purpose only and is not intended to be any investment advice. Please make independent research/ obtain professional help before taking any decision of investment/ sale. AMC makes no representation as to the quality, liquidity or market perception of any securities/ issuer/ borrower, if described in the report above, nor does it provide any guarantee whatsoever. Information and material used in this report are believed to be from reliable sources. However, AMC does not warrant the accuracy, reasonableness and/or completeness of any information. AMC does not undertake to update any information or material in this report. Decisions taken by you based on the information provided in this report are to your own account and risk. AMC and any of its officers, directors and employees shall not be liable for any loss or damage of any nature, as also any loss or profit in any way arising from the use of this material in any manner. AMC or its directors, officers and employees, including author of this report/ persons involved in the preparation or issuance of this report may, from time to time, have long or short positions in, and buy or sell the securities, if any, mentioned herein or have other potential conflict of interest with respect to any recommendation and related information and opinions given in the report/ report. This report, or any part of it, should not be duplicated, or contents altered/ modified, in whole or in part in any form and or re-distributed without AMC's prior written consent. © Bank of India Investment Managers Private Limited 2024.

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 1-7-79-A & B, 1-7-95 to 111, Mandalay Lane, Penderghast Road, Secunderabad - 500003. • **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, Ashwina 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, Ahmednagar, Ahmednagar - 431 001. • **Akshay**: Shop No. 45, 1st Floor, Akshay Farm, Akshay Farm, Akshay Farm, Akshay Farm - 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 Tresory 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 Vishnu Priya 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 Kanha Capital, Oppy. Express Hotel, G. Dutt Road, Alkapuri Vadodra - 390077. • **Begumpet**: Sri Ram Market, Kali Ashban Chowk, 7-2-607 Sri Matha Complex, Begumpet, Hyderabad - 500 011. • **Belgaum**: Prises No 101, CTS No 1893, Shree Guru Darshan Tower, Andwad, Belgaum - 590014. • **Bellary**: Ground Floor, 3rd Office, Near Women's College Road, Beside Amruth Diagnostics, Shanthi Archade, Bellary - 583103. • **Bhagalpur**: 2nd Floor, Chandrakol Complex, Near Ghantaghar, Bhagalpur - 812 001. • **Bhatinda**: MCB-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; P: BURDWAN & DIST: BURDWANEST, PIN: 713101. • **Balasure**: 1-B, 1st Floor, Kalinga Hotel Lane, Baleshwar Baleshwar Sadar, Balasure 756001. • **Berhampur (OR)**: Opp Divya Nandan Kalyan Mandap 3rd Lane Dharmanagar Near Lohiya Motor Berhampur (Or) 760001. • **Bharuch**: 123 Nexus Business Hub Near Gangotri Hotel B/S Rajeshwari Petroleum Makampur Road Bharuch 392001. • **Bhilai**: Office No. 2, 1st Floor, Plot No. 9/6, Nehru Nagar [East], Bhilai 490020. • **Bhilwara**: Office No. 14 B Prem Bhawan Pur Road Gandhi Nagar Near Canarabank Bhilwara 311001. • **Bikaner**: H.No. 10, Himtara Show, 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**: 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 Bazar, (Big Bazar Building), Adjacent to Reliance Trends, Dargha Bazar, Cuttack, Odisha - 753001. • **Chandrapur**: C/o Global Financial Services, 2nd Floor, Raghunath's 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 Eluru - 534002. • **Erode**: Address No 38/1, Ground Floor, Sathy Road (Vcty Main Road), Sorna Krishna Complex, Erode - 638 003. • **Faridabad**: A-2B, 2nd Floor, Neelam Bata Road, Peer Ki Mazar, Nehru Groundind, Faridabad - 121 001. • **Gandhidham**: Office no - 21 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, Ferozpur, Punjab - 152002. • **Gandhinagar**: 138 - Suyesh salohitra, Nr. Podar International School, Kudasar, Gandhinagar-382421. • **Gaya**: Property No. 711045129, 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, Ghaziपुर, Uttar Pradesh 233001. • **Gonda**: H No 782, Shiv Sadan, ITI Road, Near Raghukul Vidyaapeeth, Civil Lines, Gonda, Uttar Pradesh - 271001. • **Goalkrupa**: Cross Road The Mall, Shop No 8-9, 4th Floor, Bank Road, Goalkrupa - 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, Kmvn Shopping Complex, Haldwani - 263139. • **Haridwar**: Shop No. 1-17, Bhatia Complex, Near Jamuna Palace, Haridwar - 249410. • **Hassan**: Sas No: 490 Hemadri Circle, 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**: JBS Station, Lower Concourse 1 (2nd floor) situated in Jubilee Bus Metro Station, Secunderabad, Telangana - 500009. • **Hyderabad (Gachibowli)**: Selenium, Plot No: 31 & 32, Tower B, Survey No.115/22, 115/24, 115/25, Financial District, Gachibowli, Nanakramuguda, Serilingampally Mandal, Hyderabad - 500 032. • **Hissar**: Shop No. 20, Ground Floor R D City Centre, Railway Road Hissar - 152001. • **Hosur**: 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai - 400077. • **Hyderabad**: 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai - 400077. • **Jaipur**: Office No 101, 1st Floor, Oklay Plot 5, Near Next To Kalyan Jewellers, Government Hostel Circle, Ajmer Road, Jaipur - 302 001. • **Jalandhar**: Office No. 3rd Floor, City Square Building, E-1197 Civil Lines, Jalandhar - 144001. • **Jammu**: 1D/D Extension 2, Valmiki Chowk, Gandhi Nagar, Jammu - 180 004. • **Jamshedpur**: Madhukunj, 3rd Floor, Q Road, Sakchi, Bistupur, East Singhbhum, Jamshedpur - 831001. • **Jodhpur**: Shop No. 6, Gang Tower, G Floor, Opposite Arora Motor Service Centre, Near Bombay Motor Circle, Jodhpur - 342 003. • **Jalgaon**: 3rd Floor, 269 Jaee Plaza, Baliram Peth, Near Kishore Agencies, Jalgaon - 425001. • **Jhansi**: 1st Floor, Puja Tower, Near 48 Chambers, Elite Crossing, Jhansi, Uttar Pradesh - 284001. • **Jalpaiguri**: D B C Road Opp Nirala Hotel Opp Nirala Hotel Jalpaiguri 735101. • **Jamnagar**: 131 Madhav Plaza Opp Sbi Bank Nr Lal Bunglow Jamnagar 361008. • **Junagadh**: 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 Dombivali Mahanagar Corporation) Kalyan - 421301. • **Kalyani**: Ground Floor, H No B-7/275, Kalyani, Kalyani H.No. Nadia, West Bengal - 741235. • **Kanpur**: 15/46, B. Ground Floor, Opp: Muir Mills, Civil Lines, Kanpur - 208 001. • **Karnal**: 3 Ranthir Colony, Near Doctor J. 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 Shutterlock 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 Sh.No. S-9 1st Floor, Srinivasta Sairam Arcade Old Cpi Office Near Priyadarshini College Near Nagar Khammam 507002. • **Kollam**: Sree Vigneswara Bhavan Shastri Junction Kollam - 691001. • **Korba**: Office No.202, 2nd floor, ICRC, QUBE, 97, T.P. Nagar, Korba -495677. • **Kota**: D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur, Kota 324007. • **Kurnool**: Shop No: 47, 2nd Floor, S Komda 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 Suroi Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur - 842 001. • **Mysoore**: 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, Sankri Plaza 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 BGMK Market, Behind HIVE Hotel, G.T. Road, Panipat - 132103. • **Panjim**: H. No: T-9, T-10, Affran Plaza, 3rd Floor, Near Don Bosco High School, Panjim Goa - 403001. • **Pathankot**: 2nd Floor, Sahni Arcade Complex, Adj. 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 Sherdalay, 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 Road, Opposite Balgandharva, 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, 3rd SAI Anmol Complex Ground Floor Opp Teerth Memorial Hospital Rewa 48001. • **Raipur**: Office No. 5-3, Second Floor, Reheja Tower, Fafadi Chowk, Jail Road, Raipur - 492 001. • **Rajahmundry**: No: 6-7-7, Sri Venkata Satya Nilayam, 1st Floor, Vanavathi Nagar, 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. • **Renukoot**: Dr.B.K. Mallick Katra (Complex), Shivapark Main Road Dist. Sonbhadra (U.P.) Renukoot - 231217. • **Roorkee**: Near Shri Dwarikadish Dharm Shala, Ramnagar, Roorkee - 247667. • **Rourkela**: 2nd Floor, Main Road, Uditi Nagar, Rourkela, Sundargarh - 769 012. • **Sahanarpur**: 1st Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Sahanarpur, Uttar Pradesh - 247001. • **Salem**: No. 6, Ns Complex, Omalur Main Road, Salem - 636009. • **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 Shivpuri 473551. • **Sikar**: First Floor Super Tower Behind Tom Mandir Near Tapasya Bagichi, Sikar 33001. • **Silchar**: N. Dutta Road, Chowchala Complex, Premtala 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, Shaktanagar, Opp. Head Post Office, Thrisur - 680001. • **Trichy**: No 23C/1 E V R 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 Palayamkottal 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 Udaipur, 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 Teji 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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Features



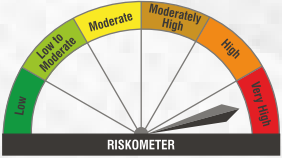
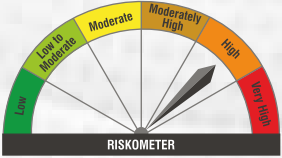
Long term capital appreciation



Minimizes volatility with the help of debt instruments



Facilitates income distribution

PRODUCT LABEL	Risk-o-meter is based on the scheme portfolio as on January 31, 2025	Benchmark* Risk-o-meter as on January 31, 2025	Bank of India Mid & Small Cap Equity & Debt Fund (An open ended hybrid scheme investing predominantly in equity and equity related instruments)
	 <p>Investors understand that their principal will be at very high risk</p>	 <p>Benchmark riskometer is at high risk</p>	<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> • Long term capital appreciation and income distribution. • Equity fund investing in Mid & Small Cap equity and equity related securities (not part of the top 100 stocks by market capitalization) as well as fixed income securities.
	*Investor should consult their financial advisor if they are not clear about the suitability of the product.		

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



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(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 January 31, 2025	Benchmark* Risk-o-meter as on January 31, 2025	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>

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Bank of India Multi Cap Fund

Features



Emphasizes high conviction across market cap



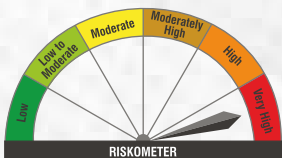
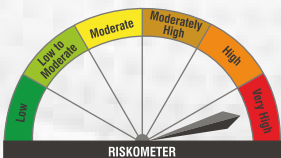
No sector bias



Blend of growth and value



Disciplined allocation across market cap

PRODUCT LABEL	Risk-o-meter is based on the scheme portfolio as on January 31, 2025	Benchmark* Risk-o-meter as on January 31, 2025	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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