

FACTS IN FIGURES

JANUARY 2026

Monthly Fund Factsheet

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Mohit Bhatia
Chief Executive Officer

FROM THE CEO'S DESK

Dear Readers,

India enters 2026 with a rare combination of domestic strength and improving external alignment, reinforcing its position as a key growth driver in a cautiously evolving global economy. With Union Budget 2026-27 building around three key pillars- sustained capital expenditure, manufacturing & innovation-led growth, and a continued path of fiscal consolidation to reinforce government's long-term structural agenda. The Economic Survey highlighted strong fundamentals, robust credit growth, and India's economic fundamentals remain among the strongest in the world, while cautioning against global uncertainties.

On the global front, progress on the US-India trade framework, including the reduction of peak tariffs from 50% to 18% on several key product categories, has helped stabilize commodity prices, ease trade-related uncertainties, and strengthen India's external outlook, thereby enhancing long-term growth visibility. The IMF projects the global economy to grow steadily at about 3.3% in 2026's World Economic Outlook, supported by technology-led investment and resilient private demand, even as trade volumes moderate and geopolitical risks persist. Within this environment, India's growth trajectory continues to outpace most major economies, with GDP growth for FY25-26 revised upward to around 7.3% and forecast near 6.4% in 2026. Inflation is expected to moderate further, although trajectories vary across regions and downside risks remain elevated should policy uncertainty intensify or trade frictions re-emerge.

Indian Mutual Funds have demonstrated conviction by increasing their equity positions, effectively absorbing the supply from foreign selling. This support, underpinned by continued retail SIP inflows, highlights strong household confidence and institutional robustness- a dynamic that is reducing India's reliance on volatile overseas capital and reinforcing market resilience. Our focus remains on disciplined portfolio positioning, active risk management, and capitalizing on structural growth themes that have made India a standout story in the global economic landscape.

For the month of January 2026, the benchmark BSE Sensex decreased by 2919 points, or -3.36%, while the Nifty 50 also decreased by 826 points, or -3.09%. The BSE Small Cap index showed negative movement of -6.03% for the month, and the BSE Mid Cap index posted a negative performance of -4.23%. In the Indian debt markets, the New 10-year GSEC bond yield closed at 6.6963 for Jan 2026 compared to DEC end closing yield at 6.589% on the benchmark.

Indian Mutual Fund Industry aggregate numbers stood at ₹ 81.01 Lac Cr closing AUM, 26.63 Cr folios and positive Net Sales of ₹ 156,458.63 Cr for the month ended 30th January 2026 versus aggregate AUM of ₹ 80.23 Lac Cr and 26.13 Cr folios and overall negative Net Sales of ₹ 66,590.70 Cr for the month ended 31st December 2025; Industry aggregate SIP contribution remained steady at ₹ 31,002 crore in January 2026, as it was in December 2025.

Our consolidated AUM across all mutual fund schemes stood at ₹ 14,336.14 Crore, with a folio count of 838,696 as of January 2026. For disciplined investors, market fluctuations present opportunities rather than threats. By staying patient through cycles, remaining focused on fundamentals, and continuing to invest with consistency, volatility may become a powerful ally in compounding wealth over time. The below quote by Francois Rochon sums this point -

*"Volatility is not synonymous of risk but - **for those who truly understand it - of wealth**"*

Sincerely

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

The above Assets Under Management as of 30th January 2026 (in Lakhs) include **Equity:** ₹ 8,07,949.67 | **Debt:** ₹ 94,001.75 | **Hybrid:** ₹ 193,445.17 | **Liquid:** ₹ 1,91,899.16 | **ELSS:** ₹ 1,46,318.12

Geographical Spread: Top 5 Cities: 49.46% | **Next 10 Cities:** 13.65% | **Next 20 Cities:** 7.50% | **Next 75 Cities:** 8.20% | **Others:** 21.19%

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

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

Source: Internal Research

MARKET UPDATE

Alok Singh
Chief Investment Officer



In January 2026, Indian equities delivered one of their weakest relative performances in history, with MSCI India declining 5.1% and underperforming the broader emerging market index by 14 percentage points while the Sensex fell 3.5%, still doing marginally better than midcaps and small caps. Foreign Portfolio Investors remained net sellers for the fourth consecutive year, offloading nearly USD 3.5 billion even as domestic institutions absorbed most of the selling pressure, highlighting persistent global risk aversion toward India and pushing trailing 12-month relative returns to historic lows. Against this weak market backdrop, the Union Budget for FY27 attempted to reinforce India's long term growth foundations through a significant infrastructure led capital expenditure estimate of ₹12.2 lakh crore, continued fiscal consolidation with a deficit target of 4.3% of GDP, and sector specific incentives for manufacturing, biopharma, electronics, MSMEs, and rail networks. Although the Budget raised Securities Transaction Tax on derivatives, slightly dampening sentiment for trading heavy segments, it maintained stability in long term capital gains and personal taxation, while signaling policy continuity aimed at supporting investment led growth.

On the external trade front, India concluded a landmark free trade agreement with the European Union, described as the “mother of all deals,” creating the world's largest free trade zone and involving tariff eliminations or reductions on over 96% of traded goods by value. The agreement promises to unlock export opportunities for Indian labour intensive sectors such as textiles, gems and jewellery, and chemicals, although it also raises competitive pressures for domestic manufacturing, particularly in automobiles and engineering, where EU imports will become more competitive. India's trade dynamics were further buoyed by a major breakthrough with the United States, where punitive tariffs imposed in 2025 were rolled back, and reciprocal duties on Indian goods were sharply reduced from 50% to 18%, materially increasing the competitiveness of Indian exports—including textiles, footwear, leather goods, chemicals, gems, and generic pharmaceuticals in the US market. This shift also stabilised India's external macro position, with Goldman Sachs revising India's 2026 GDP growth forecast upward to 6.9% and reducing its current account deficit projection, citing tariff easing and improved export prospects.

Monetary conditions remained stable, with the RBI in its February 2026 policy meeting keeping the repo rate unchanged at 5.25% and maintaining a neutral stance. The central bank projected FY26 GDP growth at 7.4% and CPI inflation at 2.1%, emphasising a benign inflation environment and resilient domestic demand. The decision to hold rates signals policy continuity aimed at anchoring macro stability while watching for potential external shocks, thereby supporting financial conditions conducive to equity market recovery once global risk sentiment improves. However, higher gross borrowing places significant supply pressure on the Government bond market. Elevated issuance sizes have contributed to a bearish undertone across the yield curve, as markets reassess supply–demand dynamics amid already elevated government surpluses and persistent liquidity frictions. Market participants remain wary that continued heavy borrowing, even alongside stable monetary policy, could keep long term yields firm.

As of late January to early February 2026, India's money market curve has steepened sharply at the short end, driven by an acute tightening of system liquidity and a spike in funding costs. Despite the RBI continuously infusing liquidity through December and January, liquidity remains strained due to subdued government spending, strong credit demand, and sustained FX intervention. This temporary spike in short end yields, while uncomfortable for borrowers, creates an unusually attractive opportunity set for investors. Money market curves seldom remain this elevated once RBI liquidity actions begin normalising system conditions, and with RBIY maintaining a rate pause stance at 5.25% and inflation projected to remain benign, the probability of further policy tightening is minimal. As liquidity improves, whether through government spending pick up, seasonal inflows, or RBI operations, short-term rates tend to revert sharply lower. In essence, the current dislocation at the short end is acting as a tactical window to accumulate short duration, low credit risk assets, capturing both elevated income and potential capital appreciation as the curve normalises in the coming weeks and months.

Meanwhile, corporate earnings for Q3 FY26 have shown broad resilience across sectors, with banking sector, capital goods, and defence delivering strong YoY growth. Consumer staples showed partial recovery with improving consumption trends aided by GST rate rationalization. These earnings prints underline the underlying robustness of India Inc. despite market corrections and global volatility, with valuations now approaching trough levels historically associated with favourable forward returns.

Taken together, the confluence of temporary market underperformance, improving trade conditions with the EU and US, a capex heavy and reform aligned Budget, stable monetary policy, and resilient corporate earnings suggests a constructive medium term outlook for Indian equities. While near term volatility may persist due to external geopolitical and commodity price risks, India's structural growth drivers, backed by more favourable global market access and supportive domestic policies, position the market for potential re rating as global risk appetite normalises.

Overall, while near-term uncertainties persist, the medium-term outlook remains supportive, underpinned by domestic demand resilience, currency stabilisation, and robust earnings growth. A balanced approach favouring small-caps for growth potential while maintaining exposure to large-caps for stability could help investors navigate this evolving landscape.

Source: Bloomberg and 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

Why Liquidity Matters: Decoding India's Current Market Scenario

In the world of fixed income, we often spend a lot of time talking about interest rates. However, there is a quieter, equally powerful force that dictates how your Fixed income investments perform: **Liquidity**.

The Basics: What is Liquidity?

At its simplest, liquidity is the ease with which money can move through the economy. We look at it through two lenses:

- **System Liquidity:** System liquidity is the aggregate availability of cash in the banking system to meet withdrawals, payments, and new lending. It is influenced by government cash balances (tax/GST), credit vs deposit growth, currency in circulation, FX intervention, and foreign flows. When liquidity is in surplus, overnight/money-market rates tend to hover near the repo rate, when there is a deficit, banks must borrow from the RBI, which often pushes market rates up.
- **Market Liquidity:** This refers to how easily an investor can buy or sell a specific bond or security without significantly affecting its price.

How the RBI Manages It:

The Reserve Bank of India (RBI) acts as the central regulator. It uses several tools to balance the scales:

- **Repo & VRRR/VRR:** The Repo rate is what banks pay to borrow from the RBI. To absorb excess cash, the RBI uses **VRRR (Variable Rate Reverse Repo) & Variable Rate Repos (VRR)** auctions is to infuse liquidity into the system.
- **OMO (Open Market Operations):** The RBI buys or sells government bonds to directly increase or decrease the amount of cash in the economy.

OMO response by broader markets.... led by PSBs

Recent OMO Purchase by RBI							
	Jan 29, 2026	Jan 22, 2026	Jan 12, 2026	Jan 05, 2026	Dec 29, 2025	Dec 18, 2025	Dec 11, 2025
Aggregate Amount (Face value) notified by RBI Rs cr	50000	50000	50000	50000	50000	50000	50000
Total amount offered (face value) by participants Rs cr	80780	98568	122525	132887	142663	139140	111615

	Jan 29, 2026	Jan 22, 2026	Jan 12, 2026	Jan 05, 2026	Dec 29, 2025	Dec 18, 2025	Dec 11, 2025
Total amount accepted (Face value) by RBI Rs cr	50000	50000	50000	50000	50000	50000	50000
Amount offered vs amount Accepted (X TIMES)	1.62	1.97	2.45	2.66	2.85	2.78	2.23

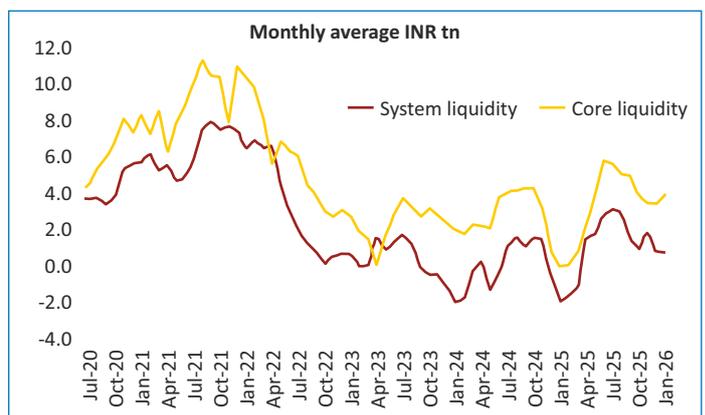
Source: RBI/SBI Research

- **CRR (Cash Reserve Ratio):** The percentage of deposits that banks must keep with the RBI. Changing this is a direct way to lock up or release cash.

Recent Trends: 2020 to Today

To understand where we are, we must look at where we've been:

Exhibit 1: Core liquidity rises



Source: CEIC, IDFC FIRST Bank Economics Research

- **2020 - 2022 (The Massive Surplus):** Post-pandemic, the RBI maintained a huge liquidity surplus (peaking over ₹ 10 trillion) to support the economy.
- **2023 - 2024 (The Tightening):** As inflation became a concern, the RBI began "withdrawing accommodation." We moved from a surplus to a deficit, which caused interest rates on Fixed Deposits (FDs) and Debt Funds to rise.

Contd....

Market Chronicles: Decoding Trends

- **2025 - Early 2026 (The Balancing Act):** We have now entered a phase of "neutral" liquidity. The extreme volatility of the past few years has subsided, and the RBI is now focusing on keeping the system balanced to support growth.

How Liquidity Affects Interest Rates

There is a strong relationship between system liquidity and asset yields. When liquidity tightens, short-term rates such as Call Money and TREPS tend to spike, pushing up yields across money market instruments. Conversely, when liquidity is abundant, surplus cash chases limited assets, compressing yields. In fixed income, this decline in yields translates into higher bond prices.

In January 2026, the RBI recognized that despite a "neutral" stance, the system was facing temporary tightness due to tax outflows and slow government spending. To counter this, they announced a liquidity injection package:

- **Open Market Operations (OMO):** Bond purchases worth ₹ 1 lakh crore to provide durable, long-term cash.
- **Forex Swaps:** A \$10 billion USD/INR buy-sell swap to inject Rupee liquidity.
- **The 90-Day VRR Response:** Initially, the RBI announced a 90-day Variable Rate Repo (VRR) of ₹ 25,000 crore on January 30th. The market's hunger for cash was so high that this auction was heavily over-bid (nearly 4x the amount). Responding quickly to this signal, the RBI conducted a **second 90-day VRR auction of ₹ 2 lakh crore** on the same day.

This swift action was a clear message to the market: the RBI will not let a cash crunch choke the financial system.

Key Takeaways

1. **Liquidity is a Compass:** It usually moves before interest rates do.
 2. **RBI is Vigilant:** The massive January 2026 injection shows that the "floor" for interest rates is well-supported.
- **Income Generation:** With system liquidity currently managed around neutral levels, money market funds appear relatively better positioned from a medium-term perspective, offering attractive carry with contained volatility. Spreads on 1-year CDs over the repo rate are at an all-time high, trading near 185 bps versus a long-term average of around 100 bps. As we approach the financial year-end, liquidity typically tightens due to the March phenomenon, creating an attractive entry point. This environment is optimal for investors to allocate to money market funds, which offer strong accrual potential along with the prospect of roll-down appreciation as liquidity conditions normalise post March.

The Bottom Line: In the current scenario, the RBI is acting as a vigilant guardian, ensuring there is enough cash to keep the economy moving while keeping a firm grip on inflation. For fixed income investors, this stability is a welcome sign.

Disclaimer: The above note is prepared with inputs from our Investment Research team and is meant only for private circulation. The note is meant for only general reading purposes and should not be construed as any kind of investment advice. Investors/readers are advised to consult their financial advisors for their specific portfolio requirements.

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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)

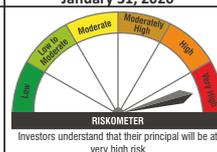
Invest Now

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

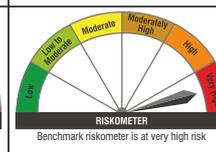
This product is suitable for investors who are seeking*:

- 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, 2026

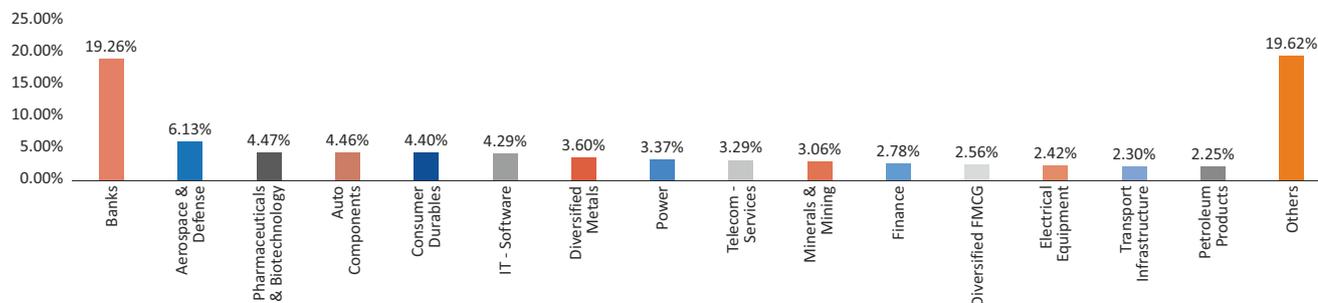


Benchmark Risk-o-meter as on January 31, 2026^A



* 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	3.37	Tata Steel Limited	1.41	SBI Life Insurance Company Limited	0.25
BANKS	19.26	NTPC Limited	1.82	HEG Limited	1.25	Brigade Enterprises Limited	0.03
✓ State Bank of India	6.31	Torrent Power Limited	1.10	Zaggle Prepaid Ocean Services Limited	1.20	Total	88.26
✓ ICICI Bank Limited	3.56	NTPC Green Energy Limited	0.45	Balrampur Chini Mills Limited	1.12	GOVERNMENT BOND AND TREASURY BILL	
✓ HDFC Bank Limited	2.83	TELECOM - SERVICES	3.29	Prudent Corporate Advisory Services Limited	1.05	Treasury Bill	
✓ Indian Bank	2.71	✓ Bharti Airtel Limited	3.29	Nuvama Wealth Management Limited	0.93	364 Days Tbill (MD 07/01/2027) (SOV)	0.02
Bank of Baroda	2.33	MINERALS & MINING	3.06	Triveni Engineering & Industries Limited	0.89	Total	0.02
Kotak Mahindra Bank Limited	1.52	✓ Lloyds Metals And Energy Limited	3.06	Netweb Technologies India Limited	0.87	CASH & CASH EQUIVALENT	
AEROSPACE & DEFENSE	6.13	FINANCE	2.78	Titagarh Rail Systems Limited	0.78	Net Receivables/Payables	7.26
✓ Hindustan Aeronautics Limited	3.62	SBI Cards and Payment Services Limited	1.83	Syrma SGS Technology Limited	0.62	TREPS / Reverse Repo Investments	4.46
Bharat Electronics Limited	2.51	Rane Holdings Limited	0.52	Tata Motors Ltd	0.57	Total	11.72
PHARMACEUTICALS & BIOTECHNOLOGY	4.47	CreditAccess Grameen Limited	0.43	Aditya Vision Ltd	0.53	GRAND TOTAL	100.00
✓ Actuaas Chemicals Limited	2.67	DIVERSIFIED FMCG	2.56	Radico Khaitan Limited	0.30		
Dr. Reddy's Laboratories Limited	1.80	✓ ITC Limited	2.56				
AUTO COMPONENTS	4.46	ELECTRICAL EQUIPMENT	2.42				
UNO Minda Limited	2.24	Quality Power Electrical Eq Ltd	1.96				
Bharat Forge Limited	1.20	Siemens Energy India Limited	0.46				
MRF Limited	1.02	TRANSPORT INFRASTRUCTURE	2.30				
CONSUMER DURABLES	4.40	Adani Ports and Special Economic Zone Limited	2.30				
Sky Gold And Diamonds Limited	2.22	PETROLEUM PRODUCTS	2.25				
Asian Paints Limited	1.43	Reliance Industries Limited	2.25				
Senco Gold Limited	0.75	OTHERS	19.62				
IT - SOFTWARE	4.29	Ambuja Cements Limited	2.00				
Coforge Limited	1.91	Britannia Industries Limited	2.00				
KPIT Technologies Limited	1.87	Swan Corp Limited	1.97				
Infosys Limited	0.51	Coromandel International Limited	1.85				
DIVERSIFIED METALS	3.60						
✓ Vedanta Limited	3.60						

MCAP Categorization (As on January 30, 2026)

Mcap Category	Percentage
Large Cap	48.93%
Small Cap	21.66%
Mid Cap	17.67%
GB/TB/Repo/Others	11.74%
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 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

₹ 2,192.47 Crs.

LATEST AUM

₹ 2,167.16 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 30, 2026)

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

OTHER PARAMETERS (As on January 30, 2026)

Standard Deviation (Annualized): 16.97% (Bank of India Flexi Cap Fund)
12.85% (BSE 500 TRI)

Beta: 1.18

Sharpe Ratio*: 0.93

Tracking Error (Annualized): 8.04%

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

*Risk-free rate assumed to be 5.53% (MIBOR as on January 30, 2026)

NAV (As on January 30, 2026)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	37.55
IDCW	IDCW	32.09

EXPENSE RATIO

Regular Plan: 1.92% Direct Plan: 0.53%

LOAD STRUCTURE (FOR ALL PLANS)

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Small Cap Fund

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

Invest Now

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

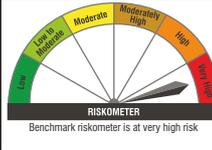
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on January 31, 2026

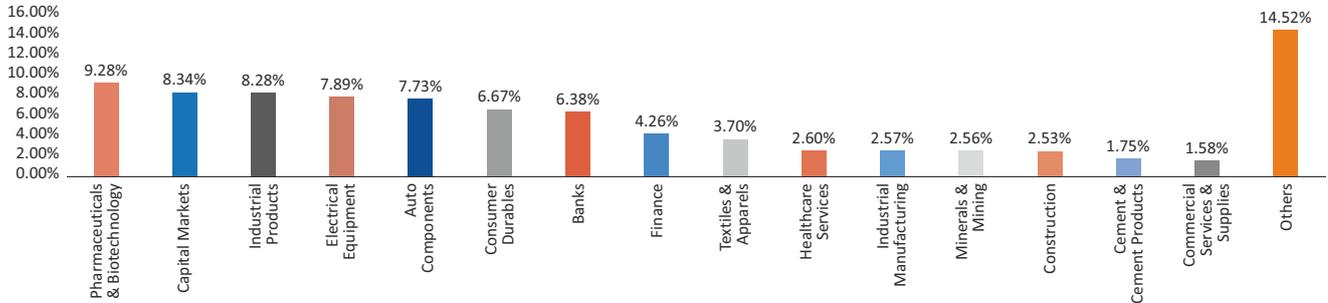


Benchmark Risk-o-meter as on January 31, 2026^



*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		TVS Srichakra Limited	1.58	COMMERCIAL SERVICES & SUPPLIES	1.58	Aditya Birla Real Estate Limited	0.28
PHARMACEUTICALS & BIOTECHNOLOGY	9.28	CONSUMER DURABLES	6.67	Wework India Management Limited	0.95	EID Parry India Limited	0.20
Wockhardt Limited	3.32	Sky Gold And Diamonds Limited	2.23	PG Electroplast Limited	0.74	Tata Elxsi Limited	0.18
Acutaas Chemicals Limited	3.22	Stylam Industries Limited	1.75	ETHOS LTD.	0.71	Sanstar Ltd	0.01
Eris Lifesciences Limited	2.15	Kajaria Ceramics Limited	1.18	PG Electroplast Limited	0.74	Total	90.64
Gufic Biosciences Limited	0.59	Senco Gold Limited	0.74	OTHERS	14.52	MONEY MARKET INSTRUMENTS	
CAPITAL MARKETS	8.34	ETHOS LTD.	0.71	Shreeji Shipping Global Limited	1.49	Certificate of Deposit	
Computer Age Management Services Limited	2.57	PG Electroplast Limited	0.74	Steel Authority of India Limited	1.24	National Bank For Agriculture and Rural Development (CRISIL A1+)	0.64
Anand Rathi Wealth Limited	1.66	BANKS	6.38	Aegus Limited	1.11	Union Bank of India (ICRA A1+)	0.64
Nuama Wealth Management Limited	1.29	Indian Bank	3.64	Zaggle Prepaid Ocean Services Limited	1.09	Kotak Mahindra Bank Limited (CRISIL A1+)	0.41
ICICI Prudential Asset Management Company Limited	1.27	City Union Bank Limited	2.74	Godavari Biorefineries Limited	0.89	Total	1.69
Prudent Corporate Advisory Services Limited	1.23	FINANCE	4.26	Allied Blenders And Distillers Limited	0.84	GOVERNMENT BOND AND TREASURY BILL	
Central Depository Services (India) Limited	0.32	Housing & Urban Development Corporation Limited	2.10	Balrampur Chini Mills Limited	0.83	TREASURY BILL	
INDUSTRIAL PRODUCTS	8.28	SBI Cards and Payment Services Limited	1.24	Unicommerce Esolutions Limited	0.80	364 Days Tbill (MD 07/01/2027) (SOV)	0.35
Shakti Pumps (India) Limited	1.43	CreditAccess Grameen Limited	0.42	NTPC Green Energy Limited	0.69	Total	0.35
Goodluck India Limited	1.22	Rane Holdings Limited	0.41	Castrol India Limited	0.63	CASH & CASH EQUIVALENT	
HEG Limited	1.13	Cholamandalam Financial Holdings Limited	0.09	Radico Khaitan Limited	0.62	Net Receivables/Payables	5.40
KSH International Limited	1.03	TEXTILES & APPARELS	3.70	Leela Palaces Hotels & Resorts Limited	0.58	TREPS / Reverse Repo Investments	1.92
Vidya Wires Limited	0.93	Arvind Limited	1.53	Laxmi Dental Limited	0.47	Total	7.32
Tinna Rubber and Infrastructure Limited	0.87	Sanathan Textiles Limited	1.44	Vinati Organics Limited	0.47	GRAND TOTAL	100.00
Steelcast Ltd	0.86	Ganesha Ecosphere Limited	0.73	Clean Science and Technology Limited	0.42		
KSB Limited	0.61	HEALTHCARE SERVICES	2.60	Poly Medicare Limited	0.42		
Xpro India Limited	0.20	Vijaya Diagnostic Centre Limited	1.39				
ELECTRICAL EQUIPMENT	7.89	Krishna Institute Of Medical Sciences Limited	1.21				
Quality Power Electrical Eq Ltd	2.06	INDUSTRIAL MANUFACTURING	2.57				
TD Power Systems Limited	1.93	Syrma SGS Technology Limited	1.38				
Apar Industries Limited	1.62	Titagarh Rail Systems Limited	0.95				
Hitachi Energy India Limited	1.03	Swan Defence And Heavy Industries Ltd	0.16				
Siemens Energy India Limited	0.75	Kaynes Technology India Limited	0.08				
Atlanta Electricals Ltd	0.50	MINERALS & MINING	2.56				
AUTO COMPONENTS	7.73	Lloyds Metals And Energy Limited	2.56				
FIEM Industries Limited	2.54	CONSTRUCTION	2.53				
Carraro India Limited	1.81	Cemindia Projects Ltd	1.38				
ZF Commercial Vehicle Control Systems India Limited	1.80	Vikran Engineering Limited	1.15				
		CEMENT & CEMENT PRODUCTS	1.75				
		Ambuja Cements Limited	1.75				

MCAP Categorization (As on January 30, 2026)

Mcap Category	Percentage
Small Cap	71.94%
Mid Cap	14.90%
GB/TB/Repo/Others	7.70%
Large Cap	3.77%
Debt	1.69%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^

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

DATE OF ALLOTMENT

December 19, 2018

FUND MANAGER

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

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

AVERAGE AUM

₹ 1,865.06 Crs.

LATEST AUM

₹ 1,829.19 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on January 30, 2026)

0.66 Times* (Basis last rolling 12 months)

OTHER PARAMETERS (As on January 30, 2026)

Standard Deviation (Annualized): 18.27% (Bank of India Small Cap Fund)
19.89% (NIFTY Smallcap 250 TRI)

Beta: 0.87

Sharpe Ratio*: 0.65

Tracking Error (Annualized): 6.32%

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

*Risk-free rate assumed to be 5.53% (MIBOR as on January 30, 2026)

NAV (As on January 30, 2026)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	47.54
IDCW	IDCW	35.60

EXPENSE RATIO

Regular Plan: 1.95% Direct Plan: 0.52%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

Exit Load

NIL

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India ELSS Tax Saver[^]

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

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

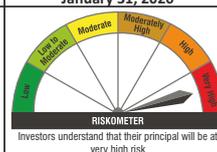
80C Benefit[#]

Invest Now

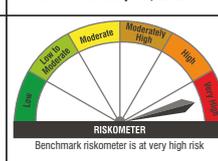
This product is suitable for investors who are seeking*:

- 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, 2026

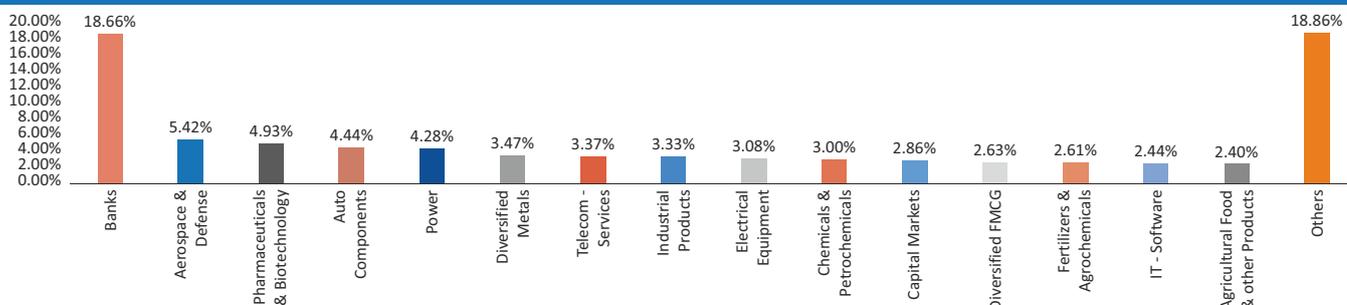


Benchmark Risk-o-meter as on January 31, 2026[^]



*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				GOVERNMENT BOND AND TREASURY BILL			
BANKS	18.66	ELECTRICAL EQUIPMENT	3.08	SBI Cards and Payment Services Limited	1.31	TREASURY BILL	
✓ State Bank of India	5.21	Quality Power Electrical Eq Ltd	1.57	Zaggle Prepaid Ocean Services Limited	1.16	364 Days Tbill (MD 07/01/2027) (SOV)	0.12
✓ ICICI Bank Limited	3.50	Siemens Energy India Limited	0.87	SBI Life Insurance Company Limited	1.00	Total	0.12
✓ HDFC Bank Limited	2.96	Siemens Limited	0.45	K.P.R. Mill Limited	0.97	CASH & CASH EQUIVALENT	
✓ Indian Bank	2.75	Bharat Heavy Electricals Limited	0.19	Titagarh Rail Systems Limited	0.90	Net Receivables/Payables	7.62
Bank of Baroda	2.11	CHEMICALS & PETROCHEMICALS	3.00	CMS Info System Limited	0.63	TREPS / Reverse Repo Investments	4.78
Kotak Mahindra Bank Limited	1.49	Swan Corp Limited	2.00	Varun Beverages Limited	0.34	Total	12.40
Canara Bank	0.64	Deepak Nitrite Limited	1.00	DLF Limited	0.12	GRAND TOTAL	100.00
AEROSPACE & DEFENSE	5.42	CAPITAL MARKETS	2.86	Hyundai Motor India Ltd	0.03		
✓ Hindustan Aeronautics Limited	3.53	Prudent Corporate Advisory Services Limited	1.58	InterGlobe Aviation Limited	0.03		
Bharat Electronics Limited	1.89	Services Limited		Jupiter Wagons Limited	0.03		
PHARMACEUTICALS & BIOTECHNOLOGY	4.93	ICICI Prudential Asset Management Company Limited	1.28	Total	85.78		
✓ Actuaas Chemicals Limited	3.08	DIVERSIFIED FMCG	2.63	MONEY MARKET INSTRUMENTS			
Dr. Reddy's Laboratories Limited	1.77	ITC Limited	2.63	Certificate of Deposit			
Advanced Enzyme Technologies Limited	0.08	FERTILIZERS & AGROCHEMICALS	2.61	National Bank For Agriculture and Rural Development (CRISIL A1+)	0.85		
AUTO COMPONENTS	4.44	✓ Coromandel International Limited	2.61	Union Bank of India (ICRA A1+)	0.85		
UNO Minda Limited	2.15	IT - SOFTWARE	2.44	Total	1.70		
Bharat Forge Limited	1.21	Coforge Limited	1.83	MCAP Categorization (As on January 30, 2026)			
ZF Commercial Vehicle Control Systems India Limited	1.08	Infosys Limited	0.61	Mcap Category			
POWER	4.28	AGRICULTURAL FOOD & OTHER PRODUCTS	2.40	Large Cap	53.04%	Percentage	
NTPC Limited	2.47	Triveni Engineering & Industries Limited	1.22	Small Cap	18.82%		
Tata Power Company Limited	0.96	Limited		Mid Cap	13.87%		
NTPC Green Energy Limited	0.85	Balrampur Chini Mills Limited	1.18	GB/TB/Repo/Others	12.57%		
DIVERSIFIED METALS	3.47	OTHERS	18.86	Debt	1.70%		
✓ Vedanta Limited	3.47	Ambuja Cements Limited	2.30	Grand Total	100.00%		
TELECOM - SERVICES	3.37	Reliance Industries Limited	2.29				
✓ Bharti Airtel Limited	3.37	Adani Ports and Special Economic Zone Limited	2.21				
INDUSTRIAL PRODUCTS	3.33	LG Electronics India Ltd	1.93				
HEG Limited	2.29	Tata Steel Limited	1.90				
Inox India Limited	1.04	Tata Motors Ltd	1.71				

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

₹ 1,373.81 Crs.

LATEST AUM

₹ 1,373.70 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 30, 2026)

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

OTHER PARAMETERS (As on January 30, 2026)

Standard Deviation (Annualized): 16.07% (Bank of India ELSS Tax Saver)
12.85% (BSE 500 TRI)

Beta: 1.14

Sharpe Ratio*: 0.73

Tracking Error (Annualized): 6.76%

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

*Risk-free rate assumed to be 5.53% (MIBOR as on January 30, 2026)

NAV (As on January 30, 2026)

Plan	NAV (₹)
Regular Plan	
Growth	171.60
IDCW	28.48
Eco Plan	
Growth	171.60
IDCW	28.48

EXPENSE RATIO

Regular Plan: 1.97% Direct Plan: 0.77% Eco Plan: 1.72%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

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

[^]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)

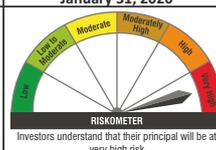
Invest Now

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

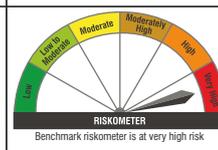
This product is suitable for investors who are seeking*:

- 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, 2026

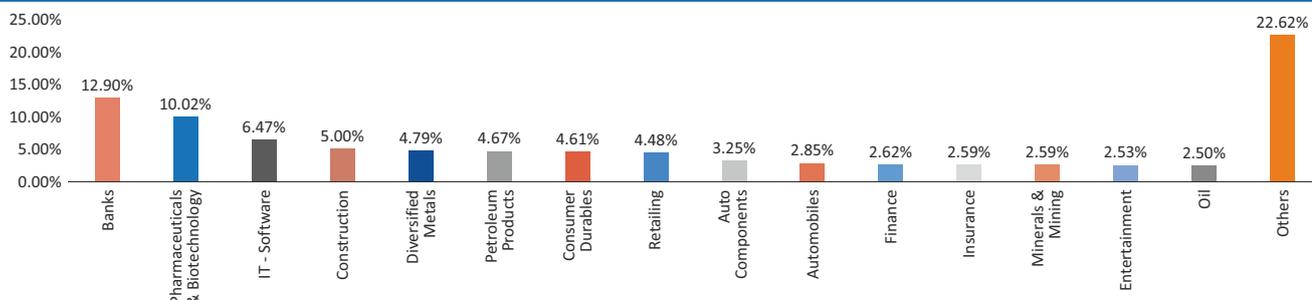


Benchmark Risk-o-meter as on January 31, 2026[^]



*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		RETAILING		Apollo Hospitals Enterprise Limited		1.22	
BANKS	12.90	✓ FSN E-Commerce Ventures Limited	2.69	Limited		GOVERNMENT BOND AND TREASURY BILL	
✓ HDFC Bank Limited	3.52	Aditya Vision Ltd	1.79	Adani Ports and Special Economic Zone Limited	1.20	Treasury Bill	
✓ Kotak Mahindra Bank Limited	3.31	AUTO COMPONENTS		Bayer Cropscience Limited	1.19	364 Days Tbill (MD 07/01/2027) (SOV)	
✓ State Bank of India	3.30	Samvardhana Motherson International Limited	1.83	Petronet LNG Limited	1.13	Total	
Indian Bank	1.58	S.J.S. Enterprises Limited	1.26	Quality Power Electrical Eqp Ltd	1.08	0.12	
Bank of Maharashtra	1.19	Gabriel India Limited	0.16	Shakti Pumps (India) Limited	1.07	CASH & CASH EQUIVALENT	
PHARMACEUTICALS & BIOTECHNOLOGY		AUTOMOBILES		Swan Corp Limited	1.03	Net Receivables/Payables	
Aurobindo Pharma Limited	2.63	✓ Hero MotoCorp Limited	2.85	HEG Limited	1.02	TREPS / Reverse Repo Investments	
Eris Lifesciences Limited	2.48	FINANCE		Ashok Leyland Limited	0.89	Total	
Acutaas Chemicals Limited	2.24	SBI Cards and Payment Services Limited	1.52	Bharti Hexacom Limited	0.84	5.39	
Dr. Reddy's Laboratories Limited	2.04	Limited		Zaggle Prepaid Ocean Services Limited	0.80	0.00	
Abbott India Limited	0.63	Shriram Finance Limited	1.10	United Spirits Limited	0.51	GRAND TOTAL	
IT - SOFTWARE		INSURANCE		Aditya Birla Real Estate Limited	0.48	100.00	
✓ Tata Consultancy Services Limited	3.02	ICICI Lombard General Insurance Company Limited	2.59	Godfrey Phillips India Limited	0.45	✓ Indicates Top 10 Equity Holdings.	
Infosys Limited	2.53	MINERALS & MINING		Sobha Limited	0.45		
Tech Mahindra Limited	0.92	Lloyds Metals And Energy Limited	2.59	NTPC Limited	0.36		
CONSTRUCTION		ENTERTAINMENT		Steelcast Ltd	0.36		
✓ Larsen & Toubro Limited	3.84	Tips Music Limited	2.53	Total	94.49		
PSP Projects Limited	0.78	OIL					
Cemindia Projects Ltd	0.38	Oil India Limited	2.50				
DIVERSIFIED METALS		OTHERS					
✓ Vedanta Limited	4.79	PB Fintech Limited	2.40				
PETROLEUM PRODUCTS		Emami Limited	1.81				
✓ Reliance Industries Limited	4.67	Jindal Stainless Limited	1.56				
CONSUMER DURABLES		Oberoi Realty Limited	1.48				
✓ Stylam Industries Limited	2.67	Bharat Dynamics Limited	1.29				
Senco Gold Limited	1.18						
Sky Gold And Diamonds Limited	0.76						

MCAP Categorization (As on January 30, 2026)

Mcap Category	Percentage
Large Cap	40.48%
Mid Cap	28.47%
Small Cap	25.52%
GB/TB/Repo/Others	5.53%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK[^]

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

DATE OF ALLOTMENT

March 3, 2023

FUND MANAGER

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

AVERAGE AUM

₹ 996.29 Crs.

LATEST AUM

₹ 989.01 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on January 30, 2026)

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

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on January 30, 2026)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	18.60
IDCW	IDCW	18.58

EXPENSE RATIO

Regular Plan: 2.10% Direct Plan: 0.78%

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 Mid Cap Fund

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

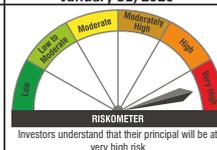
Invest Now

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

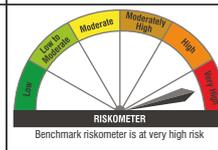
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on January 31, 2026

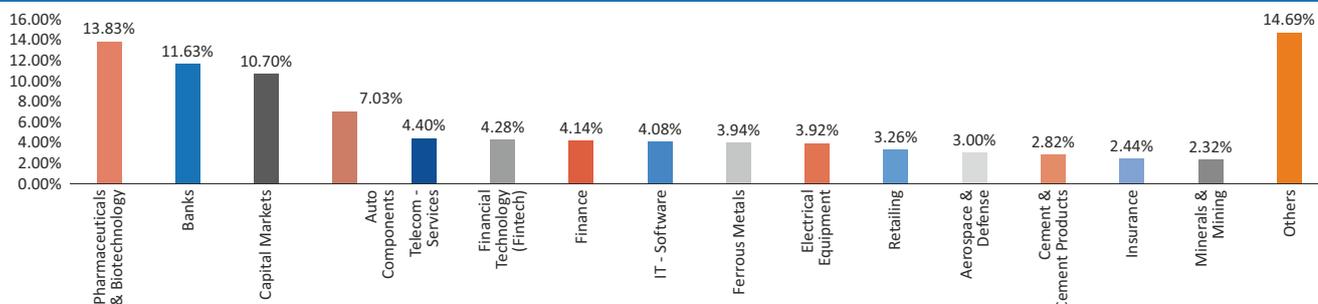


Benchmark Risk-o-meter as on January 31, 2026[^]



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		TELECOM - SERVICES	4.40	AEROSPACE & DEFENSE	3.00	Godfrey Phillips India Limited	0.76
PHARMACEUTICALS & BIOTECHNOLOGY	13.83	✓ Bharti Hexacom Limited	4.40	✓ Bharat Dynamics Limited	3.00	Petronet LNG Limited	0.61
✓ Abbott India Limited	5.37	FINANCIAL TECHNOLOGY (FINTECH)	4.28	CEMENT & CEMENT PRODUCTS	2.82	Clean Science and Technology Limited	0.41
✓ Aurobindo Pharma Limited	4.53	✓ PB Fintech Limited	3.00	JK Cement Limited	2.82	Total	96.48
Eris Lifesciences Limited	2.15	One 97 Communications Limited	1.28	INSURANCE	2.44	GOVERNMENT BOND AND TREASURY BILL	
Acutaas Chemicals Limited	1.78	FINANCE	4.14	Max Financial Services Limited	2.44	Treasury Bill	
BANKS	11.63	SBI Cards and Payment Services Limited	2.34	MINERALS & MINING	2.32	364 Days Tbill (MD 07/01/2027) (SOV)	0.36
✓ Indian Bank	4.72	Housing & Urban Development Corporation Limited	1.80	Lloyds Metals And Energy Limited	2.32	Total	0.36
✓ ICI Bank Limited	3.86	IT - SOFTWARE	4.08	OTHERS	14.69	CASH & CASH EQUIVALENT	
✓ Bank of Maharashtra	3.05	Coforge Limited	2.13	Hero MotoCorp Limited	2.16	Net Receivables/Payables	3.16
CAPITAL MARKETS	10.70	KPIT Technologies Limited	1.95	Polycab India Limited	2.10	TREPS / Reverse Repo Investments	0.00
✓ Multi Commodity Exchange of India Limited	3.79	FERROUS METALS	3.94	Apollo Hospitals Enterprise Limited	1.98	Total	3.16
Nippon Life India Asset Management Limited	2.48	Jindal Stainless Limited	2.47	K.P.R. Mill Limited	1.75	GRAND TOTAL	100.00
BSE Limited	1.97	Steel Authority of India Limited	1.47	Oil India Limited	1.54		
ICICI Prudential Asset Management Company Limited	1.25	ELECTRICAL EQUIPMENT	3.92	Century Plyboards (India) Limited	1.41		
HDFC Asset Management Company Limited	1.21	Quality Power Electrical Eqp Ltd	1.68	Firstsource Solutions Limited	1.20		
AUTO COMPONENTS	7.03	GE Vernova T&D India Limited	0.68	Radico Khaitan Limited	0.77		
✓ UNO Minda Limited	2.82	RETAILING	3.26				
Gabriel India Limited	1.69	Vishal Mega Mart Limited	1.74				
Schaeffler India Limited	1.49	FSN E-Commerce Ventures Limited	1.00				
MRF Limited	1.03	Aditya Vision Ltd	0.52				

MCAP Categorization (As on January 30, 2026)

Mcap Category	Percentage
Large Cap	12.56%
Mid Cap	71.14%
Small Cap	12.79%
GB/TB/Repo/Others	3.51%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK[^]

Nifty Midcap 150 Total Return Index (TRI)

DATE OF ALLOTMENT

August 22, 2025

FUND MANAGER

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

AVERAGE AUM

₹ 669.91 Crs.

LATEST AUM

₹ 666.84 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on January 30, 2026)

0.24 Times* (Basis last rolling 12 months)

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on January 30, 2026)

	NAV (₹)
Regular Plan	
Growth	9.50
Direct Plan	
Growth	9.55
IDCW	9.50
IDCW	9.55

EXPENSE RATIO

Regular Plan: 2.23% Direct Plan: 1.12%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

- For redemption/switch out of units within 60 days from the date of allotment: 1%
- Any redemption/switch out after 60 days from the date of allotment of units: NIL

Bank of India Manufacturing & Infrastructure Fund

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

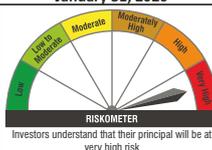
Invest Now

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

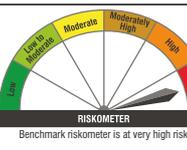
This product is suitable for investors who are seeking*:

- 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, 2026

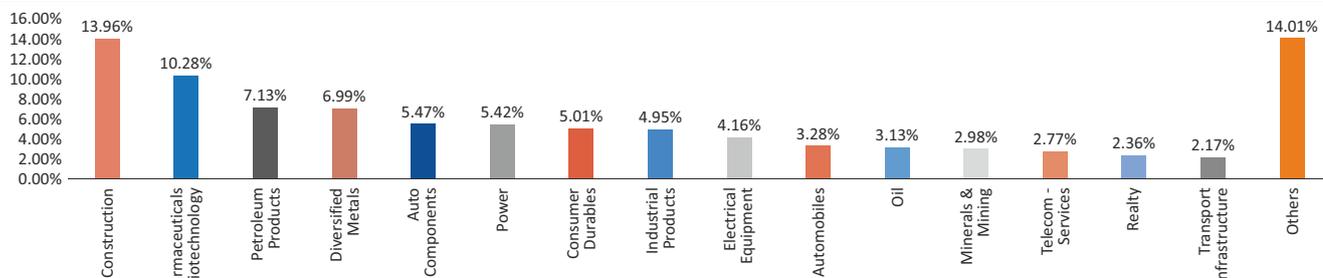


Benchmark Risk-o-meter as on January 31, 2026[^]



* 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		S.J.S. Enterprises Limited	1.01	REALTY	2.36	Aditya Birla Real Estate Limited	0.49
CONSTRUCTION	13.96	MRF Limited	0.86	Oberoi Realty Limited	1.54	Total	94.07
✓ Larsen & Toubro Limited	8.99	Gabriel India Limited	0.12	Brigade Enterprises Limited	0.46	GOVERNMENT BOND AND TREASURY BILL	
PSP Projects Limited	1.73	POWER	5.42	Sobha Limited	0.36	Treasury Bill	
Cemindia Projects Ltd	0.84	✓ NTPC Limited	5.42	TRANSPORT INFRASTRUCTURE	2.17	364 Days Tbill (MD 07/01/2027) (SOV)	0.12
Ceigall India Ltd	0.82	CONSUMER DURABLES	5.01	Adani Ports and Special	2.17	Total	0.12
Kalpataru Projects International Limited	0.80	✓ Stylam Industries Limited	2.79	Economic Zone Limited		CASH & CASH EQUIVALENT	
Vikran Engineering Limited	0.40	Senco Gold Limited	1.32	OTHERS	14.01	Net Receivables/Payables	5.81
KNR Constructions Limited	0.38	Sky Gold And Diamonds Limited	0.90	Bharat Dynamics Limited	2.06	TREPS / Reverse Repo Investments	0.00
PHARMACEUTICALS & BIOTECHNOLOGY	10.28	INDUSTRIAL PRODUCTS	4.95	Petronet LNG Limited	1.71	Total	5.81
✓ Aurobindo Pharma Limited	2.65	Shakti Pumps (India) Limited	1.46	Hindustan Copper Limited	1.66	GRAND TOTAL	100.00
Eris Lifesciences Limited	2.42	HEG Limited	1.24	Jindal Stainless Limited	1.61		
Dr. Reddy's Laboratories Limited	2.27	Steelcast Ltd	0.85	Swan Corp Limited	1.53		
Acutaas Chemicals Limited	2.02	Quadrant Future Tek Limited	0.74	United Spirits Limited	1.52		
Wockhardt Limited	0.68	Bansal Wire Industries Limited	0.66	Bayer Cropscience Limited	1.36		
Abbott India Limited	0.24	ELECTRICAL EQUIPMENT	4.16	Ashok Leyland Limited	1.19		
PETROLEUM PRODUCTS	7.13	TD Power Systems Limited	2.26	Sanathan Textiles Limited	0.88		
✓ Reliance Industries Limited	7.13	Quality Power Electrical Eq Ltd	1.90				
DIVERSIFIED METALS	6.99	AUTOMOBILES	3.28				
✓ Vedanta Limited	6.99	✓ Hero MotoCorp Limited	3.28				
AUTO COMPONENTS	5.47	OIL	3.13				
Samvardhana Motherson International Limited	1.88	✓ Oil India Limited	3.13				
International Limited		MINERALS & MINING	2.98				
Carraro India Limited	1.60	✓ Lloyds Metals And Energy Limited	2.98				
		TELECOM - SERVICES	2.77				
		✓ Bharti Airtel Limited	2.77				

MCAP Categorization (As on January 30, 2026)

Mcap Category	Percentage
Large Cap	40.90%
Small Cap	33.68%
Mid Cap	19.49%
GB/TB/Repo/Others	5.93%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK[^]

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

DATE OF ALLOTMENT

March 05, 2010

FUND MANAGER

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

AVERAGE AUM

₹ 662.26 Crs.

LATEST AUM

₹ 661.33 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 30, 2026)

0.47 Times* ("Basis last rolling 12 months)

OTHER PARAMETERS (As on January 30, 2026)

Standard Deviation (Annualized): 16.33% (Bank of India Manufacturing & Infrastructure Fund)
17.69% (50% BSE India Manufacturing Index TRI & 50% BSE India Infrastructure Index TRI)

Beta: 0.81

Sharpe Ratio*: 1.15

Tracking Error (Annualized): 8.57%

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

*Risk-free rate assumed to be 5.53% (MIBOR as on January 30, 2026)

NAV (As on January 30, 2026)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	68.33
IDCW	IDCW	64.47
Quarterly IDCW	Quarterly IDCW	67.17

EXPENSE RATIO

Regular Plan: 2.23% Direct Plan: 0.62%

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)

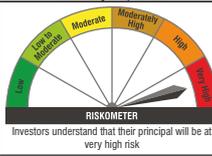
Invest Now

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

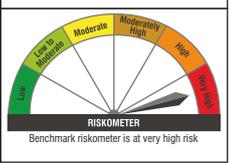
This product is suitable for investors who are seeking*:

- 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, 2026

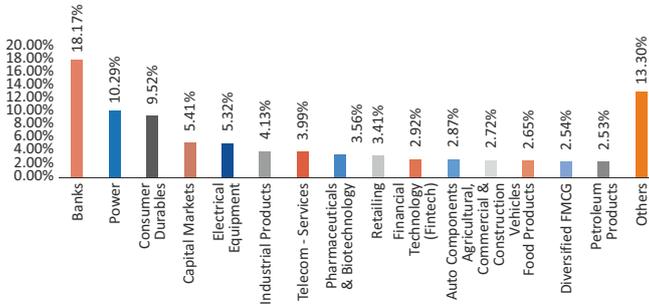


Benchmark Risk-o-meter as on January 31, 2026[^]

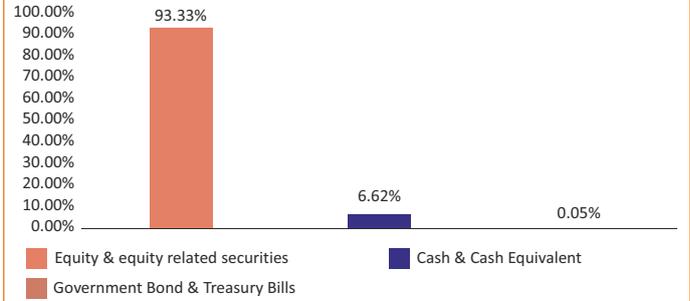


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

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				GOVERNMENT BOND AND TREASURY BILL			
BANKS	18.17	TD Power Systems Limited	1.92	DIVERSIFIED FMCG	2.54	GOVERNMENT BOND AND TREASURY BILL	
✓ State Bank of India	7.45	Siemens Energy India Limited	0.64	ITC Limited	2.54	BILL	
✓ ICICI Bank Limited	4.99	Siemens Limited	0.33	PETROLEUM PRODUCTS	2.53	Treasury Bill	
✓ HDFC Bank Limited	4.81	INDUSTRIAL PRODUCTS	4.13	Reliance Industries Limited	2.53	364 Days Tbill (MD 07/01/2027) (SOV) 0.05	
Kotak Mahindra Bank Limited	0.92	Shakti Pumps (India) Limited	1.46	OTHERS	13.30	Total 0.05	
POWER	10.29	Tinna Rubber and Infrastructure Limited	1.22	Ambuja Cements Limited	2.25	CASH & CASH EQUIVALENT	
✓ NTPC Limited	4.33	Vidya Wires Limited	0.96	Apollo Hospitals Enterprise Limited	2.10	Net Receivables/(Payables) 6.62	
✓ Power Grid Corporation of India Limited	2.61	Oswal Pumps Limited	0.49	SBI Cards and Payment Services Limited	1.79	TREPS / Reverse Repo 0.00	
Torrent Power Limited	1.26	TELECOM - SERVICES	3.99	Zaggle Prepaid Ocean Services Limited	1.49	Total 6.62	
Tata Power Company Limited	1.11	✓ Bharti Airtel Limited	3.99	Aequs Limited	1.18	GRAND TOTAL 100.00	
NTPC Green Energy Limited	0.98	PHARMACEUTICALS & BIOTECHNOLOGY	3.56	K.P.R. Mill Limited	1.14	✓ Indicates Top 10 Equity Holdings.	
CONSUMER DURABLES	9.52	Glenmark Pharmaceuticals Limited	2.61	Unicommerce Esolutions Limited	1.11		
✓ Sky Gold And Diamonds Limited	2.76	Gufic Biosciences Limited	0.95	Ganesha Ecosphere Limited	0.87		
LG Electronics India Ltd	2.43	RETAILING	3.41	Netweb Technologies India Limited	0.81		
Asian Paints Limited	1.64	Eternal Limited	1.01	Oil India Limited	0.30		
Century Plyboards (India) Limited	1.56	Arvind Fashions Limited	0.96	SBI Life Insurance Company Limited	0.26		
ETHOS LTD.	1.09	V2 Retail Limited	0.86	Total	93.33		
Safari Industries (India) Limited	0.04	Aditya Vision Ltd	0.58				
CAPITAL MARKETS	5.41	FINANCIAL TECHNOLOGY (FINTECH)	2.92				
Computer Age Management Services Limited	1.89	✓ PB Fintech Limited	2.92				
Nippon Life India Asset Management Limited	1.29	AUTO COMPONENTS	2.87				
Prudent Corporate Advisory Services Limited	1.14	S.J.S. Enterprises Limited	2.30				
Nuvama Wealth Management Limited	1.09	MRF Limited	0.57				
ELECTRICAL EQUIPMENT	5.32	AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	2.72				
Quality Power Electrical Eqp Ltd	2.43	✓ Tata Motors Ltd	2.72				
				FOOD PRODUCTS	2.65		
				✓ Britannia Industries Limited	2.65		

MCAP Categorization (As on January 30, 2026)

Mcap Category	Percentage
Large Cap	51.24%
Mid Cap	12.83%
Small Cap	29.15%
GB/TB/Repo/Others	6.78%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

BENCHMARK[^]

NIFTY 500 Total Return Index (TRI)

DATE OF ALLOTMENT

August 30, 2024

FUND MANAGER

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

AVERAGE AUM

₹ 479.36 Crs.

LATEST AUM

₹ 463.92 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on January 30, 2026)

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

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on January 30, 2026)

	NAV (₹)
Regular Plan	
Growth	8.51
IDCW	8.52
Direct Plan	
Growth	8.66
IDCW	8.66

EXPENSE RATIO

Regular Plan: 2.27% Direct Plan: 1.01%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Large & Mid Cap Fund[#]

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

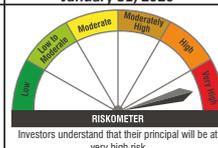
Invest Now

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

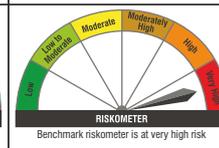
This product is suitable for investors who are seeking*:

- 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, 2026

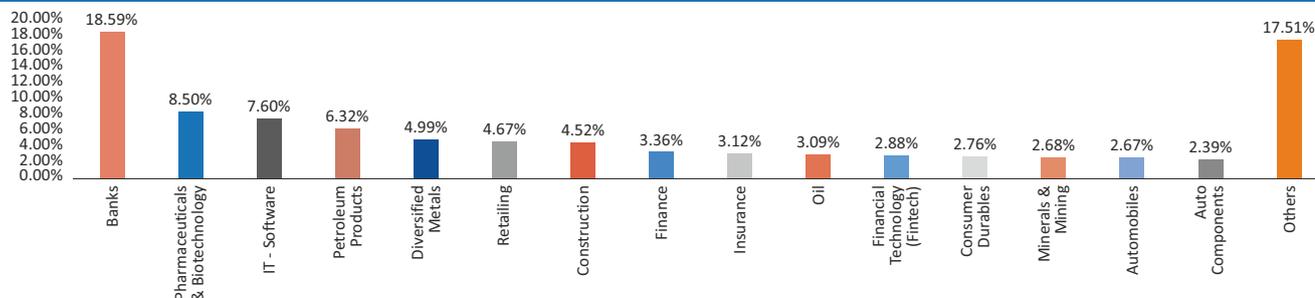


Benchmark Risk-o-meter as on January 31, 2026[^]



*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		FINANCE		Tips Music Limited		GOVERNMENT BOND AND TREASURY BILL	
BANKS	18.59	SBI Cards and Payment Services Limited	1.57	Oberoi Realty Limited	1.49	TREASURY BILL	
✓ HDFC Bank Limited	5.68	Shriram Finance Limited	1.11	Apollo Hospitals Enterprise Limited	1.37	364 Days Tbill (MD 07/01/2027) (SOV)	0.01
✓ State Bank of India	4.09	Housing & Urban Development Corporation Limited	0.68	Bharat Dynamics Limited	1.32	Total	0.01
✓ Kotak Mahindra Bank Limited	4.01	INSURANCE	3.12	Adani Ports and Special Economic Zone Limited	1.24	CASH & CASH EQUIVALENT	
Indian Bank	2.54	✓ ICICI Lombard General Insurance Company Limited	3.12	Bayer Cropscience Limited	1.21	Net Receivables/Payables	4.34
Bank of Maharashtra	1.19	OIL	3.09	Ashok Leyland Limited	1.10	TREPS / Reverse Repo Investments	0.00
ICICI Bank Limited	1.08	✓ Oil India Limited	3.09	Swan Corp Limited	0.95	Total	4.34
PHARMACEUTICALS & BIOTECHNOLOGY	8.50	FINANCIAL TECHNOLOGY (FINTECH)	2.88	United Spirits Limited	0.92	GRAND TOTAL	100.00
Aurobindo Pharma Limited	2.49	PB Fintech Limited	2.88	Bharti Hexacom Limited	0.85		
Eris Lifesciences Limited	2.24	CONSUMER DURABLES	2.76	NTPC Limited	0.80	✓ Indicates Top 10 Equity Holdings.	
Dr. Reddy's Laboratories Limited	2.03	Stylam Industries Limited	1.24	Zaggle Prepaid Ocean Services Limited	0.56		
Acutaas Chemicals Limited	1.12	Senco Gold Limited	0.85	Godfrey Phillips India Limited	0.22		
Abbott India Limited	0.62	Sky Gold And Diamonds Limited	0.67	Total	95.65		
IT - SOFTWARE	7.60	MINERALS & MINING	2.68				
✓ Tata Consultancy Services Limited	3.59	Lloyds Metals And Energy Limited	2.68				
Infosys Limited	2.70	AUTOMOBILES	2.67				
Tech Mahindra Limited	0.94	Hero MotoCorp Limited	2.67				
Coforge Limited	0.37	AUTO COMPONENTS	2.39				
PETROLEUM PRODUCTS	6.32	Samvardhana Motherson International Limited	1.52				
✓ Reliance Industries Limited	6.32	MRF Limited	0.87				
DIVERSIFIED METALS	4.99	OTHERS	17.51				
✓ Vedanta Limited	4.99	Petronet LNG Limited	1.88				
RETAILING	4.67	Jindal Stainless Limited	1.81				
✓ FSN E-Commerce Ventures Limited	3.43						
Aditya Vision Ltd	1.24						
CONSTRUCTION	4.52						
✓ Larsen & Toubro Limited	4.52						

MCAP Categorization (As on January 30, 2026)

Mcap Category	Market Value as % of Net Asset
Large Cap	48.69%
Mid Cap	35.14%
Small Cap	11.87%
GB/TB/Repo/Others	4.30%
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[^]

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

₹ 447.08 Crs.

LATEST AUM

₹ 445.91 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on January 30, 2026)

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

OTHER PARAMETERS (As on January 30, 2026)

Standard Deviation (Annualized): 14.24% (Bank of India Large & Mid Cap Fund)
12.47% (BSE 250 LargeMidCap (TRI))

Beta: 1.09

Sharpe Ratio*: 0.81

Tracking Error (Annualized): 4.47%

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

*Risk-free rate assumed to be 5.53% (MIBOR as on January 30, 2026)

NAV (As on January 30, 2026)

NAV (As on January 30, 2026)	NAV (₹)
Regular Plan	
Growth	89.20
Bonus	89.19
IDCW	26.62
Quarterly IDCW	32.48
Eco Plan	
Growth	98.45
Bonus	98.45
IDCW	27.57
Quarterly IDCW	27.77

EXPENSE RATIO

Regular Plan: 2.30% Direct Plan: 1.05% Eco Plan: 1.58%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Consumption Fund

(An open ended equity scheme following consumption theme)

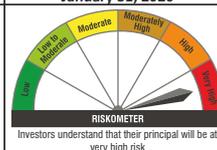
Invest Now

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

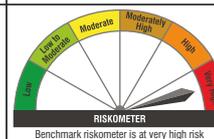
This product is suitable for investors who are seeking*:

- 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, 2026

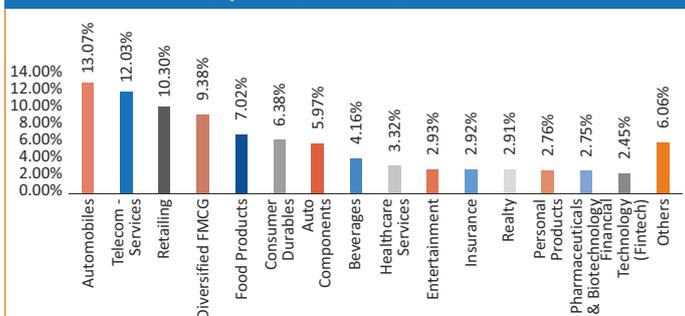


Benchmark Risk-o-meter as on January 31, 2026^A

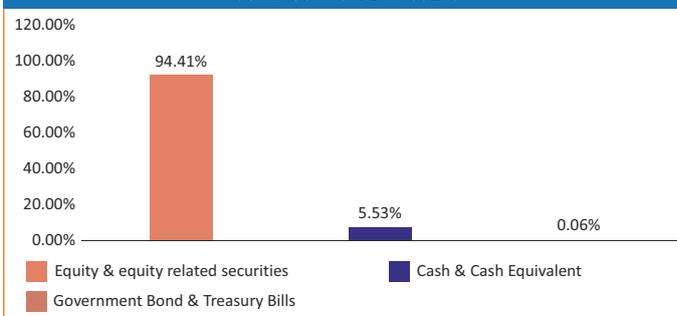


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

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
EQUITY HOLDINGS		AUTO COMPONENTS		FINANCIAL TECHNOLOGY (FINTECH)	
AUTOMOBILES	13.07	Samvardhana Motherthon International Limited	2.39	FINANCIAL TECHNOLOGY (FINTECH)	2.45
✓ Hero MotoCorp Limited	5.23	S.J.S. Enterprises Limited	1.75	PB Fintech Limited	2.45
✓ Mahindra & Mahindra Limited	5.08	MRF Limited	0.95	OTHERS	6.06
Maruti Suzuki India Limited	1.42	UNO Minda Limited	0.69	Bayer Croscience Limited	1.56
Landmark Cars Limited	1.34	Gabriel India Limited	0.19	Aditya Birla Real Estate Limited	1.55
TELECOM - SERVICES	12.03	✓ BEVERAGES	4.16	Godfrey Phillips India Limited	1.06
✓ Bharti Airtel Limited	9.70	United Spirits Limited	4.16	Balrampur Chini Mills Limited	1.01
✓ Bharti Hexacom Limited	2.33	HEALTHCARE SERVICES	3.32	SBI Cards and Payment Services Limited	0.88
RETAILING	10.30	✓ Apollo Hospitals Enterprise Limited	3.32	Total	94.41
✓ FSN E-Commerce Ventures Limited	3.85	ENTERTAINMENT	2.93	GOVERNMENT BOND AND TREASURY BILL	
✓ Aditya Vision Ltd	3.10	Tips Music Limited	2.93	Treasury Bill	
Avenue Supermarts Limited	2.02	INSURANCE	2.92	364 Days Tbill (MD 07/01/2027) (SOV)	0.06
Eternal Limited	1.33	ICICI Lombard General Insurance Company Limited	2.92	Total	0.06
DIVERSIFIED FMCG	9.38	REALTY	2.91	CASH & CASH EQUIVALENT	
✓ ITC Limited	7.24	Oberoi Realty Limited	2.91	Net Receivables/Payables	5.53
Hindustan Unilever Limited	2.14	PERSONAL PRODUCTS	2.76	TREPS / Reverse Repo Investments	0.00
FOOD PRODUCTS	7.02	Emami Limited	2.76	Total	5.53
✓ Britannia Industries Limited	6.98	PHARMACEUTICALS & BIOTECHNOLOGY	2.75	GRAND TOTAL	100.00
Kwality Walls (India) Limited	0.04	Eris Lifesciences Limited	2.75		
CONSUMER DURABLES	6.38				
✓ Stylam Industries Limited	3.09				
Senco Gold Limited	1.96				
Sky Gold And Diamonds Limited	1.33				

✓ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on January 30, 2026)

Mcap Category	Percentage
Large Cap	46.85%
Mid Cap	22.20%
Small Cap	25.36%
GB/TB/Repo/Others	5.59%
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

₹ 392.05 Crs.

LATEST AUM

₹ 377.95 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 30, 2026)

0.38 Times* (*Basis last rolling 12 months)

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on January 30, 2026)

Plan	NAV (₹)
Regular Plan	
Growth	10.29
IDCW	10.29
Direct Plan	
Growth	10.43
IDCW	10.43

EXPENSE RATIO

Regular Plan: 2.30% Direct Plan: 1.08%

LOAD STRUCTURE (FOR ALL PLANS)

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Large Cap Fund[#]

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

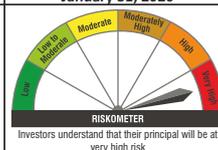
Invest Now

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

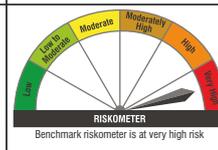
This product is suitable for investors who are seeking*:

- 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, 2026

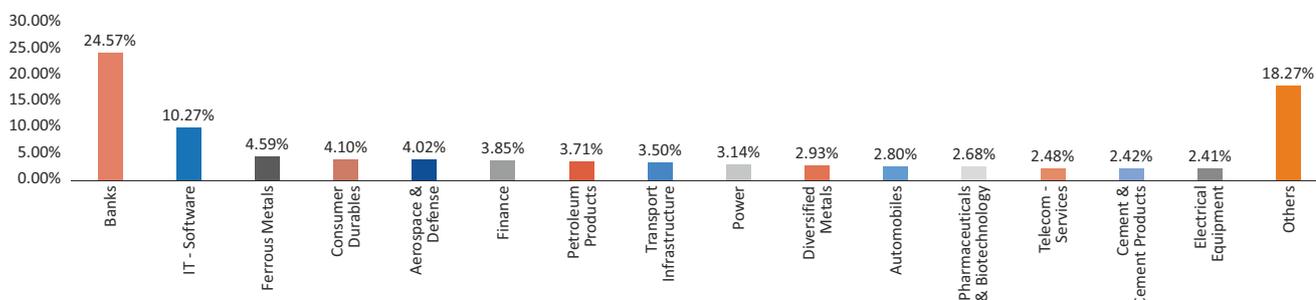


Benchmark Risk-o-meter as on January 31, 2026[^]



* 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				GOVERNMENT BOND AND TREASURY BILL			
BANKS	24.57	PETROLEUM PRODUCTS	3.71	ITC Limited	2.03	Balrampur Chini Mills Limited	0.36
✓ HDFC Bank Limited	8.07	✓ Reliance Industries Limited	3.71	United Spirits Limited	2.01	Pidilite Industries Limited	0.24
✓ State Bank of India	6.69	TRANSPORT INFRASTRUCTURE	3.50	Larsen & Toubro Limited	1.90	Total	95.74
✓ ICICI Bank Limited	4.88	✓ Adani Ports and Special Economic Zone Limited	3.50	Britannia Industries Limited	1.56	GOVERNMENT BOND AND TREASURY BILL	
Bank of Baroda	2.17	POWER	3.14	ICICI Prudential Asset Management Company Limited	1.50	Treasury Bill	
Kotak Mahindra Bank Limited	2.12	NTPC Limited	1.21	SBI Life Insurance Company Limited	1.27	364 Days Tbill (MD 07/01/2027) (SOV)	0.02
Canara Bank	0.64	Power Grid Corporation of India Limited	0.97	Apollo Hospitals Enterprise Limited	1.09	Total	0.02
IT - SOFTWARE	10.27	NTPC Green Energy Limited	0.96	Gabriel India Limited	1.02	CASH & CASH EQUIVALENT	
✓ Tech Mahindra Limited	3.40	DIVERSIFIED METALS	2.93	Goodluck India Limited	0.92	Net Receivables/Payables	4.24
✓ Infosys Limited	3.24	✓ Vedanta Limited	2.93	HDFC Asset Management Company Limited	0.61	TREPS / Reverse Repo Investments	0.00
Tata Consultancy Services Limited	2.17	AUTOMOBILES	2.80	TVS Srichakra Limited	0.59	Total	4.24
Coforge Limited	1.46	Maruti Suzuki India Limited	1.84	FSN E-Commerce Ventures Limited	0.52	GRAND TOTAL	100.00
FERROUS METALS	4.59	Bajaj Auto Limited	0.96	Shakti Pumps (India) Limited	0.43	✓ Indicates Top 10 Equity Holdings.	
✓ Tata Steel Limited	2.90	PHARMACEUTICALS & BIOTECHNOLOGY	2.68	MCAP Categorization (As on January 30, 2026)			
JSW Steel Limited	1.69	Dr. Reddy's Laboratories Limited	2.68	Mcap Category	Percentage		
CONSUMER DURABLES	4.10	TELECOM - SERVICES	2.48	Large Cap	81.80%		
Titan Company Limited	1.93	Bharti Airtel Limited	2.48	Small Cap	7.91%		
Sky Gold And Diamonds Limited	1.37	CEMENT & CEMENT PRODUCTS	2.42	Mid Cap	6.04%		
Stylam Industries Limited	0.80	Ambuja Cements Limited	2.42	GB/TB/Repo/Others	4.25%		
AEROSPACE & DEFENSE	4.02	ELECTRICAL EQUIPMENT	2.41	Grand Total	100.00%		
Bharat Electronics Limited	2.17	Quality Power Electrical Eqp Ltd	1.42				
Hindustan Aeronautics Limited	1.85	TD Power Systems Limited	0.99				
FINANCE	3.85	OTHERS	18.27				
✓ Shriram Finance Limited	2.76	Tata Motors Ltd	2.22				
SBI Cards and Payment Services Limited	1.09						

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

₹ 207.12 Crs.

LATEST AUM

₹ 206.75 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on January 30, 2026)

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

OTHER PARAMETERS (As on January 30, 2026)

Standard Deviation (Annualized): 13.54% (Bank of India Large Cap Fund)
12.06% (NIFTY 100 TRI)

Beta: 1.06

Sharpe Ratio*: 0.84

Tracking Error (Annualized): 4.49%

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

*Risk-free rate assumed to be 5.53% (MIBOR as on January 30, 2026)

NAV (As on January 30, 2026)

Plan	NAV (₹)
Regular Plan	
Growth	16.45
IDCW	16.45
Direct Plan	
Growth	17.45
IDCW	17.42

EXPENSE RATIO

Regular Plan: 2.30% Direct Plan: 0.87%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Mid & Small Cap Equity & Debt Fund

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

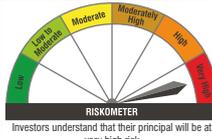
Invest Now

All data as on January 31, 2026 (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, 2026

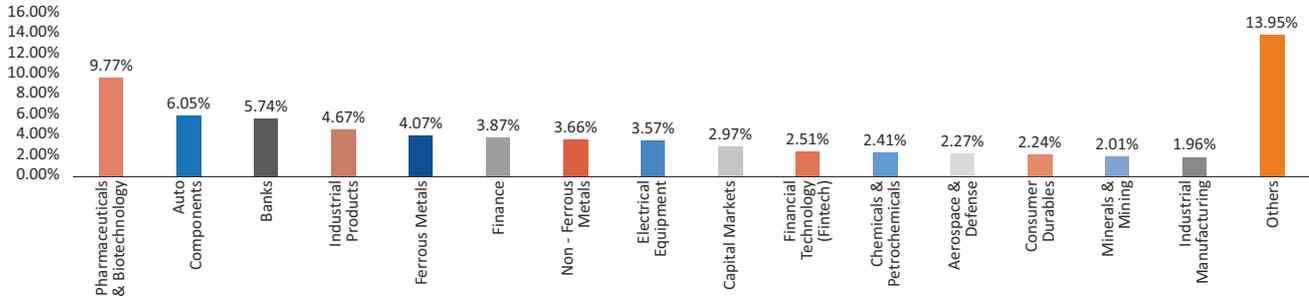


Benchmark Risk-o-meter as on January 31, 2026*



*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		CONSUMER DURABLES	2.24	Tata Capital Housing Finance Limited (CRISIL AAA)	0.45	RFV_N-AMRT Non-Convertible Debentures	
PHARMACEUTICALS & BIOTECHNOLOGY	9.77	Kajaria Ceramics Limited	1.09	LIC Housing Finance Limited (CRISIL AAA)	0.37	Power Grid Corporation of India Limited (CRISIL AAA)	0.91
✓ Abbott India Limited	2.70	ETHOS LTD.	0.68	Small Industries Dev Bank of India (CRISIL AAA)	0.23	Total	0.91
✓ Glenmark Pharmaceuticals Limited	2.27	Senco Gold Limited	0.47	REC Limited (CRISIL AAA)	0.19	GOVERNMENT BOND AND TREASURY BILL	
Eris Lifesciences Limited	2.10	MINERALS & MINING	2.01	360 One Prime Limited (ICRA AA)	0.15	Government Bond	
Ajanta Pharma Limited	0.96	Lloyds Metals And Energy Limited	2.01	Total	8.68	7.1% GOI (MD 18/04/2029) (SOV)	1.28
Aurobindo Pharma Limited	0.91	INDUSTRIAL MANUFACTURING	1.96	MONEY MARKET INSTRUMENTS		6.48% GOI (MD 06/10/2035) (SOV)	0.96
IPC Laboratories Limited	0.83	Syrrma SGS Technology Limited	1.10	Certificate of Deposit		Total	2.24
AUTO COMPONENTS	6.05	Jyoti CNC Automation Ltd	0.12	Export Import Bank of India (CRISIL A1+)	1.12	State Government Bond	
✓ UNO Mindia Limited	2.62	OTHERS	13.95	Canara Bank (CRISIL A1+)	1.10	6.98% punjab SDL (MD 29/09/2033) (SOV)	0.36
Schaeffler India Limited	1.31	JK Cement Limited	1.83	Canara Bank (CRISIL A1+)	1.03	Total	0.36
Bharat Forge Limited	1.19	Coromandel International Limited	1.73	Small Industries Dev Bank of India (CRISIL A1+)	0.96	Treasury Bill	
MRF Limited	0.93	CoForge Limited	1.57	HDFC Bank Limited (CRISIL A1+)	0.75	364 Days Tbill (MD 07/01/2027) (SOV)	0.21
BANKS	5.74	Shreeji Shipping Global Limited	1.38	Export Import Bank of India (CRISIL A1+)	0.37	Total	0.21
✓ Indian Bank	3.46	Zaggle Prepaid Ocean Services Limited	1.05	Commercial Paper		CASH & CASH EQUIVALENT	
Bank of Maharashtra	2.28	Torrent Power Limited	0.94	Manappuram Finance Limited (CRISIL A1+)	1.48	Net Receivables/(Payables)	6.17
INDUSTRIAL PRODUCTS	4.67	Triveni Engineering & Industries Limited	0.75	Manappuram Finance Limited (CRISIL A1+)	0.72	TREPS / Reverse Repo Investments	0.56
HEG Limited	1.65	Godfrey Phillips India Limited	0.74	ICI Securities Limited (CRISIL A1+)	0.67	Total	6.73
APL Apollo Tubes Limited	1.23	Balrampur Chini Mills Limited	0.73	Power Finance Corporation Limited (CRISIL A1+)	0.37	GRAND TOTAL	100.00
KSH International Limited	0.95	Ganisha Ecosphere Limited	0.68	Total	3.24		
Goodluck India Limited	0.84	Leela Palaces Hotels & Resorts Limited	0.57				
FERROUS METALS	4.07	Arvind Limited	0.54				
✓ Jindal Stainless Limited	2.48	Radico Khaitan Limited	0.53				
Steel Authority of India Limited	1.59	Castrol India Limited	0.47				
FINANCE	3.87	CMS Info System Limited	0.42				
✓ Housing & Urban Development Corporation Limited	2.28	Aditya Birla Real Estate Limited	0.02				
SBI Cards and Payment Services Limited	1.59	CORPORATE DEBT					
NON - FERROUS METALS	3.66	Non-Convertible Debentures					
✓ Hindustan Copper Limited	3.66	Indian Railway Finance Corporation Limited (CRISIL AAA)	1.52				
ELECTRICAL EQUIPMENT	3.57	National Bank For Agriculture and Rural Development (CRISIL AAA)	1.51				
TD Power Systems Limited	1.92	Small Industries Dev Bank of India (CRISIL AAA)	1.36				
Quality Power Electrical Eqp Ltd	1.14	Indian Railway Finance Corporation Limited (CRISIL AAA)	0.83				
GE Vernova T&D India Limited	0.51	REC Limited (CRISIL AAA)	0.60				
CAPITAL MARKETS	2.97	Power Finance Corporation Limited (CRISIL AAA)	0.53				
✓ Nippon Life India Asset Management Limited	1.98	National Bank For Agriculture and Rural Development (CRISIL AAA)	0.49				
Prudent Corporate Advisory Services Limited	0.99	Power Finance Corporation Limited (CRISIL AAA)	0.45				
FINANCIAL TECHNOLOGY (FINTECH)	2.51						
✓ PB Fintech Limited	2.51						
CHEMICALS & PETROCHEMICALS	2.41						
Swan Corp Limited	1.67						
Deepak Nitrite Limited	0.74						
AEROSPACE & DEFENSE	2.27						
✓ Bharat Dynamics Limited	2.27						

MCAP Categorization (As on January 30, 2026)	
Mcap Category	Percentage
Mid Cap	44.32%
Small Cap	27.45%
Debt	18.74%
GB/TB/Repo/Others	9.49%
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

₹ 1,322.88 Crs.

LATEST AUM

₹ 1,329.20 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 30, 2026)

0.83 Times[^] (*Basis last rolling 12 months)

EQUITY PARAMETER (As on January 30, 2026)

Standard Deviation (Annualized): 14.09% (Bank of India Mid & Small Cap Equity & Debt Fund)
11.97% (Nifty Midsmallcap 400 TRI - 70% & CRISIL Short Term Bond Fund Index - 30%)

Beta: 1.11

Sharpe Ratio*: 0.90

Tracking Error (Annualized): 4.74%

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

*Risk-free rate assumed to be 5.53% (MIBOR as on January 30, 2026)

DEBT PARAMETER (As on January 30, 2026)

Average / Residual Maturity: 2.16 Years

Macaulay Duration: 1.74 Years

Modified Duration: 1.65 Years

Annualised Yield: 6.94%

NAV (As on January 30, 2026)

	Regular Plan	Direct Plan	NAV (₹)
Growth	37.79	Growth	41.48
IDCW	31.78	IDCW	33.59

EXPENSE RATIO

Regular Plan: 2.03% Direct Plan: 0.71%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Multi Asset Allocation Fund

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

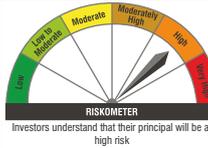
Invest Now

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

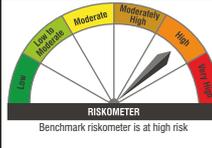
This product is suitable for investors who are seeking*:

- 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, 2026

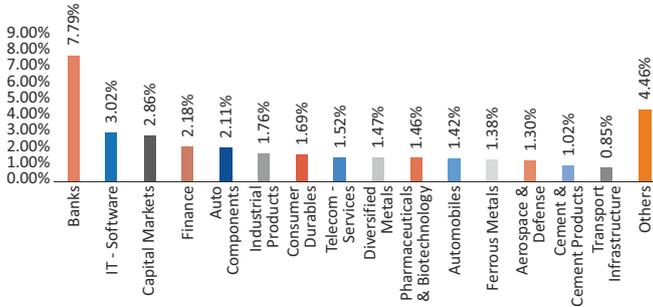


Benchmark Risk-o-meter as on January 31, 2026*

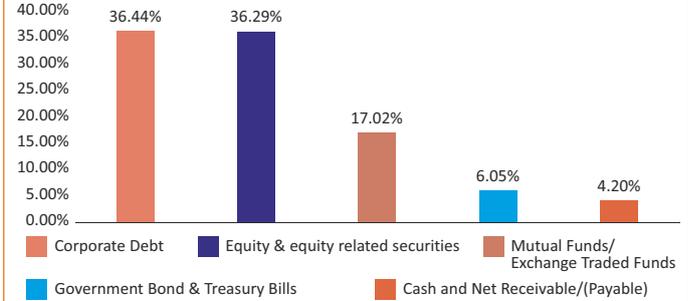


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS				CORPORATE DEBT			
BANKS	7.79	TELECOM - SERVICES	1.52	Non-Convertible Debentures		DSP Mutual Fund	3.99
✓ State Bank of India	2.76	✓ Bharti Airtel Limited	1.52	LIC Housing Finance Limited (CRISIL AAA)	7.18	Nippon India Mutual Fund	3.84
✓ ICICI Bank Limited	1.91	✓ DIVERSIFIED METALS	1.47	Indian Railway Finance Corporation Limited (CRISIL AAA)	7.17	Total	17.02
✓ HDFC Bank Limited	1.67	✓ Vedanta Limited	1.47	Muthoot Finance Limited (CRISIL AA+)	5.71	GOVERNMENT BOND AND TREASURY BILL	
Kotak Mahindra Bank Limited	0.72	✓ PHARMACEUTICALS & BIOTECHNOLOGY	1.46	Bajaj Finance Limited (CRISIL AAA)	5.18	Government Bond	
Bank of Baroda	0.50	✓ Dr. Reddy's Laboratories Limited	1.27	Tata Capital Housing Finance Limited (CRISIL AAA)	4.60	6.48% GOI (MD 06/10/2035) (SOV)	3.43
Canara Bank	0.23	Acutaas Chemicals Limited	0.19	Small Industries Dev Bank of India (CRISIL AAA)	2.87	6.33% GOI (MD 05/05/2035) (SOV)	2.17
IT - SOFTWARE	3.02	AUTOMOBILES	1.42	REC Limited (CRISIL AAA)	1.72	7.1% GOI (MD 18/04/2029) (SOV)	0.29
✓ Infosys Limited	1.63	✓ Bajaj Auto Limited	0.51	National Bank For Agriculture and Rural Development (CRISIL AAA)	1.44	Total	5.89
Coforge Limited	0.80	Mahindra & Mahindra Limited	0.49	Manappuram Finance Limited (CRISIL AA)	0.57	Treasury Bill	
Tech Mahindra Limited	0.59	Maruti Suzuki India Limited	0.42	Total	36.44	364 Days Tbill (MD 07/01/2027)	0.16
CAPITAL MARKETS	2.86	FERROUS METALS	1.38	MUTUAL FUNDS/EXCHANGE TRADED FUNDS		Total	0.16
ICICI Prudential Asset Management Company Limited	0.87	✓ Tata Steel Limited	1.38	Exchange Traded Funds		CASH & CASH EQUIVALENT	
Prudent Corporate Advisory Services Limited	0.83	✓ AEROSPACE & DEFENSE	1.30	ICICI Prudential Mutual Fund	9.19	Net Receivables/(Payables)	2.74
Services Limited	0.69	Hindustan Aeronautics Limited	0.66			TREPS / Reverse Repo Investments	1.46
Multi Commodity Exchange of India Limited	0.69	Bharat Electronics Limited	0.64			Total	4.20
HDFC Asset Management Company Limited	0.47	CEMENT & CEMENT PRODUCTS	1.02			GRAND TOTAL	100.00
FINANCE	2.18	UltraTech Cement Limited	1.02				
✓ Shiram Finance Limited	1.46	TRANSPORT INFRASTRUCTURE	0.85				
Housing & Urban Development Corporation Limited	0.72	Adani Ports and Special Economic Zone Limited	0.85				
AUTO COMPONENTS	2.11	OTHERS	4.46				
✓ FIEM Industries Limited	1.09	Quality Power Electrical Eq Ltd	0.85				
Gabriel India Limited	0.55	NTPC Green Energy Limited	0.63				
TVS Srichakra Limited	0.47	Navin Fluorine International Limited	0.49				
INDUSTRIAL PRODUCTS	1.76	Apollo Hospitals Enterprise Limited	0.48				
Goodluck India Limited	1.09	Balrampur Chini Mills Limited	0.48				
Shakti Pumps (India) Limited	0.49	United Spirits Limited	0.47				
KRN Heat Exchanger And Refrigeration Limited	0.18	Reliance Industries Limited	0.40				
CONSUMER DURABLES	1.69	ITC Limited	0.39				
Sky Gold And Diamonds Limited	1.01	FSN E-Commerce Ventures Limited	0.24				
Titan Company Limited	0.68	Vikran Engineering Limited	0.03				
		Total	36.29				

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*

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 AM

₹ 343.69 Crs.

LATEST AM

₹ 350.23 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on January 30, 2026)

0.73 Times* (*Basis last rolling 12 months)

OTHER PARAMETERS (As on January 30, 2026)

Average / Residual Maturity: 3.99 Years

Macaulay Duration: 3.23 Years

Modified Duration: 3.04 Years

Annualised Yield: 7.21%

NAV (As on January 30, 2026)

Plan	NAV (₹)
Regular Plan	12.3085
Direct Plan	12.5510
IDCW	12.3097
IDCW	12.5481

EXPENSE RATIO

Regular Plan: 1.90% Direct Plan: 0.77%

LOAD STRUCTURE (FOR ALL PLANS)

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Balanced Advantage Fund

(An Open Ended Dynamic Asset Allocation Fund)

Invest Now

All data as on January 31, 2026 (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, 2026

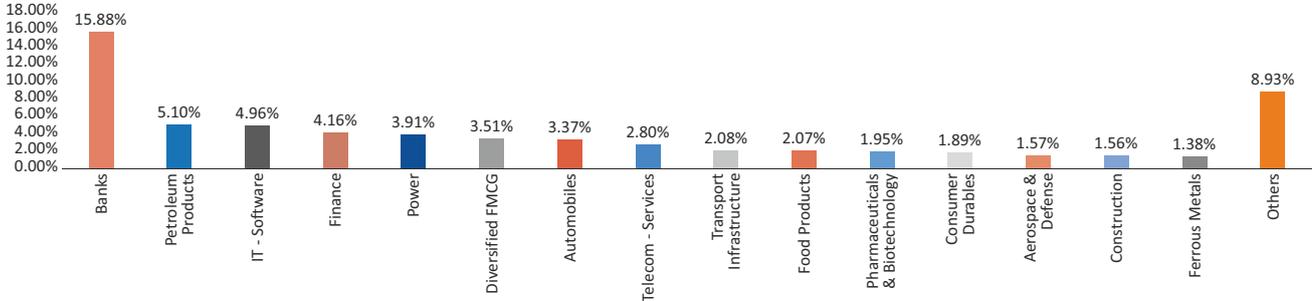


Benchmark Risk-o-meter as on January 31, 2026^A



* 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 15.88							
✓ ICICI Bank Limited	4.34	✓ TELECOM - SERVICES	2.80	Trent Limited	0.50	INVT	
✓ HDFC Bank Limited	3.90	✓ BHARTI AIRTEL LIMITED	2.80	Apollo Hospitals Enterprise Limited	0.44	IRB Invt Fund	4.15
✓ State Bank of India	3.60	✓ TRANSPORT INFRASTRUCTURE	2.08	Tata Motors Ltd	0.38	INDIGRID Infrastructure Trust	1.72
✓ Axis Bank Limited	1.71	✓ ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.08	HDFC Life Insurance Company Limited	0.36	Total	5.87
Kotak Mahindra Bank Limited	1.25	FOOD PRODUCTS	2.07	GOVERNMENT BOND AND TREASURY BILL			
Bank of Baroda	0.79	Britannia Industries Limited	1.55	Government Bond			
IndusInd Bank Limited	0.29	Nestle India Limited	0.51	364 Days Tbill (MD 11/06/2026) (SOV)	3.02		
PETROLEUM PRODUCTS	5.10	Kwality Walls (India) Limited	0.01	364 Days Tbill (MD 07/01/2027) (SOV)	0.36		
✓ Reliance Industries Limited	5.10	PHARMACEUTICALS & BIOTECHNOLOGY	1.95	Total	3.38		
IT - SOFTWARE	4.96	Sun Pharmaceutical Industries Limited	0.78	TREASURY BILL			
Infosys Limited	1.48	Limited		7.1% GOI (MD 18/04/2029) (SOV)			
Tata Consultancy Services Limited	1.27	Dr. Reddy's Laboratories Limited	0.42	6.48% GOI (MD 06/10/2035) (SOV)			
HCL Technologies Limited	0.94	Divi's Laboratories Limited	0.39	Total			
Tech Mahindra Limited	0.91	Cipla Limited	0.36	2.82			
Wipro Limited	0.36	CONSUMER DURABLES	1.89	CASH & CASH EQUIVALENT			
FINANCE	4.16	Titan Company Limited	1.35	Net Receivables/(Payables)			
✓ Shriram Finance Limited	2.36	Asian Paints Limited	0.54	TREPS / Reverse Repo			
Bajaj Finance Limited	1.44	AEROSPACE & DEFENSE	1.57	Investments			
Jio Financial Services Limited	0.30	Bharat Electronics Limited	1.57	Total			
Bajaj Finserv Limited	0.06	CONSTRUCTION	1.56	8.46			
POWER	3.91	Larsen & Toubro Limited	1.56	GRAND TOTAL			
✓ NTPC Limited	1.96	FERROUS METALS	1.38	100.00			
Power Grid Corporation of India Limited	1.01	JSW Steel Limited	0.92	✓ Indicates Top 10 Equity Holdings.			
Tata Power Company Limited	0.94	Tata Steel Limited	0.46				
DIVERSIFIED FMCG	3.51	OTHERS	8.93				
✓ ITC Limited	2.69	Hindalco Industries Limited	1.27				
Hindustan Unilever Limited	0.82	Vedanta Limited	1.19				
AUTOMOBILES	3.37	UltraTech Cement Limited	0.81				
Hero MotoCorp Limited	0.71	Eternal Limited	0.76				
Mahindra & Mahindra Limited	0.67	SBI Life Insurance Company Limited	0.75				
Bajaj Auto Limited	0.61	Limited					
Maruti Suzuki India Limited	0.61	Grasim Industries Limited	0.56				
Eicher Motors Limited	0.48	Adani Enterprises Limited	0.53				
Tata Motors Passenger Vehicles Limited	0.29	Coal India Limited	0.53				
		Oil & Natural Gas Corporation Limited	0.51				

MCAP Categorization (As on January 30, 2026)

Mcap Category	Percentage
Large Cap	64.84%
GB/TB/Repo/Others	14.63%
Debt	14.35%
Invt	5.88%
Mid Cap	0.29%
Small Cap	0.01%
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

₹ 144.61 Crs.

LATEST AUM

₹ 143.75 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on January 30, 2026)

Average / Residual Maturity: 2.12 Years

Macaulay Duration: 1.84 Years

Modified Duration: 1.74 Years

Annualised Yield: 6.53%

NAV (As on January 30, 2026)

	Regular Plan	Direct Plan	NAV (₹)
Growth	25.5764	Growth	27.8078
IDCW	17.8443	IDCW	16.7826

EXPENSE RATIO

Regular Plan: 2.30% Direct Plan: 1.15%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Conservative Hybrid Fund

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

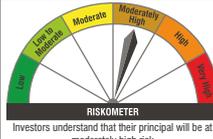
Invest Now

All data as on January 31, 2026 (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, 2026

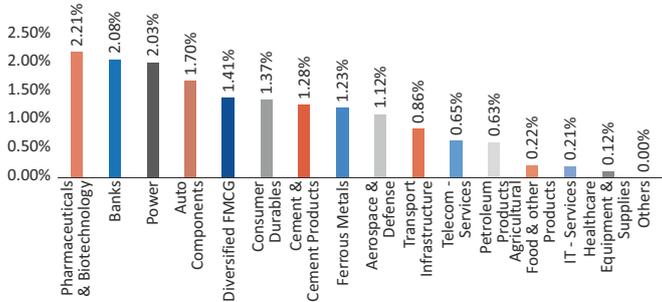


Benchmark Risk-o-meter as on January 31, 2026^

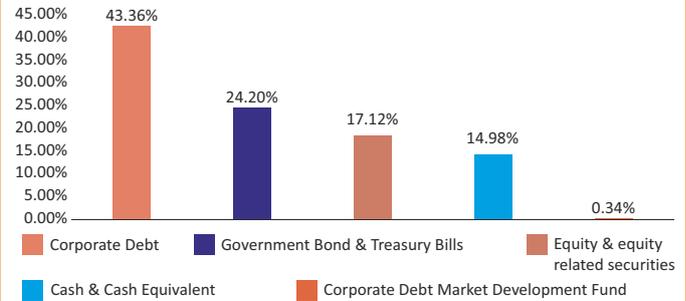


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

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
EQUITY HOLDINGS					
PHARMACEUTICALS & BIOTECHNOLOGY					
✓ Glenmark Pharmaceuticals Limited	2.21	TELECOM - SERVICES			
✓ State Bank of India	2.08	Bharti Airtel Limited	0.65	Government Bond	
Kotak Mahindra Bank Limited	0.48	PETROLEUM PRODUCTS			
ICICI Bank Limited	0.42	Reliance Industries Limited	0.63	6.48% GOI (MD 06/10/2035) (SOV)	10.17
POWER					
✓ NTPC Limited	1.11	AGRICULTURAL FOOD & OTHER PRODUCTS			
✓ Power Grid Corporation of India Limited	0.92	Triveni Engineering & Industries Limited	0.22	7.1% GOI (MD 18/04/2029) (SOV)	8.06
AUTO COMPONENTS					
✓ S.J.S. Enterprises Limited	1.04	IT - SERVICES			
MRF Limited	0.66	Zaggle Prepaid Ocean Services Limited	0.21	6.33% GOI (MD 05/05/2035) (SOV)	5.45
DIVERSIFIED FMCG					
✓ ITC Limited	1.41	HEALTHCARE EQUIPMENT & SUPPLIES			
CONSUMER DURABLES					
Asian Paints Limited	0.85	Laxmi Dental Limited	0.12	Government Bond and Treasury Bill	
Sky Gold And Diamonds Limited	0.52	Non-Convertible Debentures			
CEMENT & CEMENT PRODUCTS					
✓ Ambuja Cements Limited	1.28	National Bank For Agriculture and Rural Development (CRISIL AAA)	7.91	MCAP Categorization (As on January 30, 2026)	
FERROUS METALS					
Tata Steel Limited	0.76	Indian Railway Finance Corporation Limited (CRISIL AAA)	7.91	Mcap Category	Percentage
AEROSPACE & DEFENSE					
Steel Authority of India Limited	0.47	Tata Capital Housing Finance Limited (CRISIL AAA)	4.72	Debt	43.33%
TRANSPORT INFRASTRUCTURE					
✓ Bharat Electronics Limited	1.12	Muthoot Finance Limited (CRISIL AA+)	3.96	GB/TB/Repo/Others	39.24%
✓ Adani Ports and Special Economic Zone Limited	0.86	Power Finance Corporation Limited (CRISIL AAA)	3.16	Large Cap	11.65%
		Small Industries Dev Bank of India (CRISIL AAA)	3.14	Mid Cap	3.34%
		Small Industries Dev Bank of India (CRISIL AAA)	3.14	Small Cap	2.11%
				Units of CDMDF	0.33%
				Grand Total	100.00%

INVESTMENT OBJECTIVE

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

BENCHMARK^

CRISIL Hybrid 85 + 15 - Conservative Index

DATE OF ALLOTMENT

March 18, 2009

FUND MANAGER

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

AVERAGE AUM

₹ 64.46 Crs.

LATEST AUM

₹ 63.92 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 30, 2026)

Average / Residual Maturity: 3.78 Years

Macaulay Duration: 3.08 Years

Modified Duration: 2.94 Years

Annualised Yield: 6.82%

NAV (As on January 30, 2026)

Plan	NAV (₹)
Regular Plan	
Growth	34.3368
Monthly IDCW	17.6780
Quarterly IDCW	18.3226
Annual IDCW	16.6684
Direct Plan	
Growth	36.9177
Monthly IDCW	16.4457
Quarterly IDCW	18.1394
Annual IDCW	16.8230

EXPENSE RATIO

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

LOAD STRUCTURE (FOR ALL PLANS)

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Arbitrage Fund

(An open ended scheme investing in arbitrage opportunities)

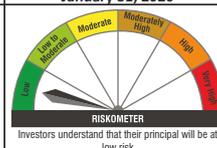
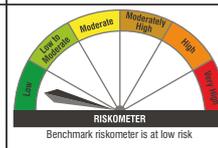
Invest Now

All data as on January 31, 2026 (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, 2026

Benchmark Risk-o-meter as on January 31, 2026^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			
FINANCE	12.73	Indian Oil Corporation Limited	1.18	Hindustan Petroleum Corporation Limited	-1.84	Bank of India Liquid Fund - Direct Plan - Growth	12.64
✓ Sammaan Capital Limited	4.25	✓ DIVERSIFIED METALS	2.82	Bajaj Finserv Limited	-1.86	Total	12.64
✓ Jio Financial Services Limited	3.92	✓ DIVERSIFIED FMCG	2.73	Delhivery Limited	-1.87	GOVERNMENT BOND AND TREASURY BILL	
Bajaj Finserv Limited	1.86	ITC Limited	2.73	Punjab National Bank	-1.92	Treasury Bill	
PNB Housing Finance Limited	1.81	HEALTHCARE SERVICES	2.55	Tata Consumer Products Limited	-1.99	364 Days Tbill (MD 08/10/2026) (SOV)	2.04
Bajaj Finance Limited	0.89	Max Healthcare Institute Limited	2.55	Lodha Developers Limited	-2.04	364 Days Tbill (MD 14/05/2026) (SOV)	1.88
BANKS	11.58	FOOD PRODUCTS	2.17	CG Power and Industrial Solutions Limited	-2.11	364 Days Tbill (MD 10/09/2026) (SOV)	1.02
✓ Axis Bank Limited	3.26	Britannia Industries Limited	2.17	Limited	-2.18	364 Days Tbill (MD 01/05/2026) (SOV)	0.94
Kotak Mahindra Bank Limited	2.25	ELECTRICAL EQUIPMENT	2.10	Britannia Industries Limited	-2.18	364 Days Tbill (MD 07/01/2027) (SOV)	0.10
Bank of Baroda	2.22	CG Power and Industrial Solutions Limited	2.10	Bank of Baroda	-2.23	Total	5.98
Punjab National Bank	1.91	OTHERS	4.64	Kotak Mahindra Bank Limited	-2.26	CASH & CASH EQUIVALENT	
RBL Bank Limited	1.81	Delhivery Limited	1.86	Max Healthcare Institute Limited	-2.56	Net Receivables/(Payables) after adjusting for futures	78.66
IndusInd Bank Limited	0.13	Tube Investments of India Limited	1.68	ITC Limited	-2.74	TREPS / Reverse Repo Investments	2.96
AGRICULTURAL FOOD & OTHER PRODUCTS	5.22	Hindalco Industries Limited	0.71	Vedanta Limited	-2.83	Total	81.62
✓ Patanjali Foods Limited	3.24	Exide Industries Limited	0.25	Hindustan Aeronautics Limited	-3.08	GRAND TOTAL	
Tata Consumer Products Limited	1.98	Adani Ports and Special Economic Zone Limited	0.14	Patanjali Foods Limited	-3.25		100.00
CEMENT & CEMENT PRODUCTS	5.07	Total	72.91	Axis Bank Limited	-3.27	✓ Indicates Top 10 Equity Holdings.	
✓ Grasim Industries Limited	4.62	FUTURES AND OPTIONS		Mahindra & Mahindra Limited	-3.50		
Ambuja Cements Limited	0.45	Equity Futures		Multi Commodity Exchange of India Limited	-3.68		
FERROUS METALS	4.16	IndusInd Bank Limited	-0.13	Jio Financial Services Limited	-3.94		
✓ JSW Steel Limited	4.16	Adani Ports and Special Economic Zone Limited	-0.14	JSW Steel Limited	-4.18		
REALTY	3.88	Exide Industries Limited	-0.25	Sammaan Capital Limited	-4.27		
Lodha Developers Limited	2.04	Ambuja Cements Limited	-0.45	Grasim Industries Limited	-4.65		
Godrej Properties Limited	1.84	Hindalco Industries Limited	-0.71	Equity Futures Total	-73.15		
CAPITAL MARKETS	3.68	Bajaj Finance Limited	-0.89				
✓ Multi Commodity Exchange of India Limited	3.68	Indian Oil Corporation Limited	-1.18				
AUTOMOBILES	3.49	Tube Investments of India Limited	-1.68				
✓ Mahindra & Mahindra Limited	3.49	RBL Bank Limited	-1.81				
AEROSPACE & DEFENSE	3.08	PNB Housing Finance Limited	-1.82				
✓ Hindustan Aeronautics Limited	3.08	Godrej Properties Limited	-1.84				
PETROLEUM PRODUCTS	3.01						
Hindustan Petroleum Corporation Limited	1.83						

MCAP Categorization (As on January 30, 2026)

Mcap Category	Percentage
Arbitrage Positions	73.33%
Mutual Fund Units	12.67%
GB/TB/Repo/Others	14.00%
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. Nilesh Jethani (w.e.f. July 14, 2025). Mr. Firdaus Ragina has ceased to be the Fund Manager w.e.f. close of business hours of July 11, 2025.

AVERAGE AUM

₹ 47.70 Crs.

LATEST AUM

₹ 47.24 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 30, 2026)

Average / Residual Maturity: 0.19 Years

Macaulay Duration: 0.19 Years

Modified Duration: 0.19 Years

Annualised Yield: 5.94%

NAV (As on January 30, 2026)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	14.9020
Monthly IDCW	Monthly IDCW	13.4295
Quarterly IDCW	Quarterly IDCW	14.1584
Annual IDCW	Annual IDCW	13.4711

EXPENSE RATIO

Regular Plan: 0.88%

Direct Plan: 0.37%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

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

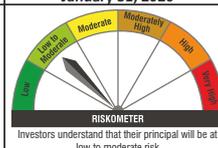
Invest Now

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

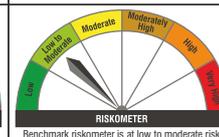
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on January 31, 2026

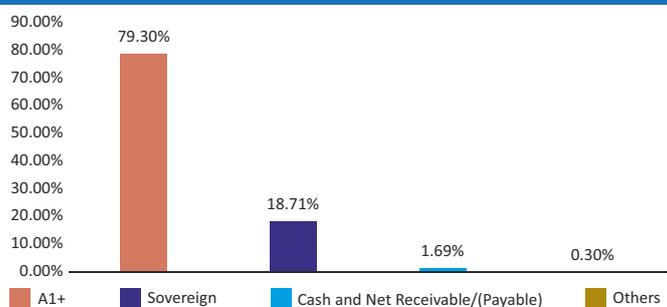


Benchmark Risk-o-meter as on January 31, 2026*

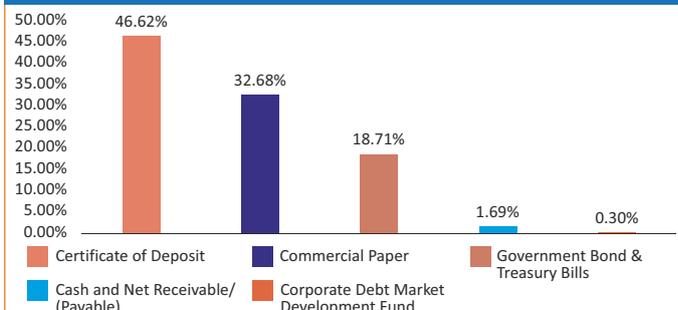


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Indian Bank	CRISIL A1+	5.39
Union Bank of India	ICRA A1+	5.39
Bank of Baroda	FITCH A1+	4.04
Canara Bank	CRISIL A1+	4.03
State Bank of India	CRISIL A1+	3.49
Axis Bank Limited	CRISIL A1+	2.70
Axis Bank Limited	CRISIL A1+	2.70
Kotak Mahindra Bank Limited	CRISIL A1+	2.70
National Bank For Agriculture and Rural Development	ICRA A1+	2.70
Punjab National Bank	CRISIL A1+	2.70
Small Industries Dev Bank of India	CRISIL A1+	2.70
Punjab National Bank	CRISIL A1+	2.69
HDFC Bank Limited	CRISIL A1+	2.15
HDFC Bank Limited	CRISIL A1+	1.35
Punjab National Bank	CRISIL A1+	1.35
Canara Bank	CRISIL A1+	0.54
Total		46.62
Commercial Paper		
HDFC Securities Limited	ICRA A1+	4.31
Blue Star Limited	CARE A1+	2.71
Godrej Housing Finance Limited	CRISIL A1+	2.71
ICICI Sec Primary Dealership Limited	CRISIL A1+	2.71
Manappuram Finance Limited	CRISIL A1+	2.71
Reliance Retail Ventures Limited	CRISIL A1+	2.71
Godrej Finance Limited	CRISIL A1+	2.70
ICICI Home Finance Company Limited	ICRA A1+	2.70
ICICI Securities Limited	CRISIL A1+	2.70
Bajaj Financial Securities Limited	CRISIL A1+	2.69
Kotak Securities Limited	ICRA A1+	2.68
Small Industries Dev Bank of India	CARE A1+	1.35
Total		32.68
CDMDF		
Corporate Debt Market Development Fund	OTHERS	0.30
Total		0.30

Portfolio Holdings	Industry/Rating	% to Net Assets
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
91 Days Tbill (MD 23/04/2026)	SOV	8.04
182 Days Tbill (MD 19/02/2026)	SOV	4.06
364 Days Tbill (MD 20/02/2026)	SOV	2.71
364 Days Tbill (MD 05/03/2026)	SOV	2.70
91 Days Tbill (MD 12/03/2026)	SOV	1.08
91 Days Tbill (MD 12/02/2026)	SOV	0.12
Total		18.71
CASH & CASH EQUIVALENT		
Net Receivables/Payables		0.02
TREPS / Reverse Repo Investments		1.67
Total		1.69
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*

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#

₹ 1,741.90 Crs.

LATEST AUM#

₹ 1,843.40 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, 2026)

Average / Residual Maturity: 0.09 Years

Macaulay Duration: 0.09 Years

Modified Duration: 0.09 Years

Annualised Yield: 6.42%

NAV (As on January 31, 2026)

NAV (₹)

Regular Plan		Direct Plan	
Growth	3,109.6627	Growth	3,141.2685
Daily IDCW	1,005.0000	Daily IDCW	1,005.0000
Weekly IDCW	1,005.6224	Weekly IDCW	1,005.6262

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

*Aggregate value of investments by other schemes of Bank of India Mutual Fund as on 31st January 2026 is ₹ 596.94 Lacs.

Bank of India Short Term Income Fund

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

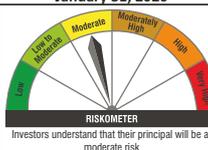
Invest Now

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

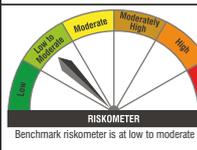
This product is suitable for investors who are seeking*:

- 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, 2026

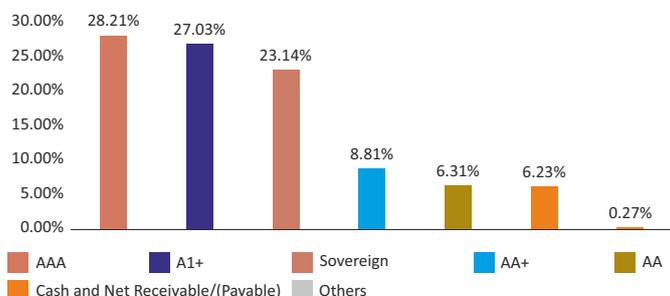


Benchmark Risk-o-meter as on January 31, 2026^



*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	18.38%
3 months to 6 months	5.27%
6 months to 1 year	16.39%
> 1 year	59.96%

PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
LIC Housing Finance Limited	CRISIL AAA	6.96
REC Limited	CRISIL AAA	3.85
Muthoot Finance Limited	CRISIL AA+	3.54
Godrej Industries Limited	CRISIL AA+	3.52
Indian Railway Finance Corporation Limited	CRISIL AAA	3.51
Small Industries Dev Bank of India	CRISIL AAA	3.51
360 One Prime Limited	ICRA AA	3.50
Power Finance Corporation Limited	CRISIL AAA	2.12
Bajaj Finance Limited	CRISIL AAA	1.76
National Bank For Agriculture and Rural Development	CRISIL AAA	1.76
Vedanta Limited	CRISIL AA	1.76
Muthoot Finance Limited	CRISIL AA+	1.75
National Bank For Agriculture and Rural Development	CRISIL AAA	1.75
Power Finance Corporation Limited	CRISIL AAA	1.75
National Bank For Agriculture and Rural Development	CRISIL AAA	1.24
Manappuram Finance Limited	CRISIL AA	1.05
Total		43.33
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Bank of Baroda	FITCH A1+	4.94
Union Bank of India	ICRA A1+	3.57
Canara Bank	CRISIL A1+	3.47
HDFC Bank Limited	CRISIL A1+	3.29
Export Import Bank of India	CRISIL A1+	1.73
Punjab National Bank	CRISIL A1+	1.73
Indian Bank	CRISIL A1+	1.71
HDFC Bank Limited	CRISIL A1+	1.69
AU Small Finance Bank Limited	CARE A1+	1.67
Total		23.80
Commercial Paper		
Motilal Oswal Financial Services Limited	CRISIL A1+	1.92
Manappuram Finance Limited	CRISIL A1+	1.31
Total		3.23
CDMDF		
Corporate Debt Market Development Fund	OTHERS	0.27
Total		0.27

Portfolio Holdings	Industry/Rating	% to Net Assets
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
6.48% GOI (MD 06/10/2035)	SOV	10.92
6.33% GOI (MD 05/05/2035)	SOV	6.36
7.1% GOI (MD 18/04/2029)	SOV	1.80
Total		19.08
State Government Bond		
6.98% punjab SDL (MD 29/09/2033)	SOV	1.69
Total		1.69
Treasury Bill		
91 Days Tbill (MD 12/03/2026)	SOV	1.74
364 Days Tbill (MD 07/01/2027)	SOV	0.63
Total		2.37
CASH & CASH EQUIVALENT		
Net Receivables/Payables		2.80
TREPS / Reverse Repo Investments		3.43
Total		6.23
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

₹ 289.58 Crs.

LATEST AUM

₹ 285.94 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 30, 2026)

Average / Residual Maturity: 3.04 Years

Macaulay Duration: 2.46 Years

Modified Duration: 2.35 Years

Annualised Yield: 6.88%

NAV (As on January 30, 2026)

	Regular Plan	Direct Plan	NAV (₹)
Growth	27.4899	Growth	29.9810
Monthly IDCW	14.1065	Monthly IDCW	14.5767
Quarterly IDCW	13.9014	Quarterly IDCW	13.8217

EXPENSE RATIO

Regular Plan: 1.00% Direct Plan: 0.45%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load NIL

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.)

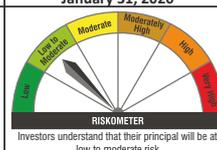
Invest Now

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

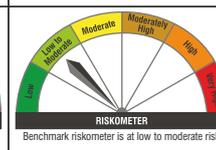
This product is suitable for investors who are seeking*:

- 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, 2026

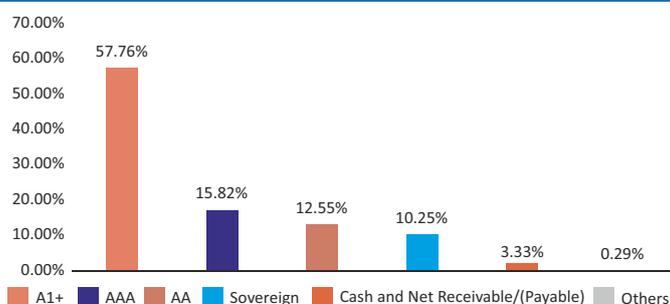


Benchmark Risk-o-meter as on January 31, 2026^

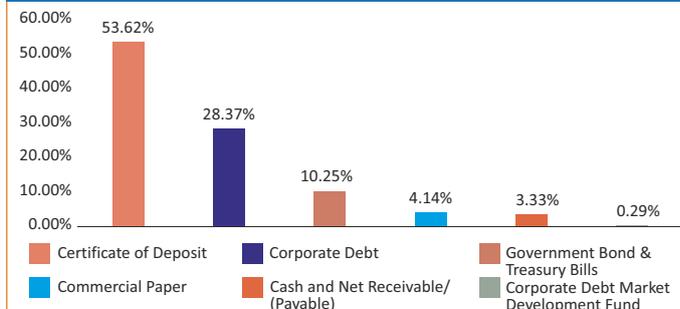


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
Power Finance Corporation Limited	CRISIL AAA	8.36
REC Limited	CRISIL AAA	7.46
Manappuram Finance Limited	CRISIL AA	6.58
360 One Prime Limited	ICRA AA	5.97
Total		28.37
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Canara Bank	CRISIL A1+	9.91
Bank of Baroda	FITCH A1+	6.42
Export Import Bank of India	CRISIL A1+	5.93
State Bank of India	CRISIL A1+	5.91
Indian Bank	CRISIL A1+	5.82
AU Small Finance Bank Limited	CARE A1+	5.70
National Bank For Agriculture and Rural Development	CRISIL A1+	5.57
Union Bank of India	ICRA A1+	2.96
Small Industries Dev Bank of India	CRISIL A1+	2.79
Union Bank of India	ICRA A1+	2.61
Total		53.62
Commercial Paper		
ICICI Securities Limited	CRISIL A1+	4.14
Total		4.14
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.29
Total		0.29

Portfolio Holdings	Industry/Rating	% to Net Assets
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
182 Days Tbill (MD 28/05/2026)	SOV	8.80
364 Days Tbill (MD 07/01/2027)	SOV	0.99
364 Days Tbill (MD 08/10/2026)	SOV	0.46
Total		10.25
CASH & CASH EQUIVALENT		
Net Receivables/Payables		
Net Receivables/Payables		0.44
TREPS / Reverse Repo Investments		
TREPS / Reverse Repo Investments		2.89
Total		3.33
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

₹ 165.53 Crs.

LATEST AUM

₹ 167.56 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on January 30, 2026)

Average / Residual Maturity: 0.39 Years

Macaulay Duration: 0.39 Years

Modified Duration: 0.38 Years

Annualised Yield: 6.91%

NAV (As on January 30, 2026)

		NAV (₹)
Regular Plan	Growth	3,258.6288
	Bonus	-
Direct Plan	Growth	3,381.8976
	Bonus	3,365.6840
Daily IDCW	1,005.0000	1,004.9999
Weekly IDCW	1,005.1612	1,005.2045

EXPENSE RATIO

Regular Plan: 0.85% Direct Plan: 0.34%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load NIL

Bank of India Money Market Fund

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

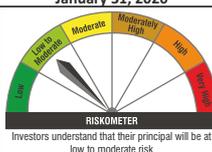
Invest Now

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

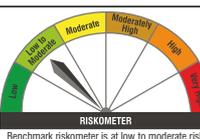
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on January 31, 2026

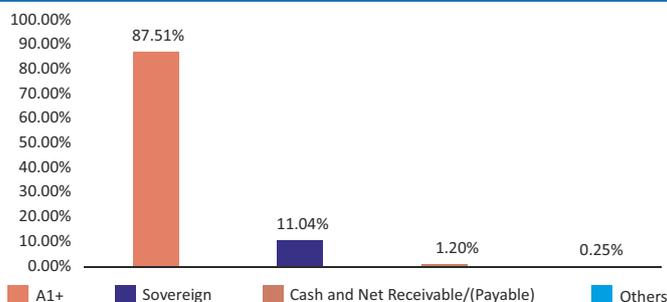


Benchmark Risk-o-meter as on January 31, 2026[^]

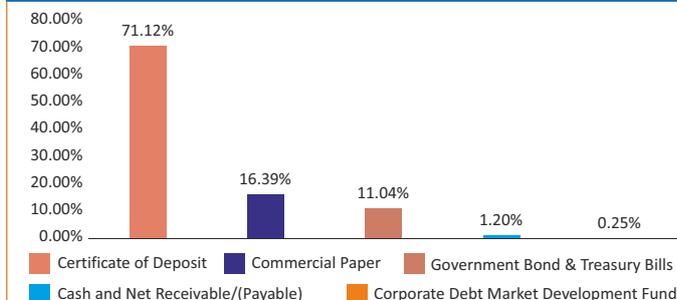


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
HDFC Bank Limited	CRISIL A1+	6.34
Punjab National Bank	CRISIL A1+	6.18
National Bank For Agriculture and Rural Development	CRISIL A1+	6.13
Axis Bank Limited	CRISIL A1+	5.57
Union Bank of India	ICRA A1+	5.22
Small Industries Dev Bank of India	CRISIL A1+	4.91
Canara Bank	CRISIL A1+	4.87
Kotak Mahindra Bank Limited	CRISIL A1+	4.55
Export Import Bank of India	CRISIL A1+	3.91
National Bank For Agriculture and Rural Development	CRISIL A1+	3.68
Bank of Baroda	FITCH A1+	3.60
Small Industries Dev Bank of India	CRISIL A1+	3.09
HDFC Bank Limited	CRISIL A1+	2.96
Canara Bank	CRISIL A1+	2.57
Union Bank of India	ICRA A1+	2.55
AU Small Finance Bank Limited	CARE A1+	2.51
Bank of Baroda	FITCH A1+	2.48
Total		71.12
Commercial Paper		
Power Finance Corporation Limited	CRISIL A1+	5.18
Motilal Oswal Financial Services Limited	CRISIL A1+	5.12
Manappuram Finance Limited	CRISIL A1+	3.75
ICICI Securities Limited	CRISIL A1+	2.34
Total		16.39
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.25
Total		0.25

Portfolio Holdings	Industry/Rating	% to Net Assets
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
91 Days Tbill (MD 23/04/2026)	SOV	6.49
182 Days Tbill (MD 28/05/2026)	SOV	2.58
364 Days Tbill (MD 17/09/2026)	SOV	1.27
364 Days Tbill (MD 07/01/2027)	SOV	0.62
364 Days Tbill (MD 10/09/2026)	SOV	0.08
Total		11.04
CASH & CASH EQUIVALENT		
Net Receivables/Payables		(0.01)
TREPS / Reverse Repo Investments		1.21
Total		1.20
GRAND TOTAL		100.00

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

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

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

INVESTMENT OBJECTIVE

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

BENCHMARK[^]

Tier 1: CRISIL Money Market A-1 Index

DATE OF ALLOTMENT

February 04, 2025

FUND MANAGER

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

AVERAGE AUM

₹ 369.92 Crs.

LATEST AUM

₹ 380.71 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on January 30, 2026)

Average / Residual Maturity: 0.47 Years

Macaulay Duration: 0.47 Years

Modified Duration: 0.47 Years

Annualised Yield: 6.95%

NAV (As on January 30, 2026)

	Regular Plan	Direct Plan	NAV (₹)
Growth	10.6598	Growth	10.7142
Daily IDCW	10.0500	Daily IDCW	10.0500
Weekly IDCW	10.0531	Weekly IDCW	-
Monthly IDCW	10.0531	Monthly IDCW	10.0535

EXPENSE RATIO

Regular Plan: 0.62% Direct Plan: 0.11%

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.)

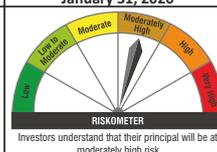
Invest Now

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

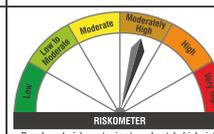
This product is suitable for investors who are seeking*:

- 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, 2026

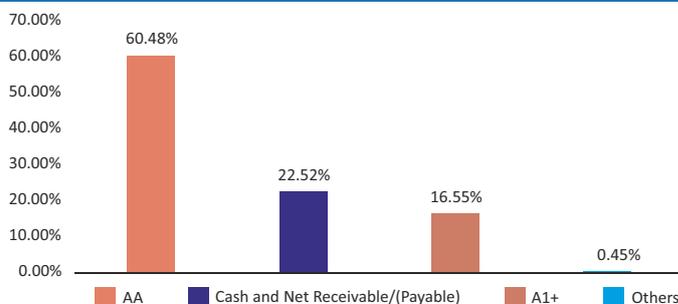


Benchmark Risk-o-meter as on January 31, 2026^



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

CREDIT PROFILE



PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets	Portfolio Holdings	Industry/Rating	% to Net Assets																							
CORPORATE DEBT			CASH & CASH EQUIVALENT																									
Non-Convertible Debentures			Net Receivables/Payables																									
Vedanta Limited	CRISIL AA	9.49	TREPS / Reverse Repo Investments		10.26																							
Manappuram Finance Limited	CRISIL AA	9.46	Total		22.52																							
Nirma Limited	CRISIL AA	9.44	GRAND TOTAL																									
Aditya Birla Real Estate Limited	CRISIL AA	9.43			100.00																							
360 One Prime Limited	ICRA AA	4.75	#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.																									
Rashtriya Chemicals and Fertilizers Limited	ICRA AA	4.75	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.																									
JSW Steel Limited	CARE AA	4.72	https://www.boimf.in/docs/default-source/reports/addenda-notice/boi---temporary-suspension-crf_28-june-2019.pdf																									
Nuvoco Vistas Corporation Limited	CRISIL AA	4.66	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 :																									
360 One Prime Limited	ICRA AA	3.78	<table border="1"> <thead> <tr> <th colspan="4">Potential Risk Class Matrix</th> </tr> <tr> <th rowspan="2">Interest Rate Risk</th> <th colspan="3">Credit Risk</th> </tr> <tr> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <th>Relatively Low (Class I)</th> <td></td> <td></td> <td></td> </tr> <tr> <th>Moderate (Class II)</th> <td></td> <td></td> <td>C-II</td> </tr> <tr> <th>Relatively High (Class III)</th> <td></td> <td></td> <td></td> </tr> </tbody> </table>			Potential Risk Class Matrix				Interest Rate Risk	Credit Risk			Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Relatively Low (Class I)				Moderate (Class II)			C-II	Relatively High (Class III)			
Potential Risk Class Matrix																												
Interest Rate Risk	Credit Risk																											
	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)																									
Relatively Low (Class I)																												
Moderate (Class II)			C-II																									
Relatively High (Class III)																												
Total		60.48																										
MONEY MARKET INSTRUMENTS																												
Certificate of Deposit																												
Indian Bank	CRISIL A1+	9.21																										
Canara Bank	CRISIL A1+	4.68																										
HDFC Bank Limited	CRISIL A1+	2.66																										
Total		16.55																										
CDMDF																												
Corporate Debt Market Development Fund																												
Corporate Debt Market Development Fund	OTHERS	0.45																										
Total		0.45																										

INVESTMENT OBJECTIVE

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

BENCHMARK^

Tier 1: CRISIL Credit Risk Debt B-II Index

DATE OF ALLOTMENT

February 27, 2015

FUND MANAGER

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

AVERAGE AUM

₹ 107.45 Crs.

LATEST AUM

₹ 105.96 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 30, 2026)

Average / Residual Maturity: 0.76 Years

Macaulay Duration: 0.66 Years

Modified Duration: 0.61 Years

Annualised Yield: 6.73%

NAV (As on January 30, 2026)

NAV (₹)

Regular Plan: 13.2099

Direct Plan: 13.5651

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.)

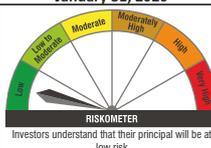
Invest Now

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

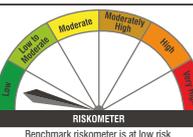
This product is suitable for investors who are seeking*:

- 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, 2026

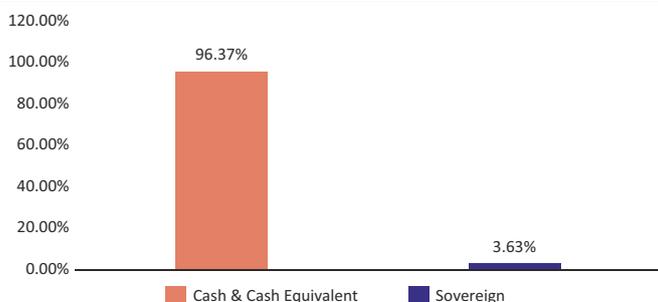


Benchmark Risk-o-meter as on January 31, 2026[^]

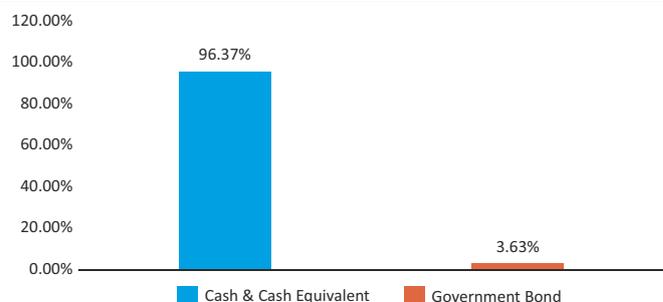


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
91 Days Tbill (MD 12/02/2026)	SOV	3.63
Total		3.63
CASH & CASH EQUIVALENT		
Net Receivables/Payables		1.16
TREPS / Reverse Repo Investments		95.21
Total		96.37
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

₹ 78.22 Crs.

LATEST AUM

₹ 75.59 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, 2026)

Average / Residual Maturity: 1 Day

Macaulay Duration: 1 Day

Modified Duration: 1 Day

Annualised Yield: 5.29%

NAV (As on January 31, 2026)

	Regular Plan	Direct Plan	NAV (₹)
Growth	1,352.7606	Growth	1,356.6856
Daily IDCW	1,000.0015	Daily IDCW	1,000.0015
Weekly IDCW	-	Weekly IDCW	-
Monthly IDCW	1,000.5680	Monthly IDCW	1,000.5707

EXPENSE RATIO

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

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load	NIL
Exit Load	NIL

IDCW History

EQUITY FUNDS⁵

Record Date	IDCW/ Unit Declared (in ₹)	NAV [^] as on Record Date
Bank of India Large & Mid Cap Fund		
Regular Plan - Regular IDCW		
25-March-2021	0.90	12.88
29-July-2021	0.25	15.61
Regular Plan - Quarterly IDCW		
25-September-2018	0.09	13.00
25-March-2021	1.00	15.46
Eco Plan - Regular IDCW		
25-March-2021	1.00	13.16
29-July-2021	0.50	15.74
Eco Plan - Quarterly IDCW		
25-March-2019	0.04	10.36
25-March-2021	0.90	12.86
Eco Plan - Annual IDCW		
18-December-2014	5.00	18.59
Institutional Plan - Regular IDCW[^]		
25-November-2009	1.00	-
29-April-2010	1.00	-
Institutional Plan - Quarterly IDCW[^]		
29-March-2010	1.00	-
29-April-2010	1.00	-
Direct Plan - Regular IDCW		
30-June-2021	1.00	15.23
30-June-2021	1.00	15.23
Direct Plan - Quarterly IDCW		
25-March-2019	0.18	10.45
25-March-2021	1.00	12.98
Bank of India ELSS Tax Saver (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		
29-July-2021	0.80	18.62
27-January-2026	0.24	31.48
Direct Plan - Regular IDCW		
29-July-2021	0.25	18.76
27-January-2026	0.25	33.27
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 [^] as on Record Date
Bank of India Arbitrage Fund		
Regular Monthly IDCW		
27-April-2020	0.05385541	10.0000 [^]
27-April-2020	0.05385543	10.0000 [^]
26-May-2020	0.04345086	10.0000 [^]
26-May-2020	0.04345088	10.0000 [^]
Regular Quarterly IDCW		
26-December-2019	0.05539822	10.5148 [^]
26-December-2019	0.05539822	10.5148 [^]
26-March-2020	0.12553389	10.4501 [^]
26-March-2020	0.12553389	10.4501 [^]
Regular Annual IDCW		
26-December-2019	0.05266000	10.0788 [^]
26-December-2019	0.05266000	10.0788 [^]
26-March-2020	0.10504000	10.0613 [^]
26-March-2020	0.10504000	10.0613 [^]
Direct Monthly IDCW		
27-April-2020	0.06160558	10.0855 [^]
27-April-2020	0.06160558	10.0855 [^]
26-May-2020	0.05007525	10.0859 [^]
26-May-2020	0.05007525	10.0859 [^]
Direct Quarterly IDCW		
26-December-2019	0.07443389	10.5612 [^]
26-December-2019	0.07443389	10.5612 [^]
26-March-2020	0.14323909	10.5101 [^]
26-March-2020	0.14323909	10.5101 [^]
Direct Annual IDCW		
26-December-2019	0.07038567	10.0544 [^]
26-December-2019	0.07038567	10.0544 [^]
26-March-2020	0.13992202	10.0000 [^]
26-March-2020	0.13992202	10.0000 [^]

HYBRID FUND⁵

Record Date	IDCW/ Unit Declared (in ₹)	NAV [^] as on Record Date
Bank of India Conservative Hybrid Fund		
Regular Monthly IDCW		
02-February-2021	0.23090000	11.2228 [^]
02-February-2021	0.23090000	11.2228 [^]
30-June-2021	0.30000000	11.3853 [^]
30-June-2021	0.30000000	11.3853 [^]
Regular Quarterly IDCW		
25-June-2018	0.0864385	11.1417 [^]
25-June-2018	0.08004287	11.1417 [^]
25-March-2019	0.03320971	11.1241 [^]
25-March-2019	0.03075255	11.1241 [^]
Regular Annual IDCW		
25-March-2019	0.07203243	10.3827 [^]
25-March-2019	0.06670224	10.3827 [^]
02-February-2021	0.26970000	10.3095 [^]
02-February-2021	0.26970000	10.3095 [^]
Regular Plan Regular IDCW		
25-June-2013	0.389636	12.0556 [^]
25-June-2013	0.373162	12.0556 [^]
25-March-2014	0.389636	10.9004 [^]
25-March-2014	0.373162	10.9004 [^]
Direct Monthly IDCW		
02-February-2021	0.22820000	10.1643 [^]
02-February-2021	0.22820000	10.1643 [^]
30-June-2021	0.03000000	10.3018 [^]
30-June-2021	0.03000000	10.3018 [^]
Direct Quarterly IDCW		
26-December-2018	0.21610173	10.6590 [^]
26-December-2018	0.20010672	10.6590 [^]
25-March-2019	0.21610173	10.5824 [^]
25-March-2019	0.20010672	10.5824 [^]
Direct Annual IDCW		
25-March-2019	0.28811758	10.2199 [^]
25-March-2019	0.26680896	10.2199 [^]
02-February-2021	0.41970000	10.1017 [^]
02-February-2021	0.41970000	10.1017 [^]
Eco Monthly IDCW		
02-February-2021	0.49370000	16.9514 [^]
02-February-2021	0.49370000	16.9514 [^]
30-June-2021	0.50000000	17.1667 [^]
30-June-2021	0.50000000	17.1667 [^]
Eco Quarterly IDCW		
26-December-2018	0.06838875	10.0000 [^]
26-December-2018	0.06324962	10.0000 [^]
25-March-2019	0.07206263	10.1033 [^]
25-March-2019	0.06670224	10.1033 [^]
Eco Plan Regular IDCW		
25-March-2013	0.440456	12.5487 [^]
25-March-2013	0.377515	12.5487 [^]
25-March-2014	0.779271	11.5826 [^]
25-March-2014	0.746324	11.5826 [^]
Bank of India Balanced Advantage Fund		
Regular Plan - Regular IDCW		
25-June-2018	0.02449771	10.7707 [^]
25-June-2018	0.02449722	10.7707 [^]
29-July-2021	0.40000000	11.2226 [^]
29-July-2021	0.40000000	11.2226 [^]
Direct Plan - Regular IDCW		
25-March-2019	0.44270637	10.2965 [^]
25-June-2019	0.04427025	10.0302 [^]
25-June-2019	0.0442703	10.0302 [^]
30-June-2021	1.00000000	10.0785 [^]

⁵Face Value - ₹ 10/- ⁵⁵Face Value - ₹ 1000/- [^]Pursuant 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. [^]Since there are no investors in Bank of India Large & Mid Cap Fund - Institutional Plan - Regular IDCW and Institutional Plan - Quarterly IDCW the data of NAV as on record date is not provided

¹Individual/ HUF's. ²Others. Past performance may or may not be sustained in the future. For complete IDCW History please visit www.boimf.in

IDCW History

DEBT / INCOME FUNDS		
Record Date	IDCW/ Unit Declared (in ₹)	NAV [^] as on Record Date
Bank of India Short Term Income Fund[§]		
Institutional Monthly IDCW		
25-January-2011	0.043921	10.1704 ^a
25-January-2011	0.040935	10.1704 ^b
25-February-2011	0.052705	10.1881 ^a
25-February-2011	0.049122	10.1881 ^b
Institutional Quarterly IDCW		
29-December-2009	0.1751890	10.2708 ^a
29-December-2009	0.1630520	10.2708 ^b
Regular Monthly IDCW		
25-March-2019	0.05042235	10.3919 ^a
25-March-2019	0.04668914	10.3919 ^b
25-April-2019	0.03601595	10.3441 ^a
25-April-2019	0.03334718	10.3441 ^b
Regular Quarterly IDCW		
26-December-2018	0.10804795	10.1585 ^a
26-December-2018	0.10005336	10.1585 ^b
25-March-2019	0.10804788	10.1917 ^a
25-March-2019	0.10005336	10.1917 ^b
Direct Monthly IDCW		
25-March-2019	0.05042155	10.3930 ^a
25-March-2019	0.04669158	10.3930 ^b
25-April-2019	0.03602011	10.3498 ^a
25-April-2019	0.03335117	10.3498 ^b
Direct Quarterly IDCW		
26-December-2018	0.14401749	10.1444 ^a
26-December-2018	0.13340448	10.1444 ^b
25-March-2019	0.10804758	10.1908 ^a
25-March-2019	0.10005336	10.1908 ^b
Bank of India Overnight Fund^{§§}		
Regular Monthly IDCW		
26-December-25	4.3538942	1000.1447 ^a
26-December-25	4.3538942	1000.1447 ^b
27-January-26	4.6098793	1000.1409 ^a
27-January-26	4.6098793	1000.1409 ^b
Direct Monthly IDCW		
26-December-25	4.3815084	1000.1457 ^a
26-December-25	4.3815084	1000.1457 ^b
27-January-26	4.6050946	1000.1419 ^a
27-January-26	4.6050946	1000.1419 ^b

DEBT / INCOME FUNDS		
Record Date	IDCW/ Unit Declared (in ₹)	NAV [^] as on Record Date
Bank of India Money Market Fund[§]		
Regular Monthly IDCW		
27-January-2026	0.60700430	10.0479 ^a
27-January-2026	0.60700430	10.0479 ^b
Direct Plan - Monthly IDCW		
27-January-2026	0.65932890	10.0481 ^a
27-January-2026	0.65932890	10.0481 ^b

§

[§]Face Value - ₹ 10/- ^{§§}Face Value - ₹ 1000/- [^]Pursuant 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. [§]Since there are no investors in Bank of India Large & Mid Cap Fund - Institutional Plan - Regular IDCW and Institutional Plan - Quarterly IDCW the data of NAV as on record date is not provided
[†]Individual/ HUFs. [‡]Others. Past performance may or may not be sustained in the future. **For complete IDCW History please visit www.boimf.in**

Scheme Performance - Regular Plan

Bank of India Flexi Cap Fund - Growth Option - PERFORMANCE (As on January 30, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	5.75%	7.74%	8.97%	10,575	10,774	10,897
3 years	21.26%	16.41%	14.08%	17,829	15,773	14,848
5 years	20.59%	16.42%	14.52%	25,527	21,401	19,714
Since inception*	24.72%	20.80%	18.81%	34,410	28,779	26,227

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

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

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

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

Bank of India Small Cap Fund - Growth Option - PERFORMANCE (As on January 30, 2026)

Fund Manager - Alok Singh and Nav Bhardwaj				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty Smallcap 250 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Smallcap 250 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-3.71%	0.01%	8.97%	9,629	10,001	10,897
3 years	17.46%	20.14%	14.08%	16,207	17,340	14,848
5 years	21.51%	21.64%	14.52%	26,520	26,655	19,714
Since inception*	22.44%	17.53%	13.80%	42,300	31,596	25,116

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

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

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

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

Bank of India ELSS Tax Saver - Growth Option - PERFORMANCE (As on January 30, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	3.84%	7.74%	8.97%	10,384	10,774	10,897
3 years	17.31%	16.41%	14.08%	16,143	15,773	14,848
5 years	17.45%	16.42%	14.52%	22,366	21,401	19,714
Since inception*	17.71%	16.84%	15.33%	1,58,440	1,39,770	1,12,109

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

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

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

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

Notes

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

Scheme Performance - Regular Plan

Bank of India Business Cycle Fund - Growth Option - PERFORMANCE (As on January 30, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-3.41%	7.98%	8.97%	9,659	10,798	10,897
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	-10.73%	-1.12%	1.27%	8,510	9,841	10,181

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

Above returns are on Simple Annualized Return.

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

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

Bank of India Mid & Small Cap Equity & Debt Fund - Growth Option - PERFORMANCE (As on January 30, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	6.12%	6.44%	8.97%	10,612	10,644	10,897
3 years	18.28%	18.02%	14.08%	16,546	16,439	14,848
5 years	19.35%	17.75%	14.52%	24,240	22,656	19,714
Since inception*	14.95%	14.26%	13.38%	37,790	35,682	33,141

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

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

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

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

Bank of India Balanced Advantage Fund - Growth Option - PERFORMANCE (As on January 30, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	8.69%	7.01%	8.97%	10,869	10,701	10,897
3 years	11.21%	10.67%	14.08%	13,754	13,556	14,848
5 years	10.60%	10.22%	14.52%	16,555	16,275	19,714
Since inception*	8.22%	11.02%	13.48%	25,576	34,672	44,994

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

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

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

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

Notes

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

Scheme Performance - Regular Plan

Bank of India Conservative Hybrid Fund - Growth Option - PERFORMANCE (As on January 30, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	4.00%	6.41%	5.17%	10,400	10,641	10,517
3 years	7.15%	8.83%	7.72%	12,304	12,890	12,499
5 years	10.17%	7.36%	4.99%	16,237	14,269	12,762
Since inception*	7.58%	9.05%	5.94%	34,337	43,177	26,491

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

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

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

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

Bank of India Credit Risk Fund - Growth Option - PERFORMANCE (As on January 30, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	11.50%	8.40%	5.17%	11,150	10,840	10,517
3 years	7.69%	8.28%	7.72%	12,487	12,695	12,499
5 years	27.09%	7.25%	4.99%	33,204	14,197	12,762
Since inception*	2.58%	8.20%	6.43%	13,210	23,683	19,773

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

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

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

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

Bank of India Large Cap Fund - Growth Option - PERFORMANCE (As on January 30, 2026)

Fund Manager - Alok Singh and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty 100 TRI) (%)	Additional Benchmark Returns (BSE SENSEX TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 100 TRI) (₹)	Additional Benchmark Returns (BSE SENSEX TRI) (₹)
1 year	10.70%	8.89%	7.42%	11,070	10,889	10,742
3 years	16.85%	14.99%	12.77%	20,444	18,989	17,365
5 years	NA	NA	NA	NA	NA	NA
Since inception*	11.44%	12.29%	11.56%	16,450	17,032	16,532

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

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

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

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

Notes

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

Scheme Performance - Regular Plan

Bank of India Multi Cap Fund - Growth Option - PERFORMANCE (As on January 30, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (%)	Additional Benchmark Returns (BSE 500 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (₹)	Additional Benchmark Returns (BSE 500 TRI) (₹)
1 year	9.34%	6.80%	7.74%	10,934	10,680	10,774
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	22.36%	19.56%	17.31%	18,020	16,840	15,935

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

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

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

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

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

3. Different plans shall have a different expense structure.

Bank of India Manufacturing & Infrastructure Fund - Growth Option - PERFORMANCE (As on January 30, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	10.24%	5.08%	8.97%	11,024	10,508	10,897
3 years	24.33%	23.76%	14.08%	19,217	18,958	14,848
5 years	24.43%	23.78%	14.52%	29,861	29,087	19,714
Since inception*	11.66%	8.32%	11.95%	57,900	35,693	60,337

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

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

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

1. Mr. Nitin Gosar has been appointed Fund Manager for this scheme w.e.f. from September 27, 2022. In addition to this scheme, he manages 3 open ended schemes of Bank of India Mutual Fund.

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

3. Different plans shall have a different expense structure.

Bank of India Large & Mid Cap Fund - Growth Option - PERFORMANCE (As on January 30, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE 250 Large MidCap (TRI)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 250 Large MidCap (TRI)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	8.81%	8.63%	8.97%	10,881	10,863	10,897
3 years	17.02%	16.25%	14.08%	16,023	15,711	14,848
5 years	16.85%	16.14%	14.52%	21,804	21,146	19,714
Since inception*	13.49%	15.18%	13.99%	89,200	1,15,172	96,148

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

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

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

1. Mr. Nitin Gosar has been appointed Fund Manager for this scheme w.e.f. from September 27, 2022. In addition to this scheme, he manages 3 open ended schemes of Bank of India Mutual Fund.

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

3. Different plans shall have a different expense structure.

Notes

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

Scheme Performance - Regular Plan

Bank of India Consumption Fund - Growth Option - PERFORMANCE (As on January 30, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty India Consumption TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty India Consumption TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	4.57%	4.20%	8.97%	10,457	10,420	10,897
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	2.60%	2.78%	7.81%	10,290	10,311	10,875

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

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

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

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

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

3. Different plans shall have a different expense structure.

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

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	5.99%	5.77%	3.57%	10,011	10,011	10,007
15 Days	5.50%	5.35%	1.80%	10,022	10,021	10,007
30 Days	5.33%	5.20%	1.59%	10,044	10,043	10,013
3 Months	5.75%	5.59%	3.48%	10,142	10,138	10,087
6 Months	5.77%	5.66%	3.86%	10,319	10,311	10,286
1 year	6.42%	6.26%	5.75%	10,642	10,626	10,575
3 years	6.99%	6.89%	6.72%	12,248	12,216	12,156
5 years	5.88%	5.89%	5.64%	13,309	13,313	13,159
Since inception*	6.67%	6.78%	6.35%	31,097	31,654	29,457

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

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

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

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

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

3. Different plans shall have a different expense structure.

Bank of India Ultra Short Duration Fund - Growth Option - PERFORMANCE (As on January 30, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	4.09%	6.23%	3.57%	10,008	10,012	10,007
15 Days	3.43%	4.65%	1.49%	10,014	10,019	10,006
30 Days	2.96%	3.97%	1.47%	10,024	10,032	10,012
3 Months	4.52%	5.29%	3.46%	10,111	10,129	10,085
6 Months	4.93%	5.58%	3.85%	10,303	10,327	10,283
1 year	6.14%	6.64%	5.73%	10,614	10,664	10,573
3 years	6.36%	7.25%	6.72%	12,031	12,336	12,155
5 years	5.38%	6.17%	5.64%	13,001	13,493	13,160
Since inception*	6.96%	7.38%	6.35%	32,586	34,921	29,453

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

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

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

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

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

3. Different plans shall have a different expense structure.

Notes

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

Scheme Performance - Regular Plan

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

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	5.19%	5.16%	3.57%	10,010	10,010	10,007
15 Days	5.18%	5.17%	1.80%	10,021	10,021	10,007
30 Days	5.23%	5.20%	1.59%	10,043	10,043	10,013
3 Months	5.31%	5.25%	3.48%	10,131	10,130	10,087
6 Months	5.44%	5.37%	3.86%	10,287	10,283	10,286
1 year	5.77%	5.69%	5.75%	10,577	10,569	10,575
3 years	6.44%	6.40%	6.72%	12,061	12,048	12,156
5 years	5.50%	5.50%	5.64%	13,665	13,071	13,159
Since inception*	5.15%	5.12%	5.62%	13,528	13,506	13,895

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

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

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

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

Bank of India Short Term Income Fund - Growth Option - PERFORMANCE (As on January 30, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	6.36%	7.23%	5.17%	10,636	10,723	10,517
3 years	7.18%	7.48%	7.72%	12,313	12,415	12,499
5 years	10.10%	6.06%	4.99%	16,184	13,427	12,762
Since inception*	6.08%	7.48%	5.43%	27,490	34,432	24,744

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

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

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

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

Bank of India Money Market Fund - Growth Option - PERFORMANCE (As on January 30, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (CRISIL Money Market A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Money Market A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	4.90%	5.19%	3.57%	10,009	10,010	10,007
15 Days	3.82%	4.18%	1.49%	10,015	10,017	10,006
30 Days	2.95%	3.50%	1.47%	10,024	10,028	10,012
3 Months	4.71%	4.82%	3.46%	10,115	10,118	10,085
6 Months	5.10%	5.24%	3.85%	10,253	10,259	10,283
1 year	NA	NA	NA	NA	NA	NA
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	6.67%	6.41%	5.72%	10,660	10,406	10,391

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

Above returns are on Simple Annualized Basis.

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

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

Notes

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

Scheme Performance - Regular Plan

Bank of India Multi Asset Allocation Fund - Growth Option - PERFORMANCE (As on January 30, 2026)

Co Fund Manager - Mithraem Bharucha and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	14.79%	15.48%	8.97%	11,479	11,548	10,897
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	11.39%	13.75%	8.99%	11,139	11,375	10,899

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

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

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

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

Bank of India Arbitrage Fund - Growth Option - PERFORMANCE (As on January 30, 2026)

Fund Manager - Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Arbitrage Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Arbitrage Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	5.84%	7.55%	5.73%	10,584	10,755	10,573
3 years	6.42%	7.85%	6.72%	12,051	12,544	12,155
5 years	4.94%	6.44%	5.64%	12,732	13,667	13,160
Since inception*	4.74%	5.74%	6.04%	14,239	15,311	15,636

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

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

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

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

Notes

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

Scheme Performance - Direct Plan

Bank of India Flexi Cap Fund - Growth Option - PERFORMANCE (As on January 30, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	7.29%	7.74%	8.97%	10,729	10,774	10,897
3 years	22.96%	16.41%	14.08%	18,589	15,773	14,848
5 years	22.44%	16.42%	14.52%	27,550	21,401	19,714
Since inception#	26.68%	20.80%	18.81%	37,550	28,779	26,227

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

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

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

1. Mr. Alok Singh has been managing the Scheme since June 29, 2020. In addition to this, he manages 7 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.

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

3. Different plans shall have a different expense structure

Bank of India Small Cap Fund - Growth Option - PERFORMANCE (As on January 30, 2026)

Fund Manager - Alok Singh and Nav Bhardwaj				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty Smallcap 250 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Smallcap 250 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-2.34%	0.01%	8.97%	9,766	10,001	10,897
3 years	19.17%	20.14%	14.08%	16,924	17,340	14,848
5 years	23.42%	21.64%	14.52%	28,673	26,655	19,714
Since inception#	24.47%	17.53%	13.80%	47,540	31,596	25,116

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

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

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

1. Mr. Alok Singh has been managing this scheme from October 1, 2024. In addition to this, he manages 8 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund. Mr. Nav Bhardwaj has been co-managing the Scheme w.e.f. July 14, 2025.

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

3. Different plans shall have a different expense structure.

Bank of India ELSS Tax Saver - Growth Option - PERFORMANCE (As on January 30, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	5.09%	7.74%	8.97%	10,509	10,774	10,897
3 years	18.62%	16.41%	14.08%	16,690	15,773	14,848
5 years	18.76%	16.42%	14.52%	23,642	21,401	19,714
Since inception#	17.15%	14.06%	13.06%	79,431	55,937	49,849

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

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

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

1. Mr. Alok Singh has been managing this scheme from April 27, 2022. In addition to this, he manages 7 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.

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

3. Different plans shall have a different expense structure.

Notes

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

Scheme Performance - Direct Plan

Bank of India Business Cycle Fund - Growth Option - PERFORMANCE (As on January 30, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-2.15%	7.98%	8.97%	9,785	10,798	10,897
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception#	-9.62%	-1.12%	1.27%	8,660	9,841	10,181

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

Above returns are on Simple Annualized Return.

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

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

Bank of India Mid & Small Cap Equity & Debt Fund - Growth Option - PERFORMANCE (As on January 30, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	7.52%	6.44%	8.97%	10,752	10,644	10,897
3 years	19.66%	18.02%	14.08%	17,133	16,439	14,848
5 years	20.65%	17.75%	14.52%	25,589	22,656	19,714
Since inception#	16.08%	14.26%	13.38%	41,480	35,682	33,141

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

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

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

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

Bank of India Balanced Advantage Fund - Growth Option - PERFORMANCE (As on January 30, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	10.01%	7.01%	8.97%	11,001	10,701	10,897
3 years	12.35%	10.67%	14.08%	14,182	13,556	14,848
5 years	11.62%	10.22%	14.52%	17,339	16,275	19,714
Since inception#	8.98%	11.02%	13.48%	27,808	34,672	44,994

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

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

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

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

Notes

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

Scheme Performance - Direct Plan

Bank of India Conservative Hybrid Fund - Growth Option - PERFORMANCE (As on January 30, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	4.93%	6.41%	5.17%	10,493	10,641	10,517
3 years	7.96%	8.83%	7.72%	12,583	12,890	12,499
5 years	10.90%	7.36%	4.99%	16,783	14,269	12,762
Since inception#	8.29%	8.83%	6.49%	28,356	30,289	22,788

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

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

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

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

Bank of India Credit Risk Fund - Growth Option - PERFORMANCE (As on January 30, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	11.94%	8.40%	5.17%	11,194	10,840	10,517
3 years	8.05%	8.28%	7.72%	12,613	12,695	12,499
5 years	27.49%	7.25%	4.99%	33,729	14,197	12,762
Since inception#	2.83%	8.20%	6.43%	13,565	23,683	19,773

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

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

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

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

Bank of India Large Cap Fund - Growth Option - PERFORMANCE (As on January 30, 2026)

Fund Manager - Alok Singh and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty 100 TRI) (%)	Additional Benchmark Returns (BSE SENSEX TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 100 TRI) (₹)	Additional Benchmark Returns (BSE SENSEX TRI) (₹)
1 year	12.36%	8.89%	7.42%	11,236	10,889	10,742
3 years	18.26%	14.99%	12.77%	21,602	18,989	17,365
5 years	NA	NA	NA	NA	NA	NA
Since inception#	12.88%	12.29%	11.56%	17,450	17,032	16,532

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

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

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

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

Notes

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

Scheme Performance - Direct Plan

Bank of India Multi Cap Fund - Growth Option - PERFORMANCE (As on January 30, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (%)	Additional Benchmark Returns (BSE 500 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (₹)	Additional Benchmark Returns (BSE 500 TRI) (₹)
1 year	10.58%	6.80%	7.74%	11,058	10,680	10,774
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception#	23.70%	19.56%	17.31%	18,600	16,840	15,935

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

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

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

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

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

3. Different plans shall have a different expense structure.

Bank of India Manufacturing & Infrastructure Fund - Growth Option - PERFORMANCE (As on January 30, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	11.98%	5.08%	8.97%	11,198	10,508	10,897
3 years	26.10%	23.76%	14.08%	20,050	18,958	14,848
5 years	26.14%	23.78%	14.52%	31,975	29,087	19,714
Since inception#	17.26%	12.19%	13.06%	80,388	45,062	49,849

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

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

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

1. Mr. Nitin Gosar has been appointed Fund Manager for this scheme w.e.f. from September 27, 2022. In addition to this scheme, he manages 3 open ended schemes of Bank of India Mutual Fund.

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

3. Different plans shall have a different expense structure.

Bank of India Large & Mid Cap Fund - Growth Option - PERFORMANCE (As on January 30, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE 250 Large MidCap (TRI)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 250 Large MidCap (TRI)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	10.26%	8.63%	8.97%	11,026	10,863	10,897
3 years	18.32%	16.25%	14.08%	16,565	15,711	14,848
5 years	18.12%	16.14%	14.52%	23,015	21,146	19,714
Since inception#	14.06%	14.12%	13.06%	55,965	56,329	49,849

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

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

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

1. Mr. Nitin Gosar has been appointed Fund Manager for this scheme w.e.f. from September 27, 2022. In addition to this scheme, he manages 3 open ended schemes of Bank of India Mutual Fund.

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

3. Different plans shall have a different expense structure.

Notes

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

Scheme Performance - Direct Plan

Bank of India Consumption Fund - Growth Option - PERFORMANCE (As on January 30, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty India Consumption TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty India Consumption TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	5.78%	4.20%	8.97%	10,578	10,420	10,897
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception#	3.85%	2.78%	7.81%	10,430	10,311	10,875

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

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

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

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

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

3. Different plans shall have a different expense structure.

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

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	6.02%	5.77%	3.57%	10,011	10,011	10,007
15 Days	5.53%	5.35%	1.80%	10,022	10,021	10,007
30 Days	5.37%	5.20%	1.59%	10,044	10,043	10,013
3 Months	5.79%	5.59%	3.48%	10,143	10,138	10,087
6 Months	5.80%	5.66%	3.86%	10,320	10,311	10,286
1 year	6.46%	6.26%	5.75%	10,646	10,626	10,575
3 years	7.02%	6.89%	6.72%	12,261	12,216	12,156
5 years	5.93%	5.89%	5.64%	13,342	13,313	13,159
Since inception#	6.83%	6.72%	6.44%	23,760	23,431	22,654

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

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

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

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

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

3. Different plans shall have a different expense structure.

Bank of India Ultra Short Duration Fund - Growth Option - PERFORMANCE (As on January 30, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	4.60%	6.23%	3.57%	10,009	10,012	10,007
15 Days	3.94%	4.65%	1.49%	10,016	10,019	10,006
30 Days	3.47%	3.97%	1.47%	10,028	10,032	10,012
3 Months	5.03%	5.29%	3.46%	10,123	10,129	10,085
6 Months	5.45%	5.58%	3.85%	10,330	10,327	10,283
1 year	6.69%	6.64%	5.73%	10,669	10,664	10,573
3 years	6.87%	7.25%	6.72%	12,207	12,336	12,155
5 years	5.77%	6.17%	5.64%	13,245	13,493	13,160
Since inception#	7.27%	7.19%	6.44%	25,071	24,806	22,641

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

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

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

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

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

3. Different plans shall have a different expense structure.

Notes

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

Scheme Performance - Direct Plan

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

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	5.21%	5.16%	3.57%	10,010	10,010	10,007
15 Days	5.20%	5.17%	1.80%	10,021	10,021	10,007
30 Days	5.26%	5.20%	1.59%	10,044	10,043	10,013
3 Months	5.34%	5.25%	3.48%	10,132	10,130	10,087
6 Months	5.47%	5.37%	3.86%	10,288	10,283	10,286
1 year	5.80%	5.69%	5.75%	10,580	10,569	10,575
3 years	6.46%	6.40%	6.72%	12,069	12,048	12,156
5 years	5.55%	5.50%	5.64%	13,679	13,071	13,159
Since inception#	5.20%	5.12%	5.62%	13,567	13,506	13,895

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

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

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

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

Bank of India Short Term Income Fund - Growth Option - PERFORMANCE (As on January 30, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	6.94%	7.23%	5.17%	10,694	10,723	10,517
3 years	7.73%	7.48%	7.72%	12,504	12,415	12,499
5 years	10.60%	6.06%	4.99%	16,559	13,427	12,762
Since inception#	6.89%	7.58%	6.49%	23,910	26,036	22,788

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

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

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

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

Bank of India Money Market Fund - Growth Option - PERFORMANCE (As on January 30, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (CRISIL Money Market A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Money Market A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	5.46%	5.19%	3.57%	10,010	10,010	10,007
15 Days	4.32%	4.18%	1.49%	10,017	10,017	10,006
30 Days	3.46%	3.50%	1.47%	10,028	10,028	10,012
3 Months	5.22%	4.82%	3.46%	10,128	10,118	10,085
6 Months	5.62%	5.24%	3.85%	10,278	10,259	10,283
1 year	NA	NA	NA	NA	NA	NA
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception#	7.22%	6.41%	5.72%	10,714	10,406	10,391

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

Above returns are on Simple Annualized Basis.

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

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

Notes

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

Scheme Performance - Direct Plan

Bank of India Multi Asset Allocation Fund - Growth Option - PERFORMANCE (As on January 30, 2026)

Co Fund Manager - Mithraem Bharucha and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	16.05%	15.48%	8.97%	11,605	11,548	10,897
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception#	12.52%	13.75%	8.99%	11,252	11,375	10,899

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

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

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

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

Bank of India Arbitrage Fund - Growth Option - PERFORMANCE (As on January 30, 2026)

Fund Manager - Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Arbitrage Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Arbitrage Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	6.35%	7.55%	5.73%	10,635	10,755	10,573
3 years	7.05%	7.85%	6.72%	12,266	12,544	12,155
5 years	5.52%	6.44%	5.64%	13,085	13,667	13,160
Since inception#	5.37%	5.74%	6.04%	14,902	15,311	15,636

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

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

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

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

Notes

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

Schemes managed by Fund Managers



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

Funds Managed:

Bank of India Flexi Cap Fund

Bank of India Business Cycle Fund

Bank of India Conservative Hybrid Fund

Bank of India ELSS Tax Saver

Bank of India Mid & Small Cap Equity & Debt Fund

Bank of India Credit Risk Fund

Bank of India Balanced Advantage Fund

Bank of India Mid Cap Fund

Funds Co-managed:

Bank of India Large Cap Fund

Bank of India Small Cap Fund

Regular Plan

	Scheme Names	1 Year		3 Years		5 Years		Since Inception	
		Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#
Top 3	Bank of India Credit Risk Fund	11.50%	8.40%	7.69%	8.28%	27.09%	7.25%	2.58%	8.20%
	Bank of India Large Cap Fund	10.70%	8.89%	16.85%	14.99%	NA	NA	11.44%	12.29%
	Bank of India Balanced Advantage Fund	8.69%	7.01%	11.21%	10.67%	10.60%	10.22%	8.22%	11.02%
Bottom 3	Bank of India ELSS Tax Saver	3.84%	7.74%	17.31%	16.41%	17.45%	16.42%	17.71%	16.84%
	Bank of India Business Cycle Fund	-3.41%	7.98%	NA	NA	NA	NA	-10.73%	-1.12%
	Bank of India Small Cap Fund	-3.71%	0.01%	17.46%	20.14%	21.51%	21.64%	22.44%	17.53%

Direct Plan

	Scheme Names	1 Year		3 Years		5 Years		Since Inception	
		Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#
Top 3	Bank of India Large Cap Fund	12.36%	8.89%	18.26%	14.99%	NA	NA	12.88%	12.29%
	Bank of India Credit Risk Fund	11.94%	8.40%	8.05%	8.28%	27.49%	7.25%	2.83%	8.20%
	Bank of India Balanced Advantage Fund	10.01%	7.01%	12.35%	10.67%	11.62%	10.22%	8.98%	11.02%
Bottom 3	Bank of India Conservative Hybrid Fund	4.93%	6.41%	7.96%	8.83%	10.90%	7.36%	8.29%	8.83%
	Bank of India Business Cycle Fund	-2.15%	7.98%	NA	NA	NA	NA	-9.62%	-1.12%
	Bank of India Small Cap Fund	-2.34%	0.01%	19.17%	20.14%	23.42%	21.64%	24.47%	17.53%

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

• Bank of India Credit Risk Fund - Benchmark: CRISIL Credit Risk Debt B-II Index • Bank of India Large Cap Fund - Benchmark: Nifty 100 TRI • Bank of India Balanced Advantage Fund - Benchmark: NIFTY 50 Hybrid Composite Debt 50:50 TRI • Bank of India ELSS Tax Saver - Benchmark: BSE 500 TRI • Bank of India Business Cycle Fund - Benchmark: NIFTY 500 Total Return Index (TRI) • Bank of India Small Cap Fund - Benchmark: Nifty Smallcap 250 TRI • Bank of India Conservative Hybrid Fund - Benchmark: CRISIL Hybrid 85 + 15 - Conservative Index

Schemes managed by Fund Managers



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

Funds Managed:

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

Regular Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#						
Bank of India Multi Cap Fund	9.34%	6.80%	NA	NA	NA	NA	22.36%	19.56%
Bank of India Manufacturing and Infrastructure Fund	10.24%	5.08%	24.33%	23.76%	24.43%	23.78%	11.66%	8.32%
Bank of India Consumption Fund	4.57%	4.20%	NA	NA	NA	NA	2.60%	2.78%
Bank of India Large & Mid Cap Fund	8.81%	8.63%	17.02%	16.25%	16.85%	16.14%	13.49%	15.18%

Direct Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#						
Bank of India Multi Cap Fund	10.58%	6.80%	NA	NA	NA	NA	23.70%	19.56%
Bank of India Manufacturing and Infrastructure Fund	11.98%	5.08%	26.10%	23.76%	26.14%	23.78%	17.26%	12.19%
Bank of India Consumption Fund	5.78%	4.20%	NA	NA	NA	NA	3.85%	2.78%
Bank of India Large & Mid Cap Fund	10.26%	8.63%	18.32%	16.25%	18.12%	16.14%	14.06%	14.12%

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



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

Funds Managed:

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

Funds Co-managed:

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

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#						
Bank of India Large Cap Fund	10.70%	8.89%	16.85%	14.99%	NA	NA	11.44%	12.29%
Bank of India Multi Asset Allocation Fund	14.79%	15.48%	NA	NA	NA	NA	11.39%	13.75%
Bank of India Mid Cap Tax Fund - Series 1	3.67%	7.74%	17.07%	16.41%	16.74%	16.42%	12.61%	13.58%
Bank of India Mid Cap Tax Fund - Series 2	3.80%	7.74%	17.31%	16.41%	16.45%	16.42%	16.73%	15.64%
Bank of India Arbitrage Fund	5.84%	7.55%	6.42%	7.85%	4.94%	6.44%	4.74%	5.74%

Direct Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#						
Bank of India Large Cap Fund	12.36%	8.89%	18.26%	14.99%	NA	NA	12.88%	12.29%
Bank of India Multi Asset Allocation Fund	16.05%	15.48%	NA	NA	NA	NA	12.52%	13.75%
Bank of India Mid Cap Tax Fund - Series 1	3.98%	7.74%	17.07%	16.41%	17.03%	16.42%	13.12%	13.58%
Bank of India Mid Cap Tax Fund - Series 2	4.02%	7.74%	17.20%	16.41%	16.77%	16.42%	17.36%	15.64%
Bank of India Arbitrage Fund	6.35%	7.55%	7.05%	7.85%	5.52%	6.44%	5.37%	5.74%

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

Schemes managed by Fund Managers



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

Funds Managed:

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

Funds Co-managed: Bank of India Multi Asset Allocation Fund (Debt Portion)

Regular Plan								
Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#						
Bank of India Liquid Fund	6.42%	6.26%	6.99%	6.89%	5.88%	5.89%	6.67%	6.78%
Bank of India Money Market Fund	NA	NA	NA	NA	NA	NA	6.67%	6.41%
Bank of India Ultra Short Duration Fund	6.14%	6.64%	6.36%	7.25%	5.38%	6.17%	6.96%	7.38%
Bank of India Overnight Fund	5.77%	5.69%	6.44%	6.40%	5.50%	5.50%	5.15%	5.12%
Bank of India Short Term Income Fund	6.36%	7.23%	7.18%	7.48%	10.10%	6.06%	6.08%	7.48%
Bank of India Multi Asset Allocation Fund	14.79%	15.48%	NA	NA	NA	NA	11.39%	13.75%

Direct Plan								
Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#						
Bank of India Liquid Fund	6.46%	6.26%	7.02%	6.89%	5.93%	5.89%	6.83%	6.72%
Bank of India Money Market Fund	NA	NA	NA	NA	NA	NA	7.22%	6.41%
Bank of India Ultra Short Duration Fund	6.69%	6.64%	6.87%	7.25%	5.77%	6.17%	7.27%	7.19%
Bank of India Overnight Fund	5.80%	5.69%	6.46%	6.40%	5.55%	5.50%	5.20%	5.12%
Bank of India Short Term Income Fund	6.94%	7.23%	7.73%	7.48%	10.60%	6.06%	6.89%	7.58%
Bank of India Multi Asset Allocation Fund	16.05%	15.48%	NA	NA	NA	NA	12.52%	13.75%

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



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

Funds Co-managed:

Bank of India Small Cap Fund

Regular Plan								
Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#						
Bank of India Small Cap Fund	-3.71%	0.01%	17.46%	20.14%	21.51%	21.64%	22.44%	17.53%

Direct Plan								
Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#						
Bank of India Small Cap Fund	-2.34%	0.01%	19.17%	20.14%	23.42%	21.64%	24.47%	17.53%

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

SIP Returns of Selected Schemes

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

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	20,70,000
Market Value of amount Invested	1,26,109	4,25,849	8,38,209	68,70,548
Scheme Returns (CAGR)	9.60%	11.22%	13.34%	12.62%
Benchmark returns# (CAGR)	6.73%	11.17%	12.82%	14.18%
Additional Benchmark### (CAGR)	6.99%	10.37%	11.65%	13.11%

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

Scheme Benchmark: BSE 250 LargeMidCap TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	15,70,000
Market Value of amount Invested	1,27,078	4,34,516	8,65,782	43,64,062
Scheme Returns (CAGR)	11.14%	12.61%	14.65%	14.54%
Benchmark returns# (CAGR)	6.73%	11.17%	12.82%	14.45%
Additional Benchmark### (CAGR)	6.99%	10.37%	11.65%	13.36%

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	20,30,000
Market Value of amount Invested	1,22,888	4,10,854	8,19,960	84,37,776
Scheme Returns (CAGR)	4.50%	8.78%	12.45%	15.13%
Benchmark returns# (CAGR)	5.50%	10.75%	12.79%	13.97%
Additional Benchmark### (CAGR)	6.99%	10.37%	11.65%	12.96%

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

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	15,70,000
Market Value of amount Invested	1,23,714	4,18,825	8,47,067	53,27,307
Scheme Returns (CAGR)	5.80%	10.08%	13.76%	17.24%
Benchmark returns# (CAGR)	5.50%	10.75%	12.79%	14.48%
Additional Benchmark### (CAGR)	6.99%	10.37%	11.65%	13.36%

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	19,00,000
Market Value of amount Invested	1,27,973	4,56,223	9,76,942	77,57,389
Scheme Returns (CAGR)	12.58%	16.01%	19.59%	16.05%
Benchmark returns# (CAGR)	6.24%	13.53%	18.62%	13.31%
Additional Benchmark### (CAGR)	6.99%	10.37%	11.65%	12.99%

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

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

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	15,70,000
Market Value of amount Invested	1,29,108	4,68,153	10,19,634	63,11,043
Scheme Returns (CAGR)	14.40%	17.83%	21.35%	19.51%
Benchmark returns# (CAGR)	6.24%	13.53%	18.62%	15.31%
Additional Benchmark### (CAGR)	6.99%	10.37%	11.65%	13.36%

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, 2026 (Unless indicated otherwise)

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	11,50,000
Market Value of amount Invested	1,23,443	4,25,323	8,54,258	25,52,821
Scheme Returns (CAGR)	5.38%	11.14%	14.11%	15.94%
Benchmark returns# (CAGR)	4.15%	11.11%	13.97%	15.11%
Additional Benchmark### (CAGR)	6.99%	10.37%	11.65%	13.69%

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

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

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	11,50,000
Market Value of amount Invested	1,24,352	4,34,363	8,83,418	27,13,065
Scheme Returns (CAGR)	6.81%	12.59%	15.47%	17.13%
Benchmark returns# (CAGR)	4.15%	11.11%	13.97%	15.11%
Additional Benchmark### (CAGR)	6.99%	10.37%	11.65%	13.69%

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

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

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,50,000
Market Value of amount Invested	1,14,475	3,94,760	8,23,206	17,96,435
Scheme Returns (CAGR)	-8.44%	6.08%	12.61%	20.74%
Benchmark returns# (CAGR)	-4.91%	8.52%	14.30%	19.83%
Additional Benchmark### (CAGR)	6.99%	10.37%	11.65%	14.06%

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

Scheme Benchmark: Nifty Smallcap 250 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,50,000
Market Value of amount Invested	1,15,368	4,04,692	8,60,954	19,35,147
Scheme Returns (CAGR)	-7.09%	7.75%	14.42%	22.80%
Benchmark returns# (CAGR)	-4.91%	8.52%	14.30%	19.83%
Additional Benchmark### (CAGR)	6.99%	10.37%	11.65%	14.06%

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

Scheme Benchmark: Nifty Smallcap 250 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	6,80,000
Market Value of amount Invested	1,23,966	4,35,436	8,92,125	11,35,329
Scheme Returns (CAGR)	6.20%	12.76%	15.87%	18.03%
Benchmark returns# (CAGR)	5.50%	10.75%	12.79%	14.62%
Additional Benchmark### (CAGR)	6.99%	10.37%	11.65%	13.19%

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

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	6,80,000
Market Value of amount Invested	1,24,981	4,46,448	9,31,950	11,96,254
Scheme Returns (CAGR)	7.80%	14.49%	17.65%	19.90%
Benchmark returns# (CAGR)	5.50%	10.75%	12.79%	14.62%
Additional Benchmark### (CAGR)	6.99%	10.37%	11.65%	13.19%

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

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

Enjoy the flavor of every layer

Bank of India Mid & Small Cap Equity & Debt Fund



Features



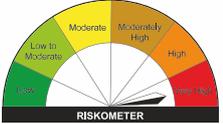
Long term capital appreciation



Minimizes volatility with the help of debt instruments



Facilitates income distribution

PRODUCT LABEL	Risk-o-meter is based on the scheme portfolio as on January 31, 2026	Benchmark Risk-o-meter as on January 31, 2026#	Bank of India Mid & Small Cap Equity & Debt Fund (An open ended hybrid scheme investing predominantly in equity and equity related instruments)
			This product is suitable for investors who are seeking* • Long term capital appreciation and income distribution. • Equity fund investing in Mid & Small Cap equity and equity related securities (not part of the top 100 stocks by market capitalization) as well as fixed income securities.
	Investors understand that their principal will be at very high risk	Benchmark riskometer is at high risk	*Investor should consult their financial advisor if they are not clear about the suitability of the product.

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



Shape a Future for growth



Get the Benefits of a diversified portfolio with

Bank of India Flexi Cap Fund

Key Features



Offers Flexibility



Better Investment Possibilities



Investment opportunity across various market capitalisation

PRODUCT LABEL	Risk-o-meter is based on the scheme portfolio as on January 31, 2026	Benchmark Risk-o-meter as on January 31, 2026#	Bank of India Flexi Cap Fund (An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)
	<p>RISKOMETER</p>	<p>RISKOMETER</p>	<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Capital appreciation over medium to long term. • Investment in a diversified portfolio consisting of equity and equity related instruments across market capitalization.
	Investors understand that their principal will be at very high risk	Benchmark riskometer is at very high risk	*Investor should consult their financial advisor if they are not clear about the suitability of the product.

#BSE 500 TRI

