Bank of India
Mutual Fund

FACTS IN FIGURES

JULY 2025

Monthly Fund Factsheet

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FROM THE CEO'S DESK

Mohit Bhatia
Chief Executive Officer

Dear Readers,

"The true investor welcomes volatility... a wildly fluctuating market means that irrationally low prices will periodically be attached to solid businesses" - Warren Buffett

Global growth forecasts edged up with IMF raising its outlook to 3% for 2025 and 3.1% for 2026 and India remaining a positive standout with a 6.4% growth forecast for 2025 by the IMF. Major global equity indices like the S&P 500, NASDAQ, FTSE 100, Nikkei 225, Shanghai Composite, Straits Time were up for the month of July driven by strong corporate earnings (primarily in software / AI/ Tech) and supportive economic data. The U.S. Dollar marked its best July since 2019 gaining 2.48%, after its broad decline against all major currencies in the first half of 2025, following recent agreements with the EU and Japan. Despite these positive developments, investors remain wary due to ongoing risks from geopolitical tensions, inflation trends and risks from US Tariffs.

The Indian Rupee weakened by about 0.7% for the month, against the dollar to close at INR 87.489 to 1 USD as on 31st July 2025.

For the month of July 2025, Indian equity indices were unable to reflect the optimism of global indices. The benchmark BSE Sensex 30 declined by 2420 points, or 2.72%, while the Nifty 50 declined by 748.75 points, or 2.75%. The BSE Small Cap index also saw a negative movement of 3.03% for the month, and the BSE Mid Cap index posted a negative performance of 2.61%. In the Indian debt markets, the 10-year GSEC bond yield closed at 6.3735 for July 2025 up almost 4.9 bps or 0.0495% compared to June end closing yield at 6.3240 % on the benchmark. While Indian markets seem to be impacted by recent adverse developments related to trade tensions, currency movement and central bank activity however we remain overall positive from the medium to long term perspective, in view of India's structural strengths, macro-economic & growth outlook, strong services sector, revival in domestic consumption and overall healthy interest from domestic & global investors.

Indian Mutual Fund Industry aggregate numbers stood at ₹ 75.36 Cr closing AUM, 24.57 Cr folios and positive Net Sales of ₹ 178,794 Cr for the month ended 31st July 2025 versus aggregate AUM of ₹ 74.41 Lac Cr, 24.13 Cr folios and overall positive Net Sales of ₹ 49,095 Cr for the month ended 30th June 2025; Industry Aggregate SIP contribution was ₹ 28,464 for the month of July 2025 versus ₹ 27,269 Cr in June 2025.

As of July 31, 2025, Bank of India Mutual Fund's Assets Under Management stood at ₹ 13,183 Crore and with 762,969 investor folios. We have launched our a New Fund Offer- Bank of India Mid Cap Fund that is open for initial subscription from July 31st to August 14, 2025, and thereafter open for daily NAV based subscription from August 25th, 2025. We would request our readers and distribution partners to evaluate this NFO for subscription# based on their individual/clients' risk profile (as applicable), investment horizon & individual objectives and request you support in our endeavour to make this a big success. We remain committed to always providing you with our best services.

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

The above Assets Under Management as of 31st July 2025 include **Equity:** ₹ 715,152.04 | **Debt:** ₹ 70,129.37 | **Hybrid:** ₹ 185,061.53 | **Liquid:** ₹ 198,690.86 | **ELSS:** ₹ 149,291.49

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

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

Source of MF Industry Data: AMFI, Internal Research

MARKET UPDATE

Alok Singh
Chief Investment Officer

The American decision to put tariffs on imports from various countries continues to remain the centre point of global markets. The evolving tariff situation causes significant volatility in global markets, further influencing the decision-making of central banks. This is because it has a large impact on global EXIM and inflation.

In India, the RBI maintained rates at 5.5% and stance at neutral. RBI kept its GDP forecast at 6.5% YoY for FY2026, backed by resilience in domestic demand. In response to external demand, it remains vigilant due to ongoing uncertainty, driven by ongoing tariff negotiations, geopolitical tensions, and volatile global financial markets. MPC (Monetary Policy) indicated a prudent approach as it chose to pause and indicated, *"On balance, therefore, the current macroeconomic conditions, outlook, and uncertainties call for continuation of the policy repo rate of 5.5 percent and waiting for further transmission of the front-loaded rate cuts to the credit markets and the broader economy. ... The MPC further resolved to maintain a close vigil on the incoming data and the evolving domestic growth-inflation dynamics to chart out the appropriate monetary policy path."*

While RBI has maintained the growth rate, high tariffs increase downside risks to growth; we will closely monitor progress on trade negotiations and high-frequency growth data. In FY2025, India's total exports to the US are at US$86.5 bn (2.2% of GDP). The original 25% tariff and the additional penalty are both applicable to 67% of India's exports to the US, which translates to US$58 bn (1.5% of GDP). If tariffs persist at high levels (50%) for a longer period, growth may see downside risks. However, if downside risks persist, we anticipate policy support to step up to bolster domestic growth conditions. On the monetary policy front, we expect the RBI to undertake further rate easing. Also, the central government is likely to pause fiscal consolidation and potentially allow capital spending to increase for supporting domestic demand.

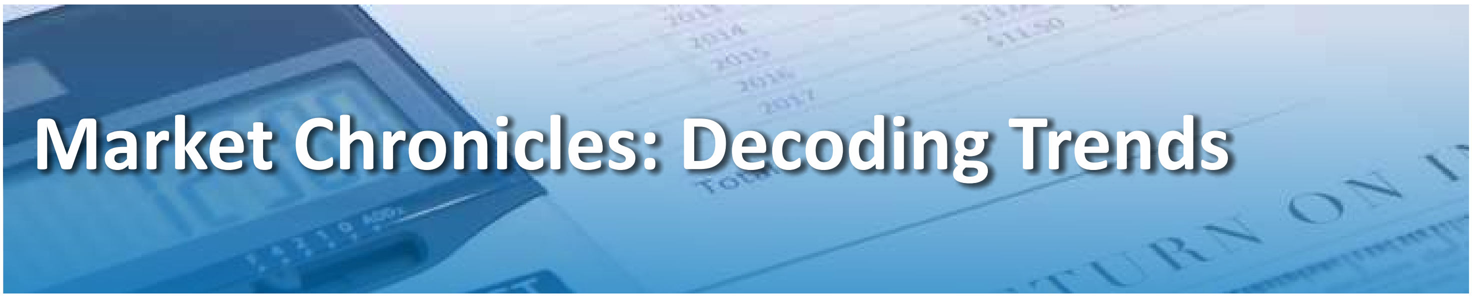
Amid the tariff tension, the quarterly results for Q1 FY 2026 are on the expected line with a slight positive outcome. Out of the 500 companies in the BSE500 Index, more than half of them have shown growth in their profitability. Overall, profit growth was around 11%, with revenue growth around 7%. So far, Industrials, Consumer Discretionary, and Metals have delivered better-than-expected results. Though the result season is yet to conclude, corporate India appears to be optimistic about the second half of this financial year, especially for the domestic market. This optimism is coming mainly from the policy actions like tax cuts and interest rate cuts so far, along with the decent rains, which cumulatively are expected to support the domestic growth in the festive season.

Overall, we believe that the Q1 FY2026 results will be better sequentially as well as on a YoY basis. As we continue to expect improvement in growth data, despite recent tariff issues. The strong macro stability with improving terms of trade, declining primary deficit, and falling inflation volatility, along with support from the RBI, should help in sustaining corporate earnings. We believe that markets should witness earnings beats in the next quarterly earnings season. It is fair to estimate mid-to-high-teens earnings growth annually over the next 3 to 5 years, led by an emerging private capex cycle, re-leveraging of corporate balance sheets, and a structural rise in discretionary consumption. However, in the near term, the equity market may increasingly become a bottom-up strategy-focused market.

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

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

Source: RBI, Bloomberg



Market Chronicles: Decoding Trends

Navigating Volatility with Multi Asset Allocation Fund - A Blend of Stability, Growth, and Resilience

In an investment landscape marked by uncertainty and rapid shifts, **multi asset allocation funds** have emerged as a versatile and dynamic option for investors looking to balance risk and reward. For those who often grapple with the dilemma of where to deploy capital-especially when managing a single asset class becomes overwhelming-multi asset funds offer a well-rounded solution.

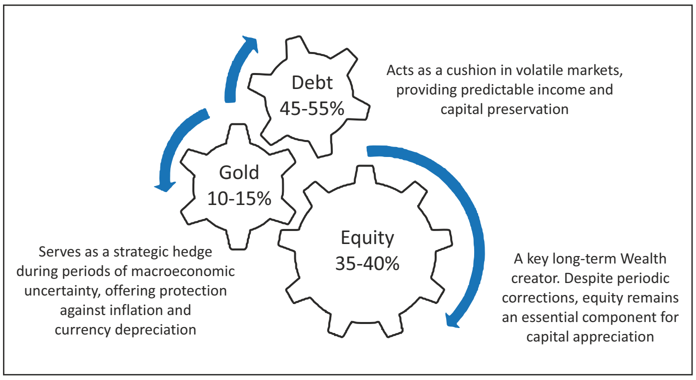
What Are Multi Asset Allocation Funds?

Multi Asset Allocation Funds, as defined by SEBI, are funds that invest in **three or more asset classes**, with **a minimum allocation of 10% to each asset class at all times.** This built-in diversification is designed to mitigate the risks of concentrated exposure while tapping into the potential of different market segments. The most common asset classes include **equity, debt,** and **gold.**

Static Multi Asset Allocation Strategy - The Best of Three Worlds

Multi Asset Allocation strategy gives investors exposure to the **stability of debt, the growth potential of equity, and the resilience of gold**-all in one fund. What makes this combination powerful is the **low correlation between global equity and debt markets.** When one asset class underperforms, another often balances it out—helping reduce overall portfolio volatility. Add gold into the mix, traditionally seen as a hedge in uncertain times, and you have a strategy that works across various economic cycles.

Trio Symphony



Note: Additionally, the there can be a flexibility to invest **up to 10%** in **REITs (Real Estate Investment Trusts)** and **InvITs (Infrastructure Investment Trusts)**-adding another layer of diversification and income potential.

Debt Market Outlook: A Cautious Pause Amid Changing Dynamics

The Indian debt market has experienced notable shifts in recent months, reflecting the evolving macroeconomic landscape. In its **August 2025 Monetary Policy Committee (MPC)** meeting, the RBI opted to **hold policy rates steady at 5.50%,** following a significant **50 basis points cut in June 2025.** The MPC also maintained its **policy stance at neutral,** after moving away from an accommodative stance in the previous meeting. This signals a more **data-driven and cautious approach** going forward, effectively raising the threshold for any further monetary easing.

Inflation Dynamics

A key development in the August policy was the **downward revision of headline CPI inflation projections for FY26**, from **3.70% to 3.10%**, which initially appeared comforting. However, the RBI flagged concerns with the **Q4 FY26 inflation forecast of 4.4%**, suggesting a potential beginning of inflationary pressures reversing the recent benign trend. Furthermore, the RBI Governor emphasized the FY27 inflation forecast at **4.90%**, firmly within the upper band of the RBI's inflation target of 4% ± 2%. This upward shift means that inflation is entering the RBI's tolerance zone's higher boundary, thereby **raising the bar for any further rate cuts.**

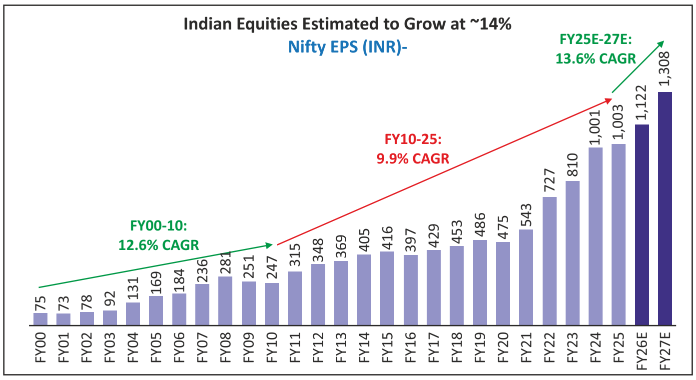
Policy Outlook: A Long Pause

The MPC's decision to hold rates was unanimous, with forward guidance explicitly signaling a more cautious stance. Despite the downward revision in near-term inflation forecasts, the RBI is not ready to ease monetary policy further just yet. The upward revision of Q1 FY27 inflation projections and ongoing risks from trade tensions support this cautious approach.

The phrase "higher for longer" is now a credible theme, indicating that interest rates are likely to remain stable for the foreseeable future as the RBI balances growth aspirations with inflation risks.

This outlook suggests that investors should prepare for a period of relatively stable interest rates, while still benefiting from attractive opportunities in corporate bonds with moderate duration-precisely the approach favored by the Multi Asset Allocation Fund, which maintains a Macaulay duration of around 3–3.5 years in its debt portfolio.

Indian Equity Market Outlook - Navigating Sectoral Shifts and Earnings Trends in FY26



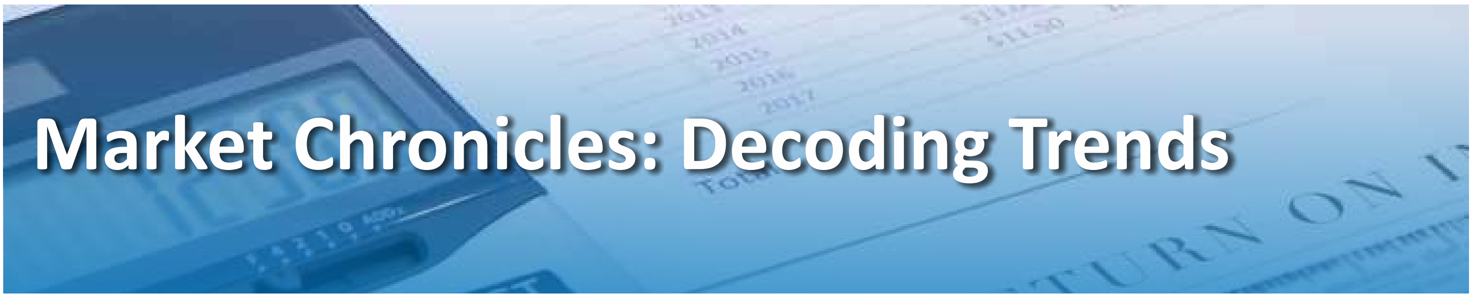
Source:

As we look ahead to the Indian equity market for **FY26**, the landscape offers a complex blend of opportunities and challenges across various sectors. Understanding these nuances is crucial for investors aiming to capitalize on growth while managing risks effectively.

Here's a snapshot of sector-wise performance, earnings trends, and outlook:

Sector	Performance & Earnings Trend	Outlook for FY26
Baking & Finance	Mixed PAT growth of 12–16% YoY	**Positive:** Driven by steady credit growth and ongoing improvement in asset quality. The banking sector continues to benefit from robust demand for loans, especially from retail and MSMEs, while managing non-performing assets effectively.
IT Services & Tech	Mixed to Weak revenue growth of 0-3%, PAT growth 5-9%	**Cautiously Optimistic:** While near-term revenue growth remains modest, signs of recovery are expected in the second half of the year. Digital transformation initiatives and increased demand from global clients are key growth drivers.
Industrials / Infrastructure	Strong performance with high double-digit PAT growth	**Positive:** The sector is set to gain significantly from government-led capex initiatives and infrastructure investments. Continued spending on roads, ports, and power will fuel growth and earnings momentum.

Contd....



Market Chronicles: Decoding Trends

Sector	Performance & Earnings Trend	Outlook for FY26
Pharma & Healthcare	Moderate growth with revenue up 8-11%, PAT up 2-10%	**Stable to Positive:** Domestic demand and emerging market growth remain solid, supported by new product launches and increased healthcare spending. Regulatory environment and global supply chain dynamics will need close monitoring.
Consumer & FMCG	Weak performance with flat to low single-digit growth	**Cautiously Optimistic:** Growth hinges on rural demand revival and inflation trends. While urban consumption remains moderate, discretionary spending in rural areas is expected to improve, supporting incremental gains.

While equity markets may experience short-term volatility driven by macroeconomic factors, sectoral fundamentals remain intact for FY26. The Multi Asset Allocation Fund's diversified equity exposure aims to capture these trends, balancing growth with risk management.

Investors looking for a prudent way to participate in India's equity growth story, while cushioning downside through asset diversification, may find this fund a compelling choice.

Gold Outlook: A Timeless Hedge in Uncertain Times

Gold has long been recognized as a reliable hedge against inflation. However, in recent times, its appeal has grown even stronger amid heightened global uncertainties. From escalating geopolitical conflicts and trade wars to fluctuating confidence in the US dollar (DXY), gold has emerged as a safe haven for investors seeking stability.

The ongoing trade tensions, particularly the unprecedented tariffs imposed by the US, have fueled fears of a potential recession. This has further boosted gold's attractiveness as a protective asset. Reflecting this, gold has delivered an impressive **30% year-to-date return**, supported by central bank buying and expectations of future rate cuts. However, persistent risks such as escalating tariffs, geopolitical tensions, and sustained high inflation in the US continue to loom large. This ongoing uncertainty reinforces the case for investing in gold as a reliable hedge. From August 2020 to July 2025, gold has generated a solid **XIRR of approximately 12%,** underlining its long-term value.

Given these dynamics, it is prudent for investors to allocate **10-15% of their portfolio to gold** as a means to diversify risk and safeguard wealth. The **Multi Asset Allocation Fund** embraces this strategy by maintaining consistent gold exposure, helping investors benefit from this timeless asset amid uncertain times.

Conclusion – Static Multi Asset Allocation Strategy is Your Anchor in Turbulent Times

The Multi Asset Allocation strategy with defined allocation across the three key asset classes guide investors to participate across different market cycles. Whether you're seeking stability, growth, or protection, this portfolio strategy enables you to harness the **synergies of debt, equity, and gold**-backed by dynamic asset allocation and professional management.

For investors who prefer **a simplified, all-weather investment approach**, it offers a practical and intelligent route to long-term wealth creation while managing risk. The ***Multi Asset Allocation Fund-Your bridge to balance, growth, and security in an ever-changing financial world.***

Source: Bloomberg

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

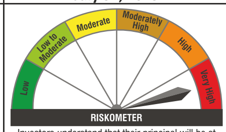
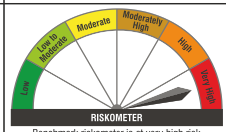
Equity Fund | Hybrid Fund | Debt Fund

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 July 31, 2025 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on July 31, 2025	Benchmark Risk-o-meter as on July 31, 2025^
• 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

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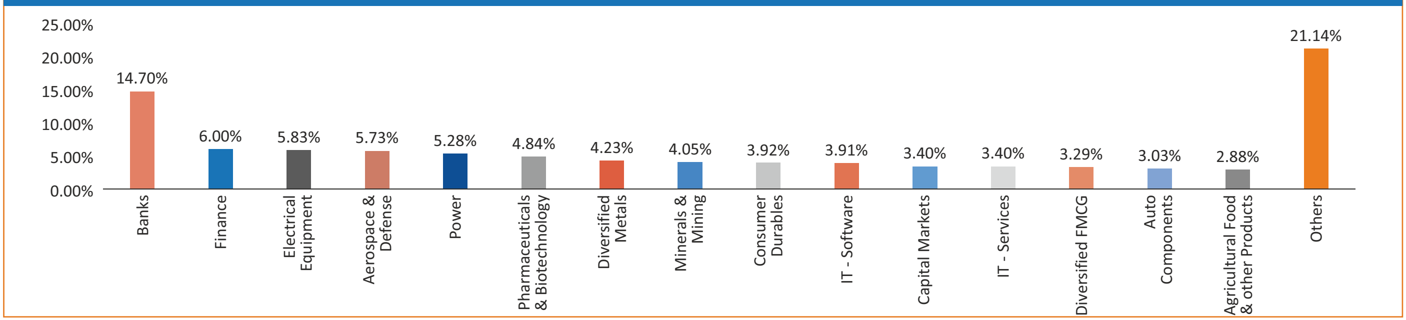
EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
BANKS	**14.70**
✔ State Bank of India	4.84
✔ HDFC Bank Limited	3.93
✔ ICICI Bank Limited	3.02
Bank of Baroda	1.64
Indian Bank	1.27
FINANCE	**6.00**
CreditAccess Grameen Limited	2.52
REC Limited	1.83
SBI Cards and Payment Services Limited	1.04
Rane Holdings Limited	0.61
ELECTRICAL EQUIPMENT	**5.83**
✔ Quality Power Electrical Eqp Ltd	2.96
Siemens Energy India Limited	1.14
Siemens Limited	0.96
ABB India Limited	0.77
AEROSPACE & DEFENSE	**5.73**
✔ Hindustan Aeronautics Limited	3.58
Bharat Electronics Limited	2.15
POWER	**5.28**
✔ NTPC Green Energy Limited	2.52
NTPC Limited	1.71
Torrent Power Limited	1.05
PHARMACEUTICALS & BIOTECHNOLOGY	**4.84**
Dr. Reddy's Laboratories Limited	2.36
Acutaas Chemicals Limited	2.03
Advanced Enzyme Technologies Limited	0.45
DIVERSIFIED METALS	**4.23**
✔ Vedanta Limited	4.23
MINERALS & MINING	**4.05**
✔ Lloyds Metals And Energy Limited	4.05
CONSUMER DURABLES	**3.92**
Sky Gold And Diamonds Limited	2.12
PG Electroplast Limited	1.03
Senco Gold Limited	0.77
IT - SOFTWARE	**3.91**
✔ Coforge Limited	3.91
CAPITAL MARKETS	**3.40**
Prudent Corporate Advisory Services Limited	2.06
Nuvama Wealth Management Limited	1.34
IT - SERVICES	**3.40**
Netweb Technologies India Limited	1.79
Zaggle Prepaid Ocean Services Limited	1.61
DIVERSIFIED FMCG	**3.29**
✔ ITC Limited	3.29
AUTO COMPONENTS	**3.03**
Bharat Forge Limited	1.58
UNO Minda Limited	1.45
AGRICULTURAL FOOD & OTHER PRODUCTS	**2.88**
Balrampur Chini Mills Limited	1.58
Triveni Engineering & Industries Limited	0.82
Sanstar Ltd	0.48
OTHERS	**21.14**
Bharti Airtel Limited	2.49
Swan Energy Limited	2.19
Ambuja Cements Limited	2.06
Coromandel International Limited	2.06
Adani Ports and Special Economic Zone Limited	1.47
HEG Limited	1.33
Radico Khaitan Limited	1.22
Reliance Industries Limited	1.19
Tata Steel Limited	1.10
General Insurance Corporation of India	1.00
Syrma SGS Technology Limited	0.95
Oberoi Realty Limited	0.91
Brigade Enterprises Limited	0.89
Aditya Vision Ltd	0.68
Jupiter Wagons Limited	0.52
Titagarh Rail Systems Limited	0.52
Hi-Tech Pipes Limited	0.38
Prataap Snacks Limited	0.18
Total	**95.63**
MONEY MARKET INSTRUMENTS	
Certificate of Deposit	
Punjab National Bank (CRISIL A1+)	0.23
National Bank For Agriculture and Rural Development (CRISIL A1+)	0.22
Total	**0.45**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 15/01/2026) (SOV)	0.14
Total	**0.14**
CASH & CASH EQUIVALENT	
Net Receivables/Payables	(0.05)
TREPS / Reverse Repo Investments	3.83
Total	**3.78**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on July 31, 2025)

Mcap Category	Percentage
Large Cap	43.76%
Small Cap	29.81%
Mid Cap	22.06%
GB/TB/Repo/Others	3.92%
Debt	0.45%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^

BSE 500 Total Return Index (TRI)

DATE OF ALLOTMENT

June 29, 2020

FUND MANAGER

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

AVERAGE AUM

₹ 2,191.96 Crs.

LATEST AUM

₹ 2,155.45 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on July 31, 2025)

0.78 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS (As on July 31, 2025)

Standard Deviation (Annualized): 17.06% (Bank of India Flexi Cap Fund)
13.43% (BSE 500 TRI)

Beta: 1.13
Sharpe Ratio*: 0.97
Tracking Error (Annualized): 7.92%
Above ratios are calculated using 3 years history of monthly return.
*Risk-free rate assumed to be 5.54% (MIBOR as on July 31, 2025)

NAV (As on July 31, 2025) NAV (₹)

Regular Plan		Direct Plan	
Growth	34.12	Growth	36.96
IDCW	31.00	IDCW	31.59

EXPENSE RATIO

Regular Plan: 1.93% Direct Plan: 0.47%

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

FLEXI CAP FUND

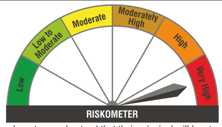
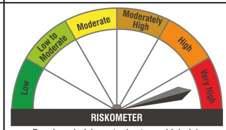
For IDCW History refer pg no 27 | For Scheme Performance refer pg no 28 to 41

Bank of India Small Cap Fund

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

Invest Now

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

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on July 31, 2025	Benchmark Risk-o-meter as on July 31, 2025^
• Long term capital appreciation. • Investment predominantly in equity & equity related instruments of Small Cap companies.	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at very high risk

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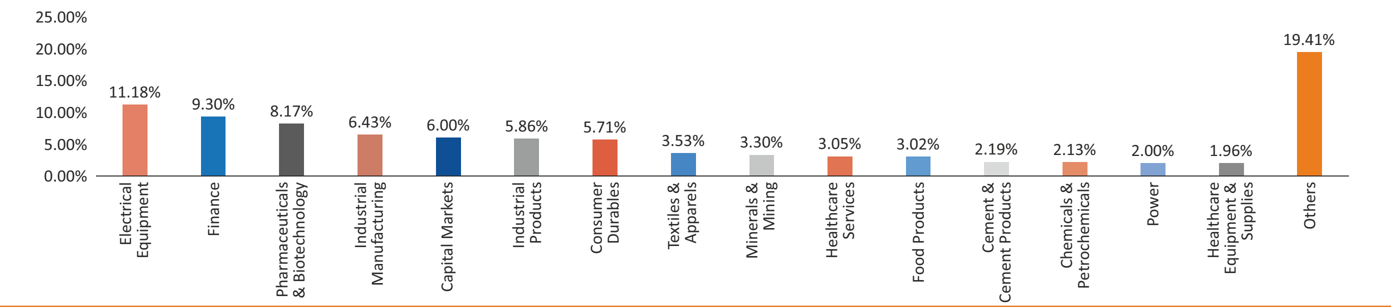
EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
ELECTRICAL EQUIPMENT	**11.18**
✔ Quality Power Electrical Eqp Ltd	2.92
✔ Siemens Energy India Limited	2.11
TD Power Systems Limited	1.71
Hitachi Energy India Limited	1.66
Apar Industries Limited	1.56
Schneider Electric Infrastructure Limited	1.22
FINANCE	**9.30**
✔ CreditAccess Grameen Limited	2.53
✔ Housing & Urban Development Corporation Limited	2.19
PNB Housing Finance Limited	1.89
Cholamandalam Financial Holdings Limited	1.65
Capri Global Capital Limited	0.58
Rane Holdings Limited	0.46
PHARMACEUTICALS & BIOTECHNOLOGY	**8.17**
✔ Acutaas Chemicals Limited	2.57
✔ Eris Lifesciences Limited	2.51
Wockhardt Limited	1.42
Gufic Biosciences Limited	0.71
Advanced Enzyme Technologies Limited	0.65
Cohance Lifesciences Limited	0.31
INDUSTRIAL MANUFACTURING	**6.43**
✔ Kaynes Technology India Limited	2.39
✔ Syrma SGS Technology Limited	2.28
Jyoti CNC Automation Ltd	0.69
Titagarh Rail Systems Limited	0.62
Jupiter Wagons Limited	0.45
CAPITAL MARKETS	**6.00**
Prudent Corporate Advisory Services Limited	1.84
Computer Age Management Services Limited	1.52
Central Depository Services (India) Limited	1.37
Nuvama Wealth Management Limited	1.27
INDUSTRIAL PRODUCTS	**5.86**
Shakti Pumps (India) Limited	1.94
HEG Limited	1.24
Tinna Rubber and Infrastructure Limited	1.19
KSB Limited	0.74
Hi-Tech Pipes Limited	0.52
Steelcast Ltd	0.23
CONSUMER DURABLES	**5.71**
Sky Gold And Diamonds Limited	2.00
PG Electroplast Limited	1.84
ETHOS LTD.	0.73
Senco Gold Limited	0.71
Stylam Industries Limited	0.43
TEXTILES & APPARELS	**3.53**
Arvind Limited	1.28
Ganesha Ecosphere Limited	1.16
Sanathan Textiles Limited	1.09
MINERALS & MINING	**3.30**
✔ Lloyds Metals And Energy Limited	3.30
HEALTHCARE SERVICES	**3.05**
Vijaya Diagnostic Centre Limited	2.03
Krishna Institute Of Medical Sciences Limited	1.02
FOOD PRODUCTS	**3.02**
Manorama Industries Limited	1.07
EID Parry India Limited	1.00
Mrs. Bectors Food Specialities Limited	0.72
Prataap Snacks Limited	0.23
CEMENT & CEMENT PRODUCTS	**2.19**
✔ Ambuja Cements Limited	2.19
CHEMICALS & PETROCHEMICALS	**2.13**
Galaxy Surfactants Limited	0.94
Vinati Organics Limited	0.78
PCBL Chemical Limited	0.41
POWER	**2.00**
NTPC Green Energy Limited	2.00
HEALTHCARE EQUIPMENT & SUPPLIES	**1.96**
Laxmi Dental Limited	0.99
Poly Medicure Limited	0.97
OTHERS	**19.41**
Radico Khaitan Limited	1.75
Carraro India Limited	1.51
Indian Bank	1.39
Zaggle Prepaid Ocean Services Limited	1.37
Cartrade Tech Limited	1.15
Aditya Birla Real Estate Limited	1.12
Tips Music Limited	1.11
CMS Info System Limited	1.10
Balrampur Chini Mills Limited	1.09
Godavari Biorefineries Limited	1.04
Steel Authority of India Limited	1.03
Castrol India Limited	0.98
Kernex Microsystems (India) Limited	0.98
Latent View Analytics Limited	0.94
Unicommerce Esolutions Limited	0.87
General Insurance Corporation of India	0.54
Sanstar Ltd	0.51
Sterling And Wilson Renewable Energy Limited	0.47
TeamLease Services Limited	0.42
FIEM Industries Limited	0.04
Total	**93.24**
MONEY MARKET INSTRUMENTS	
Certificate of Deposit	
Punjab National Bank (CRISIL A1+)	0.25
Total	**0.25**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 15/01/2026) (SOV)	0.15
Total	**0.15**
CASH & CASH EQUIVALENT	
Net Receivables/Payables	(0.03)
TREPS / Reverse Repo Investments	6.39
Total	**6.36**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on July 31, 2025)

Mcap Category	Percentage
Small Cap	71.04%
Mid Cap	17.90%
GB/TB/Repo/Others	6.51%
Large Cap	4.30%
Debt	0.25%
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

₹ 1,941.60 Crs.

LATEST AUM

₹ 1,937.49 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on July 31, 2025)

0.44 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS (As on July 31, 2025)

Standard Deviation (Annualized): 17.57% (Bank of India Small Cap Fund)
19.32% (NIFTY Smallcap 250 TRI)

Beta: 0.86
Sharpe Ratio*: 1.01
Tracking Error (Annualized): 6.50%
Above ratios are calculated using 3 years history of monthly return.
*Risk-free rate assumed to be 5.54% (MIBOR as on July 31, 2025)

NAV (As on July 31, 2025) NAV (₹)

Regular Plan		Direct Plan	
Growth	47.11	Growth	52.59
IDCW	34.35	IDCW	39.38

EXPENSE RATIO

Regular Plan: 1.96% Direct Plan: 0.51%

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"

SMALL CAP FUND

For IDCW History refer pg no 27 | For Scheme Performance refer pg no 28 to 39

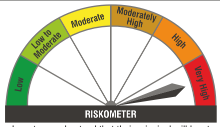
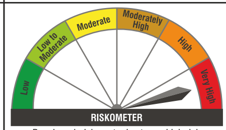
Bank of India ELSS Tax Saver^

80C Benefit#

(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)

Invest Now

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

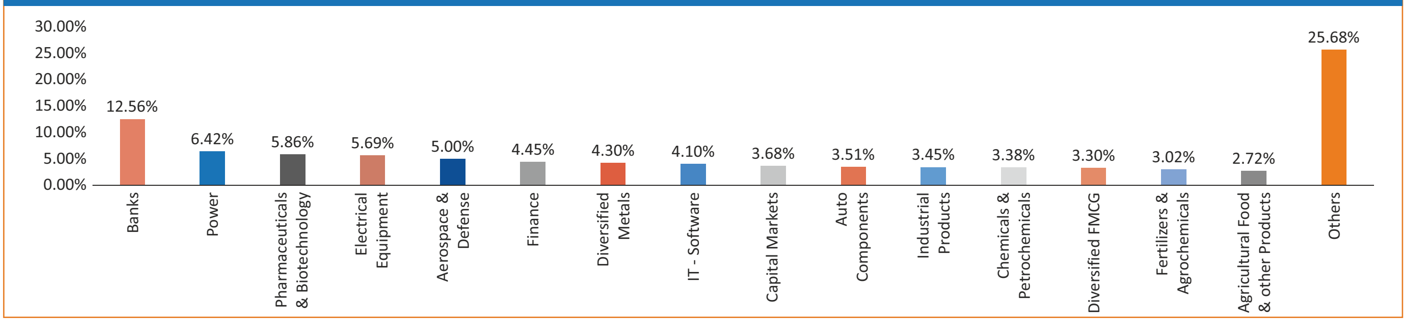
This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on July 31, 2025	Benchmark Risk-o-meter as on July 31, 2025^
• Long-term capital growth. • Investment in equity and equity-related securities of companies across market capitalisations.		

Investors understand that their principal will be at very high risk

Benchmark riskometer is at very high risk

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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
BANKS	**12.56**
✔ State Bank of India	3.79
✔ HDFC Bank Limited	3.16
ICICI Bank Limited	2.44
Indian Bank	1.53
Bank of Baroda	1.18
Canara Bank	0.46
POWER	**6.42**
NTPC Limited	2.28
NTPC Green Energy Limited	2.23
Tata Power Company Limited	1.91
PHARMACEUTICALS & BIOTECHNOLOGY	**5.86**
✔ Acutaas Chemicals Limited	3.02
Dr. Reddy's Laboratories Limited	2.18
Advanced Enzyme Technologies Limited	0.66
ELECTRICAL EQUIPMENT	**5.69**
Siemens Energy India Limited	1.90
ABB India Limited	1.18
Siemens Limited	1.09
Quality Power Electrical Eqp Ltd	1.06
Bharat Heavy Electricals Limited	0.46
AEROSPACE & DEFENSE	**5.00**
✔ Hindustan Aeronautics Limited	3.41
Bharat Electronics Limited	1.59
FINANCE	**4.45**
PNB Housing Finance Limited	1.79
REC Limited	1.61
SBI Cards and Payment Services Limited	1.05
DIVERSIFIED METALS	**4.30**
✔ Vedanta Limited	4.30
IT - SOFTWARE	**4.10**
✔ Coforge Limited	4.10
CAPITAL MARKETS	**3.68**
✔ Prudent Corporate Advisory Services Limited	2.77
Central Depository Services (India) Limited	0.91
AUTO COMPONENTS	**3.51**
UNO Minda Limited	2.01
Bharat Forge Limited	1.50
INDUSTRIAL PRODUCTS	**3.45**
HEG Limited	2.38
Inox India Limited	1.07
CHEMICALS & PETROCHEMICALS	**3.38**
Swan Energy Limited	2.17
Deepak Nitrite Limited	1.21
DIVERSIFIED FMCG	**3.30**
✔ ITC Limited	3.30
FERTILIZERS & AGROCHEMICALS	**3.02**
✔ Coromandel International Limited	3.02
AGRICULTURAL FOOD & OTHER PRODUCTS	**2.72**
Balrampur Chini Mills Limited	1.62
Triveni Engineering & Industries Limited	1.10
OTHERS	**25.68**
✔ Ambuja Cements Limited	2.69
Bharti Airtel Limited	2.55
Tata Steel Limited	1.93
InterGlobe Aviation Limited	1.57
Zaggle Prepaid Ocean Services Limited	1.52
Dixon Technologies (India) Limited	1.45
Adani Ports and Special Economic Zone Limited	1.38
DLF Limited	1.37
Reliance Industries Limited	1.35
General Insurance Corporation of India	1.28
Oberoi Realty Limited	1.28
K.P.R. Mill Limited	1.26
CMS Info System Limited	1.18
SBI Life Insurance Company Limited	1.17
Varun Beverages Limited	1.01
Poly Medicure Limited	0.82
Jupiter Wagons Limited	0.74
Titagarh Rail Systems Limited	0.74
Blue Star Limited	0.39
Total	**97.12**
MONEY MARKET INSTRUMENTS	
Certificate of Deposit	
National Bank For Agriculture and Rural Development (CRISIL A1+)	0.28
Total	**0.28**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 15/01/2026) (SOV)	0.01
Total	**0.01**
CASH & CASH EQUIVALENT	
Net Receivables/Payables	(0.02)
TREPS / Reverse Repo Investments	2.61
Total	**2.59**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on July 31, 2025)

Mcap Category	Percentage
Large Cap	50.34%
Small Cap	24.76%
Mid Cap	22.02%
GB/TB/Repo/Others	2.60%
Debt	0.28%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^

BSE 500 Total Return Index (TRI)

DATE OF ALLOTMENT

February 25, 2009

FUND MANAGER

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

AVERAGE AUM

₹ 1,419.03 Crs.

LATEST AUM

₹ 1,397.30 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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 July 31, 2025)

0.71 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS (As on July 31, 2025)

Standard Deviation (Annualized): 16.28% (Bank of India ELSS Tax Saver)
13.43% (BSE 500 TRI)

Beta: 1.11
Sharpe Ratio*: 0.83
Tracking Error (Annualized): 6.81%
Above ratios are calculated using 3 years history of monthly return.
*Risk-free rate assumed to be 5.54% (MIBOR as on July 31, 2025)

NAV (As on July 31, 2025) — NAV (₹)

Plan	NAV (₹)	Plan	NAV (₹)
Regular Plan		**Eco Plan**	
Growth	158.97	Growth	171.96
IDCW	30.62	IDCW	28.54
Direct Plan			
Growth	185.17		
IDCW	73.95		

EXPENSE RATIO

Regular Plan: 1.97% Direct Plan: 0.81% 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.

For IDCW History refer pg no 27 | For Scheme Performance refer pg no 28 to 39

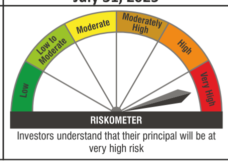
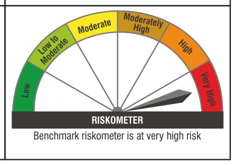
Equity Fund | Hybrid Fund | Debt Fund

Bank of India Multi Cap Fund

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

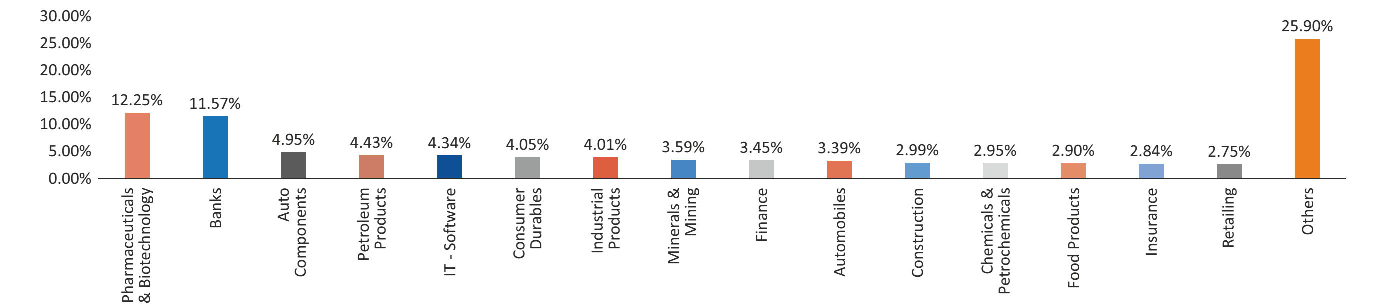
Invest Now

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

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on July 31, 2025	Benchmark Risk-o-meter as on July 31, 2025^
• Long term capital appreciation. • Investments in equity and equity related instruments across large cap, mid cap, small cap stocks.		

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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
PHARMACEUTICALS & BIOTECHNOLOGY	**12.25**
✔ Eris Lifesciences Limited	3.10
✔ Acutaas Chemicals Limited	2.40
Dr. Reddy's Laboratories Limited	2.34
Aurobindo Pharma Limited	1.36
Sun Pharmaceutical Industries Limited	1.21
Senores Pharmaceuticals Limited	1.00
Ajanta Pharma Limited	0.84
BANKS	**11.57**
✔ HDFC Bank Limited	5.50
Kotak Mahindra Bank Limited	2.31
State Bank of India	1.94
Indian Bank	1.82
AUTO COMPONENTS	**4.95**
Samvardhana Motherson International Limited	1.70
Gabriel India Limited	1.67
S.J.S. Enterprises Limited	0.99
UNO Minda Limited	0.59
PETROLEUM PRODUCTS	**4.43**
✔ Reliance Industries Limited	4.43
IT - SOFTWARE	**4.34**
Tata Consultancy Services Limited	1.35
Coforge Limited	1.12
Infosys Limited	1.02
Tech Mahindra Limited	0.85
CONSUMER DURABLES	**4.05**
Senco Gold Limited	1.51
Sky Gold And Diamonds Limited	0.99
Stylam Industries Limited	0.78
PG Electroplast Limited	0.77
INDUSTRIAL PRODUCTS	**4.01**
Supreme Industries Limited	1.56
Shakti Pumps (India) Limited	1.55
HEG Limited	0.90
MINERALS & MINING	**3.59**
✔ Lloyds Metals And Energy Limited	3.59
FINANCE	**3.45**
SBI Cards and Payment Services Limited	1.80
Shriram Finance Limited	1.65
AUTOMOBILES	**3.39**
✔ Hero MotoCorp Limited	2.98
Maruti Suzuki India Limited	0.41
CONSTRUCTION	**2.99**
Larsen & Toubro Limited	2.17
Sterling And Wilson Renewable Energy Limited	0.82
CHEMICALS & PETROCHEMICALS	**2.95**
Swan Energy Limited	1.15
PCBL Chemical Limited	1.00
Vinati Organics Limited	0.55
Galaxy Surfactants Limited	0.25
FOOD PRODUCTS	**2.90**
✔ Manorama Industries Limited	2.90
INSURANCE	**2.84**
✔ ICICI Lombard General Insurance Company Limited	2.84
RETAILING	**2.75**
FSN E-Commerce Ventures Limited	2.03
Aditya Vision Ltd	0.72
OTHERS	**25.90**
✔ PB Fintech Limited	2.66
✔ Tips Music Limited	2.36
Vedanta Limited	2.34
Apollo Hospitals Enterprise Limited	2.10
Oil India Limited	1.96
Bayer Cropscience Limited	1.85
Oberoi Realty Limited	1.79
NTPC Limited	1.77
Jindal Stainless Limited	1.45
Quality Power Electrical Eqp Ltd	1.40
Zaggle Prepaid Ocean Services Limited	1.27
Adani Ports and Special Economic Zone Limited	1.02
Bharti Airtel Limited	0.98
Ashok Leyland Limited	0.88
Aditya Birla Real Estate Limited	0.78
Sobha Limited	0.54
Tega Industries Limited	0.42
Siemens Energy India Limited	0.17
Siemens Limited	0.16
Total	**96.36**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 15/01/2026) (SOV)	0.01
Total	**0.01**
CASH & CASH EQUIVALENT	
Net Receivables/Payables	0.00
TREPS / Reverse Repo Investments	3.63
Total	**3.63**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on July 31, 2025)

Mcap Category	Percentage
Large Cap	35.42%
Mid Cap	29.27%
Small Cap	31.67%
GB/TB/Repo/Others	3.64%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^

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

₹ 906.86 Crs.

LATEST AUM

₹ 897.56 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on July 31, 2025)

0.61 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on July 31, 2025) NAV (₹)

Regular Plan		Direct Plan	
Growth	17.57	Growth	18.03
IDCW	17.57	IDCW	18.01

EXPENSE RATIO

Regular Plan: 2.14% Direct Plan: 0.92%

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"

MULTI CAP FUND

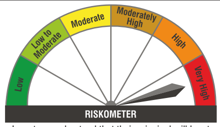
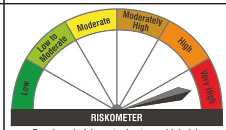
For IDCW History refer pg no 27 | For Scheme Performance refer pg no 28 to 39

Bank of India Business Cycle Fund

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

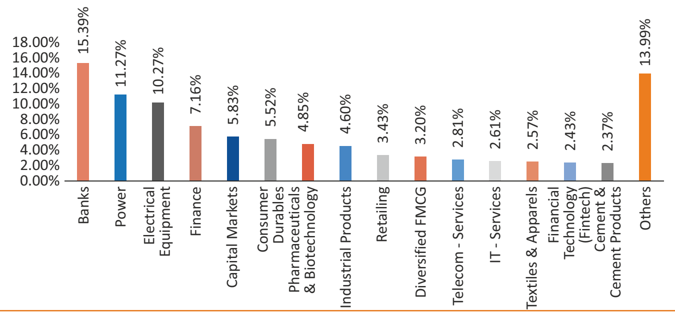
Invest Now

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

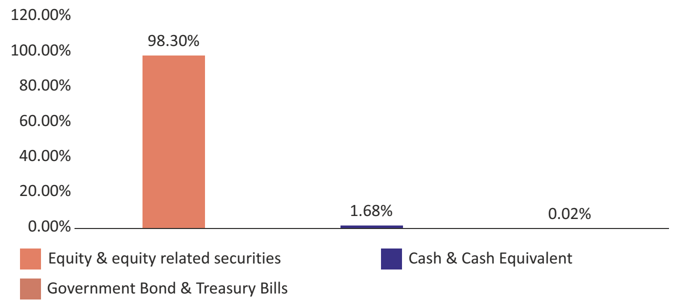
This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on July 31, 2025	Benchmark Risk-o-meter as on July 31, 2025^
• Long term capital appreciation. • Investment in equity and equity related instruments with a focus on navigating business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy.	Investors understand that their principal will be at very high risk	Benchmark riskometer is at very high risk

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

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
BANKS	**15.39**
✔ HDFC Bank Limited	5.74
✔ State Bank of India	5.72
✔ ICICI Bank Limited	3.93
POWER	**11.27**
✔ NTPC Limited	3.33
✔ NTPC Green Energy Limited	3.04
Power Grid Corporation of India Limited	2.43
Tata Power Company Limited	1.50
Torrent Power Limited	0.97
ELECTRICAL EQUIPMENT	**10.27**
✔ Siemens Energy India Limited	2.69
Quality Power Electrical Eqp Ltd	2.35
Schneider Electric Infrastructure Limited	1.63
TD Power Systems Limited	1.51
Siemens Limited	1.23
Triveni Turbine Limited	0.86
FINANCE	**7.16**
✔ REC Limited	2.63
HDB Financial Services Limited	1.81
PNB Housing Finance Limited	1.74
SBI Cards and Payment Services Limited	0.98
CAPITAL MARKETS	**5.83**
Prudent Corporate Advisory Services Limited	1.88
Nuvama Wealth Management Limited	1.62
Computer Age Management Services Limited	1.35
Nippon Life India Asset Management Limited	0.98
CONSUMER DURABLES	**5.52**
Sky Gold And Diamonds Limited	2.15
Dixon Technologies (India) Limited	1.31
ETHOS LTD.	0.96
Safari Industries (India) Limited	0.67
Century Plyboards (India) Limited	0.43
PHARMACEUTICALS & BIOTECHNOLOGY	**4.85**
Glenmark Pharmaceuticals Limited	2.26
Dr. Reddy's Laboratories Limited	1.59
Gufic Biosciences Limited	1.00
INDUSTRIAL PRODUCTS	**4.60**
Shakti Pumps (India) Limited	1.72
Tinna Rubber and Infrastructure Limited	1.46
Oswal Pumps Limited	1.07
Hi-Tech Pipes Limited	0.35
RETAILING	**3.43**
V2 Retail Limited	1.05
Arvind Fashions Limited	0.93
Aditya Vision Ltd	0.91
Eternal Limited	0.54
DIVERSIFIED FMCG	**3.20**
✔ ITC Limited	3.20
TELECOM - SERVICES	**2.81**
✔ Bharti Airtel Limited	2.81
IT - SERVICES	**2.61**
Zaggle Prepaid Ocean Services Limited	1.64
Netweb Technologies India Limited	0.97
TEXTILES & APPARELS	**2.57**
Ganesha Ecosphere Limited	1.34
K.P.R. Mill Limited	1.23
FINANCIAL TECHNOLOGY (FINTECH)	**2.43**
✔ PB Fintech Limited	2.43
CEMENT & CEMENT PRODUCTS	**2.37**
Ambuja Cements Limited	2.37
OTHERS	**13.99**
InterGlobe Aviation Limited	1.67
Tips Music Limited	1.34
Apollo Hospitals Enterprise Limited	1.33
Kaynes Technology India Limited	1.31
Oberoi Realty Limited	1.30
Reliance Industries Limited	1.20
Mahindra & Mahindra Limited	1.13
S.J.S. Enterprises Limited	1.08
Unicommerce Esolutions Limited	1.05
The Indian Hotels Company Limited	1.01
Aditya Birla Real Estate Limited	0.90
Mrs. Bectors Food Specialities Limited	0.67
Total	**98.30**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 15/01/2026) (SOV)	0.02
Total	**0.02**
CASH & CASH EQUIVALENT	
Net Receivables/(Payables)	0.19
TREPS / Reverse Repo Investments	1.49
Total	**1.68**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on July 31, 2025)

Mcap Category	Percentage
Large Cap	46.05%
Mid Cap	17.62%
Small Cap	34.63%
GB/TB/Repo/Others	1.70%
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

₹ 573.68 Crs.

LATEST AUM

₹ 565.67 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on July 31, 2025)

1.88 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on July 31, 2025) NAV (₹)

Regular Plan		Direct Plan	
Growth	9.18	Growth	9.27
IDCW	9.18	IDCW	9.27

EXPENSE RATIO

Regular Plan: 2.27% Direct Plan: 1.00%

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.

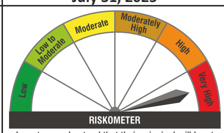
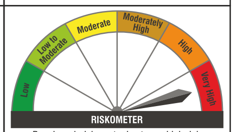
For IDCW History refer pg no 27 | For Scheme Performance refer pg no 28 to 39

Bank of India Manufacturing & Infrastructure Fund

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

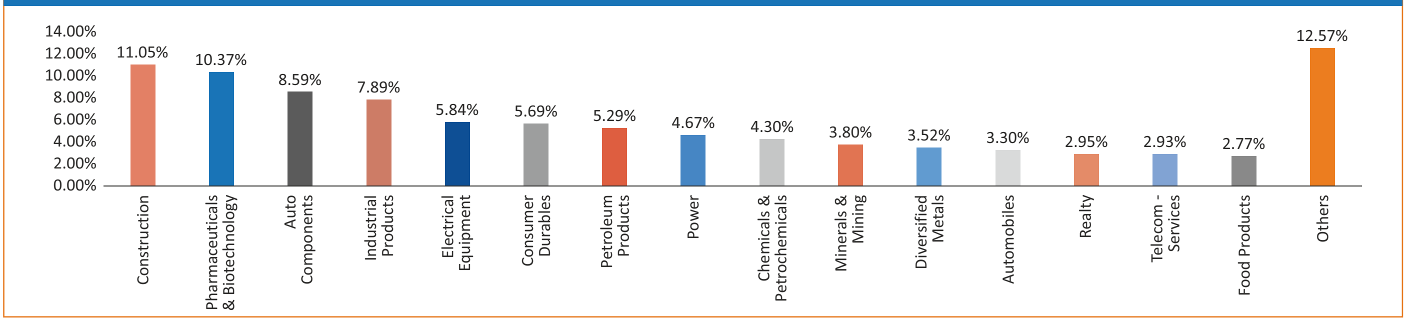
Invest Now

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

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on July 31, 2025	Benchmark Risk-o-meter as on July 31, 2025^
• Long-term capital growth. • Investment in equity and equity-related securities of companies engaged in manufacturing & infrastructure and related sector.	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at very high risk

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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
CONSTRUCTION	**11.05**
✔ Larsen & Toubro Limited	5.81
PSP Projects Limited	1.54
Sterling And Wilson Renewable Energy Limited	1.25
Ceigall India Ltd	0.97
Kalpataru Projects International Limited	0.87
KNR Constructions Limited	0.60
ITD Cementation India Limited	0.01
PHARMACEUTICALS & BIOTECHNOLOGY	**10.37**
✔ Eris Lifesciences Limited	2.87
✔ Acutaas Chemicals Limited	2.73
Dr. Reddy's Laboratories Limited	2.58
Aurobindo Pharma Limited	1.61
Wockhardt Limited	0.58
AUTO COMPONENTS	**8.59**
Gabriel India Limited	2.13
Samvardhana Motherson International Limited	1.81
Carraro India Limited	1.60
S.J.S. Enterprises Limited	1.04
Apollo Tyres Limited	0.73
Kross Limited	0.64
UNO Minda Limited	0.64
INDUSTRIAL PRODUCTS	**7.89**
Shakti Pumps (India) Limited	2.13
Quadrant Future Tek Limited	1.75

Portfolio Holdings Industry/ Rating	% to Net Assets
Supreme Industries Limited	1.56
Bansal Wire Industries Limited	1.03
HEG Limited	1.03
Steelcast Ltd	0.39
ELECTRICAL EQUIPMENT	**5.84**
Quality Power Electrical Eqp Ltd	2.42
TD Power Systems Limited	1.52
Triveni Turbine Limited	0.89
Siemens Energy India Limited	0.52
Siemens Limited	0.49
CONSUMER DURABLES	**5.69**
Senco Gold Limited	1.53
PG Electroplast Limited	1.27
Sky Gold And Diamonds Limited	1.25
Stylam Industries Limited	1.24
Dixon Technologies (India) Limited	0.40
PETROLEUM PRODUCTS	**5.29**
✔ Reliance Industries Limited	5.29
POWER	**4.67**
✔ NTPC Limited	4.67
CHEMICALS & PETROCHEMICALS	**4.30**
Swan Energy Limited	1.61
PCBL Chemical Limited	1.30
Vinati Organics Limited	0.86
Galaxy Surfactants Limited	0.53
MINERALS & MINING	**3.80**
✔ Lloyds Metals And Energy Limited	3.80
DIVERSIFIED METALS	**3.52**
✔ Vedanta Limited	3.52

Portfolio Holdings Industry/ Rating	% to Net Assets
AUTOMOBILES	**3.30**
✔ Hero MotoCorp Limited	3.30
REALTY	**2.95**
Oberoi Realty Limited	1.83
Brigade Enterprises Limited	0.68
Sobha Limited	0.44
TELECOM - SERVICES	**2.93**
✔ Bharti Airtel Limited	2.93
FOOD PRODUCTS	**2.77**
✔ Manorama Industries Limited	2.77
OTHERS	**12.57**
Oil India Limited	2.42
Bayer Cropscience Limited	2.09
Jindal Stainless Limited	1.48
Adani Ports and Special Economic Zone Limited	1.24
Sanathan Textiles Limited	1.02
Bharat Electronics Limited	0.98

Portfolio Holdings Industry/ Rating	% to Net Assets
Ashok Leyland Limited	0.96
Tega Industries Limited	0.95
Aditya Birla Real Estate Limited	0.79
Hindustan Copper Limited	0.64
Total	**95.53**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 15/01/2026) (SOV)	0.02
Total	**0.02**
CASH & CASH EQUIVALENT	
Net Receivables/Payables	0.21
TREPS / Reverse Repo Investments	4.24
Total	**4.45**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on July 31, 2025)

Mcap Category	Percentage
Small Cap	47.69%
Large Cap	29.84%
Mid Cap	18.00%
GB/TB/Repo/Others	4.47%
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

₹ 614.57 Crs.

LATEST AUM

₹ 608.04 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on July 31, 2025)

0.47 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS (As on July 31, 2025)

Standard Deviation (Annualized): 16.05% (Bank of India Manufacturing & Infrastructure Fund)
18.40% (50% BSE India Manufacturing Index TRI & 50% BSE India Infrastructure Index TRI)

Beta: 0.76
Sharpe Ratio*: 1.27
Tracking Error (Annualized): 9.18%
Above ratios are calculated using 3 years history of monthly return.
*Risk-free rate assumed to be 5.54% (MIBOR as on July 31, 2025)

NAV (As on July 31, 2025) NAV (₹)

Regular Plan		Direct Plan	
Growth	56.50	Growth	66.14
IDCW	36.01	IDCW	62.41
Quarterly IDCW	36.67	Quarterly IDCW	65.02

EXPENSE RATIO

Regular Plan: 2.25% Direct Plan: 0.69%

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"

For IDCW History refer pg no 27 | For Scheme Performance refer pg no 28 to 39

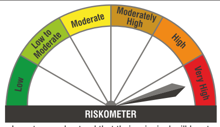
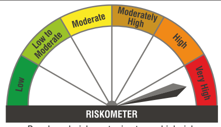
Equity Fund | Hybrid Fund | Debt Fund

Bank of India Consumption Fund

(An open ended equity scheme following consumption theme)

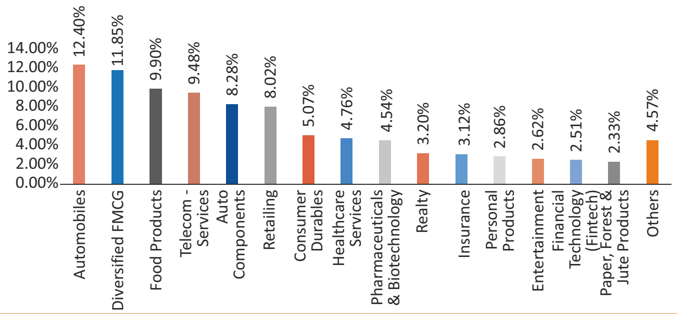
Invest Now

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

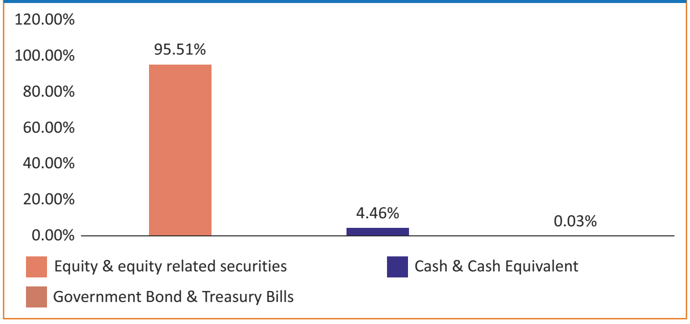
This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on July 31, 2025	Benchmark Risk-o-meter as on July 31, 2025^
• Long term capital appreciation. • An equity scheme investing in equity & equity related securities of companies engaged in consumption and consumption related sector or allied sectors.	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at very high risk

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

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
AUTOMOBILES	**12.40**
✔ Hero MotoCorp Limited	5.09
✔ Mahindra & Mahindra Limited	4.77
Landmark Cars Limited	1.36
Maruti Suzuki India Limited	1.18
DIVERSIFIED FMCG	**11.85**
✔ ITC Limited	9.56
Hindustan Unilever Limited	2.29
FOOD PRODUCTS	**9.90**
✔ Britannia Industries Limited	7.06
Manorama Industries Limited	2.84
TELECOM - SERVICES	**9.48**
✔ Bharti Airtel Limited	9.48
AUTO COMPONENTS	**8.28**
Gabriel India Limited	2.43
S.J.S. Enterprises Limited	2.31
Samvardhana Motherson International Limited	1.97
UNO Minda Limited	1.57
RETAILING	**8.02**
✔ FSN E-Commerce Ventures Limited	3.86
Aditya Vision Ltd	2.53
Eternal Limited	1.63
CONSUMER DURABLES	**5.07**
Senco Gold Limited	2.57
Sky Gold And Diamonds Limited	1.52
Dixon Technologies (India) Limited	0.98
HEALTHCARE SERVICES	**4.76**
✔ Apollo Hospitals Enterprise Limited	4.76
PHARMACEUTICALS & BIOTECHNOLOGY	**4.54**
✔ Eris Lifesciences Limited	3.04
Sun Pharmaceutical Industries Limited	1.50
REALTY	**3.20**
✔ Oberoi Realty Limited	3.20
INSURANCE	**3.12**
✔ ICICI Lombard General Insurance Company Limited	3.12
PERSONAL PRODUCTS	**2.86**
Emami Limited	2.86
ENTERTAINMENT	**2.62**
Tips Music Limited	2.62
FINANCIAL TECHNOLOGY (FINTECH)	**2.51**
PB Fintech Limited	2.51
PAPER, FOREST & JUTE PRODUCTS	**2.33**
Aditya Birla Real Estate Limited	2.33
OTHERS	**4.57**
Bayer Cropscience Limited	2.21
Balrampur Chini Mills Limited	1.41
SBI Cards and Payment Services Limited	0.95
Total	**95.51**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 15/01/2026) (SOV)	0.03
Total	**0.03**
CASH & CASH EQUIVALENT	
Net Receivables/Payables	0.11
TREPS / Reverse Repo Investments	4.35
Total	**4.46**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on July 31, 2025)

Mcap Category	Percentage
Large Cap	44.20%
Mid Cap	21.28%
Small Cap	30.03%
GB/TB/Repo/Others	4.49%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

BENCHMARK^

Nifty India Consumption Total Return Index (TRI)

DATE OF ALLOTMENT

December 20, 2024

FUND MANAGER

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

AVERAGE AUM

₹ 380.99 Crs.

LATEST AUM

₹ 375.81 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on July 31, 2025)

0.38 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on July 31, 2025) NAV (₹)

Regular Plan		Direct Plan	
Growth	10.68	Growth	10.76
IDCW	10.68	IDCW	10.76

EXPENSE RATIO

Regular Plan: 2.30% Direct Plan: 1.12%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL

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

THEMATIC FUND

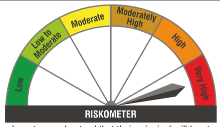
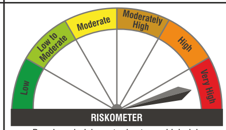
For IDCW History refer pg no 27 | For Scheme Performance refer pg no 28 to 39

Equity Fund | Hybrid Fund | Debt Fund

Bank of India Large & Mid Cap Fund#

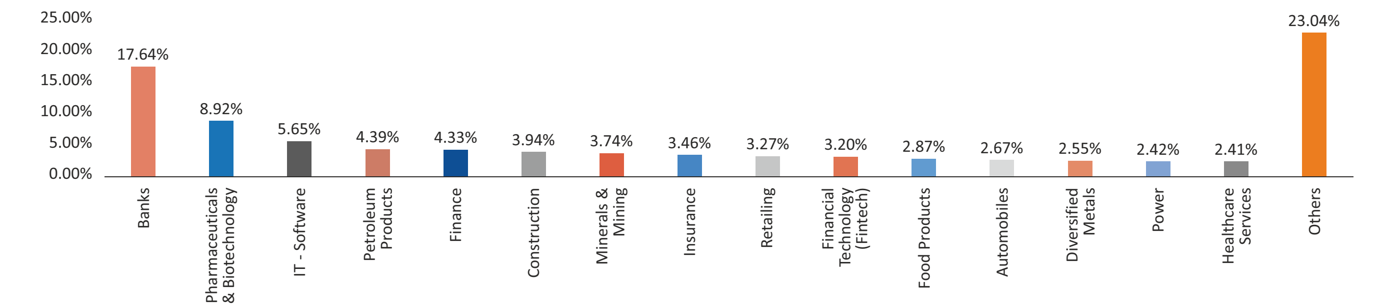
(Formerly Bank of India Large & Mid Cap Equity Fund)
(An open ended equity scheme investing in both large cap and mid cap stocks)
All data as on July 31, 2025 (Unless indicated otherwise)

Invest Now

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on July 31, 2025	Benchmark Risk-o-meter as on July 31, 2025^
• Long-term capital growth. • Investment in equity and equity-related securities including equity derivatives of companies across market capitalisations.	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at very high risk

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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
BANKS	**17.64**
✔ HDFC Bank Limited	8.00
✔ Kotak Mahindra Bank Limited	3.01
✔ Indian Bank	2.94
State Bank of India	2.55
ICICI Bank Limited	1.14
PHARMACEUTICALS & BIOTECHNOLOGY	**8.92**
✔ Eris Lifesciences Limited	2.98
Dr. Reddy's Laboratories Limited	2.31
Aurobindo Pharma Limited	1.66
Acutaas Chemicals Limited	1.13
Ajanta Pharma Limited	0.84
IT - SOFTWARE	**5.65**
Tata Consultancy Services Limited	1.86
Coforge Limited	1.52
Infosys Limited	1.41
Tech Mahindra Limited	0.86
PETROLEUM PRODUCTS	**4.39**
✔ Reliance Industries Limited	4.39
FINANCE	**4.33**
SBI Cards and Payment Services Limited	1.83
Shriram Finance Limited	1.68
Housing & Urban Development Corporation Limited	0.82
CONSTRUCTION	**3.94**
✔ Larsen & Toubro Limited	3.30
Sterling And Wilson Renewable Energy Limited	0.64
MINERALS & MINING	**3.74**
✔ Lloyds Metals And Energy Limited	3.74
INSURANCE	**3.46**
✔ ICICI Lombard General Insurance Company Limited	3.46
RETAILING	**3.27**
FSN E-Commerce Ventures Limited	2.69
Aditya Vision Ltd	0.58
FINANCIAL TECHNOLOGY (FINTECH)	**3.20**
✔ PB Fintech Limited	3.20
FOOD PRODUCTS	**2.87**
✔ Manorama Industries Limited	2.87
AUTOMOBILES	**2.67**
Hero MotoCorp Limited	2.67
DIVERSIFIED METALS	**2.55**
Vedanta Limited	2.55
POWER	**2.42**
NTPC Limited	2.42
HEALTHCARE SERVICES	**2.41**
Apollo Hospitals Enterprise Limited	2.41
OTHERS	**23.04**
Oil India Limited	2.30
Jindal Stainless Limited	2.16
Tips Music Limited	2.07
Bayer Cropscience Limited	1.86
Oberoi Realty Limited	1.77
Supreme Industries Limited	1.58
Samvardhana Motherson International Limited	1.55
Senco Gold Limited	1.19
Swan Energy Limited	1.09
Ashok Leyland Limited	1.07
Adani Ports and Special Economic Zone Limited	1.05
Sky Gold And Diamonds Limited	1.00
Bharti Airtel Limited	0.99
Zaggle Prepaid Ocean Services Limited	0.98
Polycab India Limited	0.75
UNO Minda Limited	0.70
Siemens Energy India Limited	0.48
Siemens Limited	0.45
Total	**94.50**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 15/01/2026) (SOV)	0.11
Total	**0.11**
CASH & CASH EQUIVALENT	
Net Receivables/Payables	0.02
TREPS / Reverse Repo Investments	5.37
Total	**5.39**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on July 31, 2025)	
Mcap Category	**Market Value as % of Net Asset**
Large Cap	42.41%
Mid Cap	35.70%
Small Cap	16.39%
GB/TB/Repo/Others	5.50%
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

₹ 415.19 Crs.

LATEST AUM

₹ 409.79 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on July 31, 2025)

0.67 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS (As on July 31, 2025)

Standard Deviation (Annualized): 14.57% (Bank of India Large & Mid Cap Fund)
13.16% (BSE 250 LargeMidCap (TRI))

Beta: 1.05
Sharpe Ratio*: 0.80
Tracking Error (Annualized): 4.67%
Above ratios are calculated using 3 years history of monthly return.
*Risk-free rate assumed to be 5.54% (MIBOR as on July 31, 2025)

NAV (As on July 31, 2025) NAV (₹)

Regular Plan		Eco Plan	
Growth	86.18	Growth	94.78
Bonus	86.17	Bonus	94.78
IDCW	25.72	IDCW	26.54
Quarterly IDCW	31.39	Quarterly IDCW	26.74
Direct Plan			
Growth	98.99		
Bonus	51.12		
IDCW	27.09		
Quarterly IDCW	27.50		

EXPENSE RATIO

Regular Plan: 2.30% Direct Plan: 1.11% 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

For IDCW History refer pg no 27 | For Scheme Performance refer pg no 28 to 39

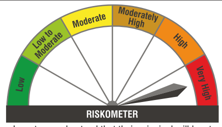
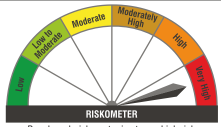
Equity Fund | Hybrid Fund | Debt Fund

Bank of India Large Cap Fund#

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

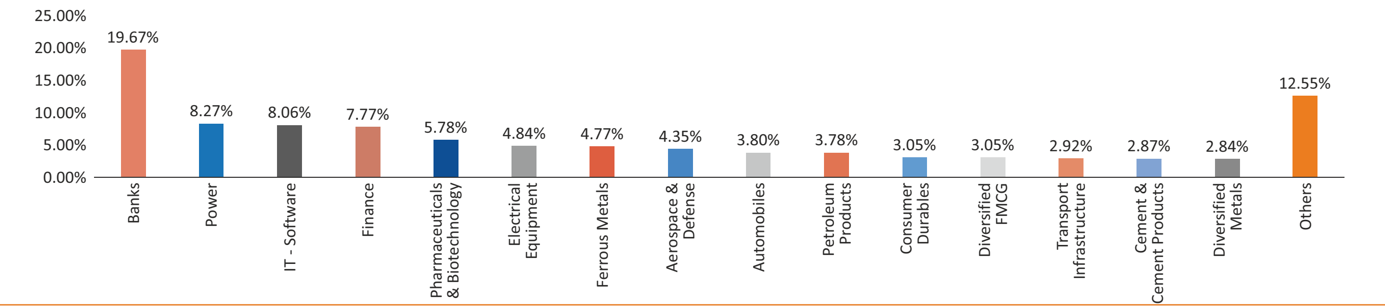
Invest Now

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

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on July 31, 2025	Benchmark Risk-o-meter as on July 31, 2025^
• Long term capital appreciation. • Investment predominantly in equity and equity-related instruments of large cap companies.	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at very high risk

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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

	Portfolio Holdings Industry/ Rating	% to Net Assets
	EQUITY HOLDINGS	
	BANKS	**19.67**
✔	HDFC Bank Limited	8.70
✔	ICICI Bank Limited	5.27
✔	State Bank of India	4.82
	Bank of Baroda	0.88
	POWER	**8.27**
✔	NTPC Limited	3.04
	Power Grid Corporation of India Limited	1.98
	NTPC Green Energy Limited	1.78
	Tata Power Company Limited	1.47
	IT - SOFTWARE	**8.06**
	Coforge Limited	2.84
	Tech Mahindra Limited	2.26
	Infosys Limited	1.64
	Tata Consultancy Services Limited	1.32
	FINANCE	**7.77**
✔	Shriram Finance Limited	3.24
	CreditAccess Grameen Limited	1.54
	SBI Cards and Payment Services Limited	1.20
	REC Limited	1.04
	HDB Financial Services Limited	0.75
	PHARMACEUTICALS & BIOTECHNOLOGY	**5.78**
✔	Dr. Reddy's Laboratories Limited	3.14
	Glenmark Pharmaceuticals Limited	1.00
	Sun Pharmaceutical Industries Limited	0.90
	Torrent Pharmaceuticals Limited	0.74
	ELECTRICAL EQUIPMENT	**4.84**
	Quality Power Electrical Eqp Ltd	1.46
	Siemens Energy India Limited	1.36
	TD Power Systems Limited	1.26
	Siemens Limited	0.76
	FERROUS METALS	**4.77**
✔	Tata Steel Limited	3.01
	JSW Steel Limited	1.76
	AEROSPACE & DEFENSE	**4.35**
	Hindustan Aeronautics Limited	2.46
	Bharat Electronics Limited	1.89
	AUTOMOBILES	**3.80**
✔	Hyundai Motor India Ltd	3.06
	Hero MotoCorp Limited	0.74
	PETROLEUM PRODUCTS	**3.78**
✔	Reliance Industries Limited	3.78
	CONSUMER DURABLES	**3.05**
	Titan Company Limited	1.98
	Sky Gold And Diamonds Limited	1.07
	DIVERSIFIED FMCG	**3.05**
✔	ITC Limited	3.05
	TRANSPORT INFRASTRUCTURE	**2.92**
	Adani Ports and Special Economic Zone Limited	2.92
	CEMENT & CEMENT PRODUCTS	**2.87**
	Ambuja Cements Limited	2.87
	DIVERSIFIED METALS	**2.84**
	Vedanta Limited	2.84
	OTHERS	**12.55**
	Eternal Limited	1.79
	InterGlobe Aviation Limited	1.49
	Bharti Airtel Limited	1.42
	Larsen & Toubro Limited	1.41
	SBI Life Insurance Company Limited	1.19
	Gabriel India Limited	1.08
	Shakti Pumps (India) Limited	0.96
	Kaynes Technology India Limited	0.76
	Pidilite Industries Limited	0.64
	Balrampur Chini Mills Limited	0.51
	DLF Limited	0.46
	Trent Limited	0.45
	Zaggle Prepaid Ocean Services Limited	0.37
	Avenue Supermarts Limited	0.02
	Total	**98.37**
	GOVERNMENT BOND AND TREASURY BILL	
	Treasury Bill	
	364 Days Tbill (MD 15/01/2026) (SOV)	0.02
	Total	**0.02**
	CASH & CASH EQUIVALENT	
	Net Receivables/Payables	0.06
	TREPS / Reverse Repo Investments	1.55
	Total	**1.61**
	GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on July 31, 2025)

Mcap Category	Percentage
Large Cap	81.05%
Mid Cap	9.07%
Small Cap	8.25%
GB/TB/Repo/Others	1.63%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^

NIFTY 100 TRI (Tier 1)

DATE OF ALLOTMENT

June 29, 2021

FUND MANAGER

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

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

AVERAGE AUM

₹ 206.18 Crs.

LATEST AUM

₹ 202.44 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on July 31, 2025)

0.72 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS (As on July 31, 2025)

Standard Deviation (Annualized): 14.16% (Bank of India Large Cap Fund)
12.92% (NIFTY 100 TRI)

Beta: 1.04
Sharpe Ratio*: 0.68
Tracking Error (Annualized): 4.56%
Above ratios are calculated using 3 years history of monthly return.
*Risk-free rate assumed to be 5.54% (MIBOR as on July 31, 2025)

NAV (As on July 31, 2025) NAV (₹)

Regular Plan		Direct Plan	
Growth	15.74	Growth	16.56
IDCW	15.74	IDCW	16.53

EXPENSE RATIO

Regular Plan: 2.30% Direct Plan: 0.90%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL

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

#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

For IDCW History refer pg no 27 | For Scheme Performance refer pg no 28 to 39

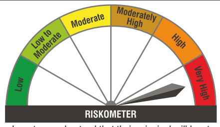
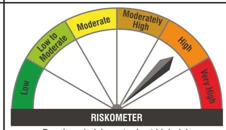
Equity Fund | Hybrid Fund | Debt Fund

Bank of India Mid & Small Cap Equity & Debt Fund

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

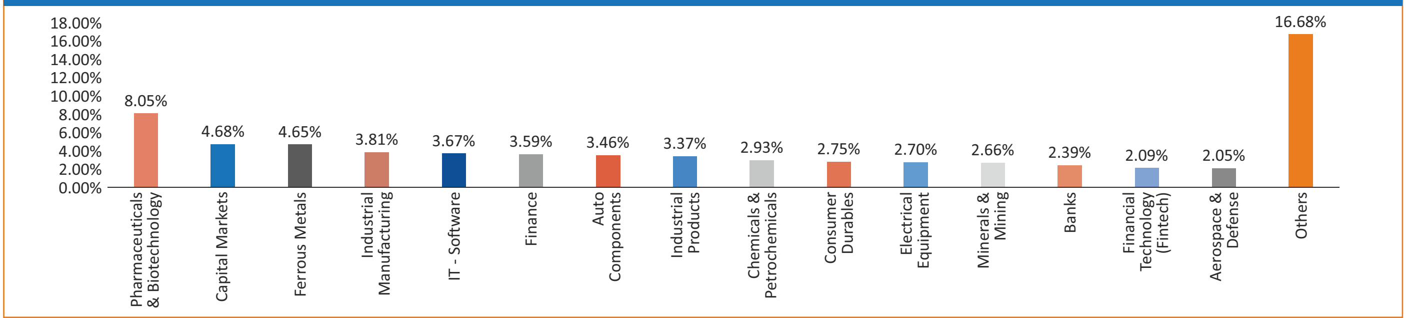
Invest Now

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

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on July 31, 2025	Benchmark Risk-o-meter as on July 31, 2025^
• Long term capital appreciation and income distribution. • Equity fund investing in Mid & Small Cap equity and equity related securities (not part of the top 100 stocks by market capitalization) as well as fixed income securities.	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at high risk

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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
PHARMACEUTICALS & BIOTECHNOLOGY	8.05
✔ Glenmark Pharmaceuticals Limited	2.55
✔ Eris Lifesciences Limited	1.97
Abbott India Limited	1.09
Ajanta Pharma Limited	1.01
IPCA Laboratories Limited	0.88
Senores Pharmaceuticals Limited	0.55
CAPITAL MARKETS	4.68
Nippon Life India Asset Management Limited	1.94
Prudent Corporate Advisory Services Limited	1.63
Central Depository Services (India) Limited	0.59
Angel One Limited	0.52
FERROUS METALS	4.65
✔ Jindal Stainless Limited	3.12
Steel Authority of India Limited	1.53
INDUSTRIAL MANUFACTURING	3.81
Syrma SGS Technology Limited	1.58
Jyoti CNC Automation Ltd	1.01
Jupiter Wagons Limited	0.64
Titagarh Rail Systems Limited	0.58
IT - SOFTWARE	3.67
✔ Coforge Limited	3.67
FINANCE	3.59
✔ Housing & Urban Development Corporation Limited	2.67
SBI Cards and Payment Services Limited	0.92
AUTO COMPONENTS	3.46
UNO Minda Limited	1.86
Bharat Forge Limited	1.60
INDUSTRIAL PRODUCTS	3.37
HEG Limited	1.84
APL Apollo Tubes Limited	1.53
CHEMICALS & PETROCHEMICALS	2.93
✔ Swan Energy Limited	1.95
Deepak Nitrite Limited	0.98
CONSUMER DURABLES	2.75
Dixon Technologies (India) Limited	1.47
ETHOS LTD.	0.78
Senco Gold Limited	0.50
ELECTRICAL EQUIPMENT	2.70
TD Power Systems Limited	1.54
Schneider Electric Infrastructure Limited	1.16

Portfolio Holdings Industry/ Rating	% to Net Assets
MINERALS & MINING	2.66
✔ Lloyds Metals And Energy Limited	2.66
BANKS	2.39
Indian Bank	1.57
Bank of Maharashtra	0.80
AU Small Finance Bank Limited	0.02
FINANCIAL TECHNOLOGY (FINTECH)	2.09
✔ PB Fintech Limited	2.09
AEROSPACE & DEFENSE	2.05
✔ Bharat Dynamics Limited	2.05
OTHERS	16.68
✔ Hindustan Copper Limited	2.03
Coromandel International Limited	1.84
JK Cement Limited	1.69
Zaggle Prepaid Ocean Services Limited	1.49
Ganesha Ecosphere Limited	1.20
Radico Khaitan Limited	1.15
Balrampur Chini Mills Limited	1.08
Castrol India Limited	1.00
Godfrey Phillips India Limited	0.98
CMS Info System Limited	0.95
Torrent Power Limited	0.94
Aditya Birla Real Estate Limited	0.87
Triveni Engineering & Industries Limited	0.72
Poly Medicure Limited	0.49
Arvind Limited	0.25
Total	**69.53**
CORPORATE DEBT	
Non-Convertible Debentures	
Indian Railway Finance Corporation Limited (CRISIL AAA)	1.64
National Bank For Agriculture and Rural Development (CRISIL AAA)	1.62
Small Industries Dev Bank of India (CRISIL AAA)	1.47
Indian Railway Finance Corporation Limited (CRISIL AAA)	0.90
National Bank For Agriculture and Rural Development (CRISIL AAA)	0.80
REC Limited (CRISIL AAA)	0.65
Power Finance Corporation Limited (CRISIL AAA)	0.57
LIC Housing Finance Limited (CRISIL AAA)	0.56
National Bank For Agriculture and Rural Development (CRISIL AAA)	0.53

Portfolio Holdings Industry/ Rating	% to Net Assets
REC Limited (CRISIL AAA)	0.52
Tata Capital Housing Finance Limited (CRISIL AAA)	0.49
LIC Housing Finance Limited (CRISIL AAA)	0.40
Power Finance Corporation Limited (CRISIL AAA)	0.24
Small Industries Dev Bank of India (CRISIL AAA)	0.24
Total	**10.63**
MONEY MARKET INSTRUMENTS	
Certificate of Deposit	
Canara Bank (CRISIL A1+)	1.95
Export Import Bank of India (CRISIL A1+)	1.15
Small Industries Dev Bank of India (CRISIL A1+)	0.99
Union Bank of India (ICRA A1+)	0.93
Indian Bank (CRISIL A1+)	0.77
Axis Bank Limited (CRISIL A1+)	0.62
AU Small Finance Bank Limited (FITCH A1+)	0.39
Export Import Bank of India (CRISIL A1+)	0.38
Total	**7.18**
Commercial Paper	
Axis Finance Limited (CRISIL A1+)	1.15
Kotak Mahindra Investments Limited (CRISIL A1+)	0.84

Portfolio Holdings Industry/ Rating	% to Net Assets
ICICI Securities Limited (CRISIL A1+)	0.69
Bharti Telecom Limited (CRISIL A1+)	0.39
Total	**3.07**
RFV_N-AMRT	
Non-Convertible Debentures	
Power Grid Corporation of India Limited (CRISIL AAA)	1.10
Total	**1.10**
GOVERNMENT BOND AND TREASURY BILL	
Government Bond	
7.1% GOI (MD 18/04/2029) (SOV)	1.36
7.18% GOI (MD 14/08/2033) (SOV)	1.14
Total	**2.50**
Treasury Bill	
364 Days Tbill (MD 15/01/2026) (SOV)	0.23
Total	**0.23**
CASH & CASH EQUIVALENT	
Net Receivables/(Payables)	2.81
TREPS / Reverse Repo Investments	2.95
Total	**5.76**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on July 31, 2025)

Mcap Category	Percentage
Mid Cap	41.63%
Small Cap	27.90%
Debt	21.98%
GB/TB/Repo/Others	8.49%
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

₹1,256.70 Crs.

LATEST AUM

₹1,257.61 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on July 31, 2025)

1.02 Times# (#Basis last rolling 12 months)

EQUITY PARAMETER (As on July 31, 2025)

Standard Deviation (Annualized): 13.87% (Bank of India Mid & Small Cap Equity & Debt Fund)
11.82% (Nifty Midsmallcap 400 TRI - 70% & CRISIL Short Term Bond Fund Index - 30%)

Beta: 1.11
Sharpe Ratio*: 1.10
Tracking Error (Annualized): 4.71%
Above ratios are calculated using 3 years history of monthly return.
*Risk-free rate assumed to be 5.54% (MIBOR as on July 31, 2025)

DEBT PARAMETER (As on July 31, 2025)

Average / Residual Maturity: 2.17 Years
Macaulay Duration: 1.76 Years
Modified Duration: 1.68 Years
Annualised Yield: 6.31%

NAV (As on July 31, 2025) — NAV (₹)

Regular Plan		Direct Plan	
Growth	38.09	Growth	41.53
IDCW	32.28	IDCW	33.88

EXPENSE RATIO

Regular Plan: 2.05% Direct Plan: 0.74%

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

For IDCW History refer pg no 27 | For Scheme Performance refer pg no 28 to 39

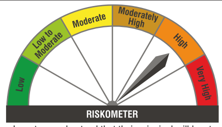
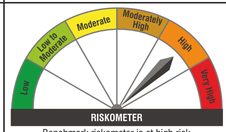
Equity Fund | **Hybrid Fund** | Debt Fund

Bank of India Multi Asset Allocation Fund

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

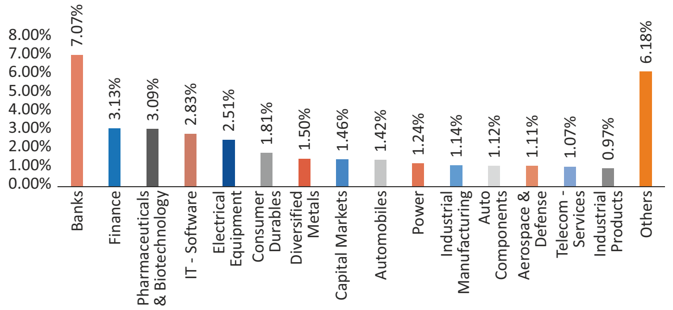
Invest Now

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

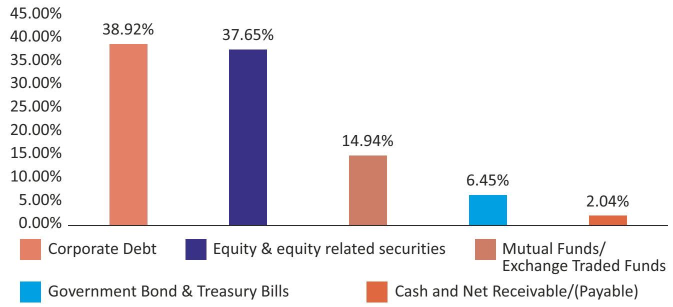
This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on July 31, 2025	Benchmark Risk-o-meter as on July 31, 2025^
• Wealth creation over medium to long term • Investment in equity and equity related securities, debt and money market instruments and Gold ETF	 Investors understand that their principal will be at high risk	 Benchmark riskometer is at high risk

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

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
BANKS	**7.07**
✔ ICICI Bank Limited	2.34
✔ State Bank of India	2.09
✔ Bank of Baroda	1.04
HDFC Bank Limited	1.02
Kotak Mahindra Bank Limited	0.58
FINANCE	**3.13**
Shriram Finance Limited	1.03
Housing & Urban Development Corporation Limited	0.81
CreditAccess Grameen Limited	0.77
PNB Housing Finance Limited	0.52
PHARMACEUTICALS & BIOTECHNOLOGY	**3.09**
✔ Dr. Reddy's Laboratories Limited	1.36
Glenmark Pharmaceuticals Limited	0.69
Eris Lifesciences Limited	0.63
Sun Pharmaceutical Industries Limited	0.41
IT - SOFTWARE	**2.83**
✔ Coforge Limited	1.24
✔ Infosys Limited	1.15
Tech Mahindra Limited	0.44
ELECTRICAL EQUIPMENT	**2.51**
✔ Siemens Energy India Limited	1.80
Siemens Limited	0.71
CONSUMER DURABLES	**1.81**
Sky Gold And Diamonds Limited	0.74
PG Electroplast Limited	0.61
Titan Company Limited	0.46
DIVERSIFIED METALS	**1.50**
✔ Vedanta Limited	1.50
CAPITAL MARKETS	**1.46**
Prudent Corporate Advisory Services Limited	1.03
Multi Commodity Exchange of India Limited	0.43
AUTOMOBILES	**1.42**
✔ Mahindra & Mahindra Limited	1.42
POWER	**1.24**
NTPC Green Energy Limited	0.99
Tata Power Company Limited	0.25
INDUSTRIAL MANUFACTURING	**1.14**
Syrma SGS Technology Limited	0.69
Jupiter Wagons Limited	0.45
AUTO COMPONENTS	**1.12**
FIEM Industries Limited	0.59
Gabriel India Limited	0.53
AEROSPACE & DEFENSE	**1.11**
Hindustan Aeronautics Limited	0.66
Bharat Electronics Limited	0.45
TELECOM - SERVICES	**1.07**
✔ Bharti Airtel Limited	1.07
INDUSTRIAL PRODUCTS	**0.97**
Shakti Pumps (India) Limited	0.72
KRN Heat Exchanger And Refrigeration Limited	0.25
OTHERS	**6.18**
UltraTech Cement Limited	0.87
Balrampur Chini Mills Limited	0.69
Zaggle Prepaid Ocean Services Limited	0.64
Manorama Industries Limited	0.62
Adani Ports and Special Economic Zone Limited	0.60
ITC Limited	0.51
Aditya Birla Real Estate Limited	0.50
Eternal Limited	0.49
Trent Limited	0.44
InterGlobe Aviation Limited	0.41
Reliance Industries Limited	0.41
Total	**37.65**
CORPORATE DEBT	
Non-Convertible Debentures	
Indian Railway Finance Corporation Limited (CRISIL AAA)	7.53
Power Finance Corporation Limited (CRISIL AAA)	7.51
LIC Housing Finance Limited (CRISIL AAA)	7.44
Bajaj Finance Limited (CRISIL AAA)	5.36
Tata Capital Housing Finance Limited (CRISIL AAA)	4.78
Small Industries Dev Bank of India (CRISIL AAA)	3.00
REC Limited (CRISIL AAA)	1.79
National Bank For Agriculture and Rural Development (CRISIL AAA)	1.51
Total	**38.92**
MUTUAL FUNDS/EXCHANGE TRADED FUNDS	
Exchange Traded Funds	
ICICI Prudential Mutual Fund	9.55
Nippon India Mutual Fund	2.85
DSP Mutual Fund	2.54
Total	**14.94**
GOVERNMENT BOND AND TREASURY BILL	
Government Bond	
7.1% GOI (MD 18/04/2029) (SOV)	1.82
7.18% GOI (MD 14/08/2033) (SOV)	1.53
6.79% GOI (MD 07/10/2034) (SOV)	1.50
6.33% GOI (MD 05/05/2035) (SOV)	1.46
Total	**6.31**
Treasury Bill	
364 Days Tbill (MD 15/01/2026) (SOV)	0.14
Total	**0.14**
CASH & CASH EQUIVALENT	
Net Receivables/(Payables)	1.25
TREPS / Reverse Repo Investments	0.79
Total	**2.04**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on July 31, 2025)

Mcap Category	Percentage
Debt	38.92%
GB/TB/Repo/Others	8.49%
Large Cap	23.51%
Mid Cap	4.16%
Small Cap	9.98%
Gold ETF	14.94%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

BENCHMARK^

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

DATE OF ALLOTMENT

February 28, 2024

FUND MANAGER

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

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

AVERAGE AUM

₹ 345.21 Crs.

LATEST AUM

₹ 341.64 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on July 31, 2025)

0.79 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS (As on July 31, 2025)

Average / Residual Maturity: 4.54 Years
Macaulay Duration: 3.73 Years
Modified Duration: 3.51 Years
Annualised Yield: 6.78%

NAV (As on July 31, 2025) NAV (₹)

Regular Plan		Direct Plan	
Growth	11.3370	Growth	11.4989
IDCW	11.3380	Monthly IDCW	11.4989

EXPENSE RATIO

Regular Plan: 1.94% Direct Plan: 0.81%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL

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

MULTI ASSET ALLOCATION FUND

For IDCW History refer pg no 27 | For Scheme Performance refer pg no 28 to 39

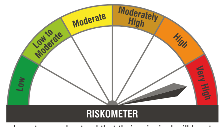
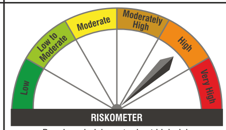
Equity Fund | Hybrid Fund | Debt Fund

Bank of India Balanced Advantage Fund

(An Open Ended Dynamic Asset Allocation Fund)

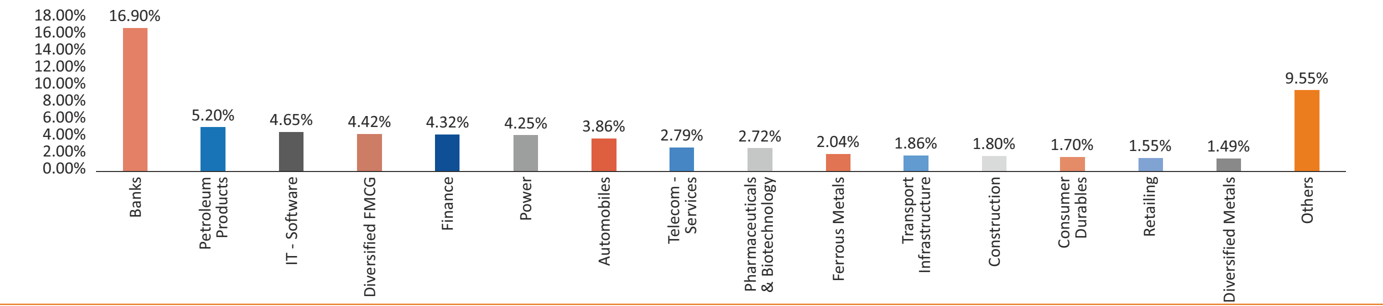
Invest Now

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

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on July 31, 2025	Benchmark Risk-o-meter as on July 31, 2025^
• Long term capital appreciation. • Dynamic asset allocation between equity and fixed income based on equity market valuations.	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at high risk

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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
BANKS	**16.90**
✔ HDFC Bank Limited	5.38
✔ ICICI Bank Limited	5.06
✔ State Bank of India	2.95
Axis Bank Limited	1.37
Kotak Mahindra Bank Limited	1.24
Bank of Baroda	0.64
IndusInd Bank Limited	0.26
PETROLEUM PRODUCTS	**5.20**
✔ Reliance Industries Limited	5.20
IT - SOFTWARE	**4.65**
Infosys Limited	1.39
Tata Consultancy Services Limited	1.26
HCL Technologies Limited	0.83
Tech Mahindra Limited	0.78
Wipro Limited	0.39
DIVERSIFIED FMCG	**4.42**
✔ ITC Limited	3.52
Hindustan Unilever Limited	0.90
FINANCE	**4.32**
✔ Shriram Finance Limited	1.49
Bajaj Finance Limited	1.40
REC Limited	0.98
Jio Financial Services Limited	0.39
Bajaj Finserv Limited	0.06
POWER	**4.25**
✔ NTPC Limited	1.89
Power Grid Corporation of India Limited	1.18
Tata Power Company Limited	1.18
AUTOMOBILES	**3.86**
Mahindra & Mahindra Limited	1.09
Hero MotoCorp Limited	0.76
Tata Motors Limited	0.56
Maruti Suzuki India Limited	0.54
Bajaj Auto Limited	0.53
Eicher Motors Limited	0.38
TELECOM - SERVICES	**2.79**
✔ Bharti Airtel Limited	2.79
PHARMACEUTICALS & BIOTECHNOLOGY	**2.72**
Dr. Reddy's Laboratories Limited	1.00
Sun Pharmaceutical Industries Limited	0.85
Cipla Limited	0.44
Divi's Laboratories Limited	0.43
FERROUS METALS	**2.04**
Tata Steel Limited	1.23
JSW Steel Limited	0.81
TRANSPORT INFRASTRUCTURE	**1.86**
✔ Adani Ports and Special Economic Zone Limited	1.86
CONSTRUCTION	**1.80**
✔ Larsen & Toubro Limited	1.80
CONSUMER DURABLES	**1.70**
Titan Company Limited	1.16
Asian Paints Limited	0.54
RETAILING	**1.55**
Eternal Limited	0.88
Trent Limited	0.67
DIVERSIFIED METALS	**1.49**
Vedanta Limited	1.49
OTHERS	**9.55**
Bharat Electronics Limited	1.37
DLF Limited	1.14
Hindalco Industries Limited	0.92
UltraTech Cement Limited	0.80
SBI Life Insurance Company Limited	0.71
Adani Enterprises Limited	0.65
Grasim Industries Limited	0.56
Apollo Hospitals Enterprise Limited	0.48
Oil & Natural Gas Corporation Limited	0.47
Coal India Limited	0.46
Siemens Energy India Limited	0.46
Nestle India Limited	0.44
Siemens Limited	0.43
HDFC Life Insurance Company Limited	0.38
Tata Consumer Products Limited	0.28
Total	**69.10**
CORPORATE DEBT	
Non-Convertible Debentures	
National Bank For Agriculture and Rural Development (CRISIL AAA)	3.66
Small Industries Dev Bank of India (CRISIL AAA)	3.65
Indian Railway Finance Corporation Limited (CRISIL AAA)	2.92
Muthoot Finance Limited (CRISIL AA+)	1.82
Total	**12.05**
MONEY MARKET INSTRUMENTS	
Certificate of Deposit	
AU Small Finance Bank Limited (FITCH A1+)	3.53
Total	**3.53**
INVIT	
IndiGRID Infrastructure Trust	1.68
IRB InvIT Fund	0.56
Total	**2.24**
GOVERNMENT BOND AND TREASURY BILL	
Government Bond	
7.18% GOI (MD 14/08/2033) (SOV)	2.74
7.1% GOI (MD 18/04/2029) (SOV)	1.84
Total	**4.58**
Treasury Bill	
364 Days Tbill (MD 15/01/2026) (SOV)	0.35
Total	**0.35**
CASH & CASH EQUIVALENT	
Net Receivables/(Payables)	1.21
TREPS / Reverse Repo Investments	6.94
Total	**8.15**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on July 31, 2025)

Mcap Category	Percentage
Large Cap	68.08%
Debt	15.58%
GB/TB/Repo/Others	13.08%
InvIT	2.24%
Mid Cap	1.02%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

BENCHMARK^

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

DATE OF ALLOTMENT

March 14, 2014

FUND MANAGER

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

AVERAGE AUM

₹ 141.86 Crs.

LATEST AUM

₹ 140.43 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 July 31, 2025)

Average / Residual Maturity: 2.70 Years
Macaulay Duration: 2.30 Years
Modified Duration: 2.18 Years
Annualised Yield: 6.31%

NAV (As on July 31, 2025) — NAV (₹)

Regular Plan		Direct Plan	
Growth	24.6114	Growth	26.5838
IDCW	17.1710	IDCW	16.0474

EXPENSE RATIO

Regular Plan: 2.30% Direct Plan: 1.20%

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

DYNAMIC ASSET ALLOCATION FUND

For IDCW History refer pg no 27 | For Scheme Performance refer pg no 28 to 39

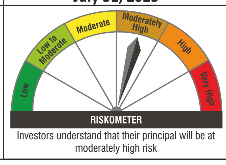
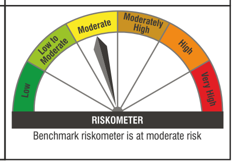
Equity Fund | **Hybrid Fund** | Debt Fund

Bank of India Conservative Hybrid Fund

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

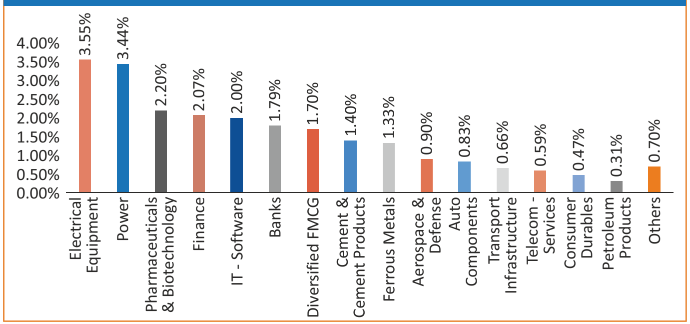
Invest Now

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

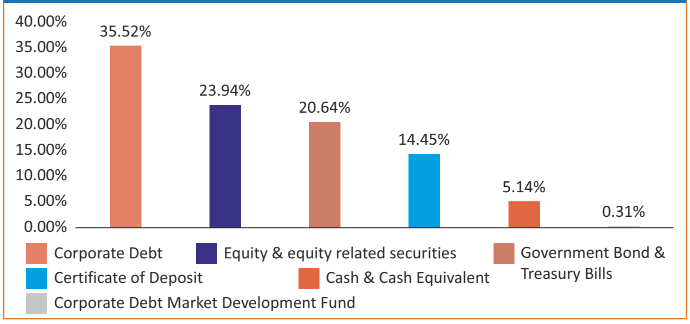
This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on July 31, 2025	Benchmark Risk-o-meter as on July 31, 2025^
• Long term capital appreciation and regular income. • Investment in equity and equity related securities (10% - 25%) as well as fixed income securities (Debt / Money Market Instruments/ Govt. Securities).		

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

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
ELECTRICAL EQUIPMENT	**3.55**
✔ Siemens Energy India Limited	1.50
✔ TD Power Systems Limited	1.05
ABB India Limited	0.53
Siemens Limited	0.47
POWER	**3.44**
✔ NTPC Green Energy Limited	1.46
✔ NTPC Limited	0.99
✔ Power Grid Corporation of India Limited	0.99
PHARMACEUTICALS & BIOTECHNOLOGY	**2.20**
✔ Glenmark Pharmaceuticals Limited	2.20
FINANCE	**2.07**
PNB Housing Finance Limited	0.81
CreditAccess Grameen Limited	0.68
REC Limited	0.58
IT - SOFTWARE	**2.00**
✔ Coforge Limited	2.00
BANKS	**1.79**
✔ State Bank of India	1.00
ICICI Bank Limited	0.55
HDFC Bank Limited	0.24
DIVERSIFIED FMCG	**1.70**
✔ ITC Limited	1.70
CEMENT & CEMENT PRODUCTS	**1.40**
✔ Ambuja Cements Limited	1.40
FERROUS METALS	**1.33**
Tata Steel Limited	0.82
Steel Authority of India Limited	0.51
AEROSPACE & DEFENSE	**0.90**
Bharat Electronics Limited	0.90
AUTO COMPONENTS	**0.83**
S.J.S. Enterprises Limited	0.83
TRANSPORT INFRASTRUCTURE	**0.66**
Adani Ports and Special Economic Zone Limited	0.66
TELECOM - SERVICES	**0.59**
Bharti Airtel Limited	0.59
CONSUMER DURABLES	**0.47**
Sky Gold And Diamonds Limited	0.47
PETROLEUM PRODUCTS	**0.31**
Reliance Industries Limited	0.31
OTHERS	**0.70**
Zaggle Prepaid Ocean Services Limited	0.26
Laxmi Dental Limited	0.25
Triveni Engineering & Industries Limited	0.19
Total	**23.94**
CORPORATE DEBT	
Non-Convertible Debentures	
Indian Railway Finance Corporation Limited (CRISIL AAA)	7.59
National Bank For Agriculture and Rural Development (CRISIL AAA)	7.58
Tata Capital Housing Finance Limited (CRISIL AAA)	4.52
Muthoot Finance Limited (CRISIL AA+)	3.76
Power Finance Corporation Limited (CRISIL AAA)	3.03
Small Industries Dev Bank of India (CRISIL AAA)	3.02
Small Industries Dev Bank of India (CRISIL AAA)	3.02
Bajaj Finance Limited (CRISIL AAA)	3.00
Total	**35.52**
MONEY MARKET INSTRUMENTS	
Certificate of Deposit	
AU Small Finance Bank Limited (FITCH A1+)	7.30
Axis Bank Limited (CRISIL A1+)	7.15
Total	**14.45**
CDMDF	
Corporate Debt Market Development Fund	
Corporate Debt Market Development Fund (Others)	0.31
Total	**0.31**
GOVERNMENT BOND AND TREASURY BILL	
Government Bond	
7.1% GOI (MD 18/04/2029) (SOV)	7.64
6.79% GOI (MD 07/10/2034) (SOV)	6.94
7.18% GOI (MD 14/08/2033) (SOV)	4.10
Total	**18.68**
Treasury Bill	
364 Days Tbill (MD 15/01/2026) (SOV)	1.44
364 Days Tbill (MD 07/08/2025) (SOV)	0.52
Total	**1.96**
CASH & CASH EQUIVALENT	
Net Receivables/(Payables)	1.82
TREPS / Reverse Repo Investments	3.32
Total	**5.14**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on July 31, 2025)

Mcap Category	Percentage
Debt	49.97%
GB/TB/Repo/Others	25.78%
Large Cap	13.23%
Mid Cap	6.17%
Small Cap	4.54%
Units of CDMDF	0.31%
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

₹ 68.81 Crs.

LATEST AUM

₹ 67.82 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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 July 31, 2025)

Average / Residual Maturity: 3.47 Years
Macaulay Duration: 2.90 Years
Modified Duration: 2.76 Years
Annualised Yield: 6.48%

NAV (As on July 31, 2025) NAV (₹)

Regular Plan		Eco Plan	
Growth	34.2060	Growth	35.4212
Monthly IDCW	17.6107	Monthly IDCW	26.8279
Quarterly IDCW	18.2528	Quarterly IDCW	-
Annual IDCW	16.6048	Annual IDCW	-
Direct Plan			
Growth	36.6245		
Monthly IDCW	16.3163		
Quarterly IDCW	17.9967		
Annual IDCW	16.6905		

EXPENSE RATIO

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

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL

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

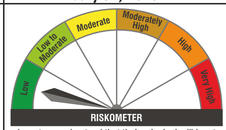
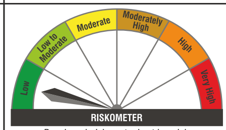
For IDCW History refer pg no 27 | For Scheme Performance refer pg no 28 to 39

Bank of India Arbitrage Fund

(An open ended scheme investing in arbitrage opportunities)

Invest Now

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

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on July 31, 2025	Benchmark Risk-o-meter as on July 31, 2025^
• Income over short to medium term. • Income through arbitrage opportunities between cash and derivative segments of the equity market and arbitrage opportunities within the derivative segment.	Investors understand that their principal will be at low risk	Benchmark riskometer is at low risk

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

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
BANKS	12.26
✔ Kotak Mahindra Bank Limited	3.57
✔ Axis Bank Limited	2.85
Bank of Baroda	2.48
Punjab National Bank	1.80
State Bank of India	1.56
FERROUS METALS	5.27
✔ JSW Steel Limited	4.03
Tata Steel Limited	1.24
AUTOMOBILES	4.61
✔ Mahindra & Mahindra Limited	4.10
Tata Motors Limited	0.51
PHARMACEUTICALS & BIOTECHNOLOGY	3.97
✔ Sun Pharmaceutical Industries Limited	3.97
HEALTHCARE SERVICES	3.72
✔ Max Healthcare Institute Limited	3.72
FINANCE	3.45
Shriram Finance Limited	1.11
Jio Financial Services Limited	1.10
Bajaj Finance Limited	0.78
PNB Housing Finance Limited	0.46
TELECOM - SERVICES	3.45
✔ Bharti Airtel Limited	3.45
ELECTRICAL EQUIPMENT	3.20
✔ CG Power and Industrial Solutions Limited	3.20
CAPITAL MARKETS	3.19
✔ Multi Commodity Exchange of India Limited	3.19
NON - FERROUS METALS	2.95
✔ Hindalco Industries Limited	2.95
CONSUMER DURABLES	2.76
Crompton Greaves Consumer Electricals Limited	2.76
REALTY	2.74
Godrej Properties Limited	2.74
Metals & Minerals Trading	2.59
Adani Enterprises Limited	2.59
INDUSTRIAL PRODUCTS	2.53
Cummins India Limited	2.53
AUTO COMPONENTS	2.46
Exide Industries Limited	2.46
OTHERS	11.10
Hindustan Aeronautics Limited	2.26
Grasim Industries Limited	1.79
Tata Power Company Limited	1.50
Info Edge (India) Limited	1.49
HDFC Life Insurance Company Limited	0.99
JSW Energy Limited	0.86
Hindustan Petroleum Corporation Limited	0.60
Ambuja Cements Limited	0.59
Varun Beverages Limited	0.51
Hindustan Unilever Limited	0.36
Adani Ports and Special Economic Zone Limited	0.15
Total	**70.25**
FUTURES AND OPTIONS	
Equity Futures	
Adani Ports and Special Economic Zone Limited	-0.16
Hindustan Unilever Limited	-0.36
PNB Housing Finance Limited	-0.46
Tata Motors Limited	-0.51
Varun Beverages Limited	-0.51
Ambuja Cements Limited	-0.59
Hindustan Petroleum Corporation Limited	-0.60
Bajaj Finance Limited	-0.79
JSW Energy Limited	-0.86
HDFC Life Insurance Company Limited	-0.99
Jio Financial Services Limited	-1.11
Shriram Finance Limited	-1.12
Tata Steel Limited	-1.24
Info Edge (India) Limited	-1.49
Tata Power Company Limited	-1.51
State Bank of India	-1.57
Grasim Industries Limited	-1.80
Punjab National Bank	-1.81
Hindustan Aeronautics Limited	-2.26
Exide Industries Limited	-2.47
Bank of Baroda	-2.49
Cummins India Limited	-2.54
Adani Enterprises Limited	-2.60
Godrej Properties Limited	-2.75
Crompton Greaves Consumer Electricals Limited	-2.77
Axis Bank Limited	-2.87
Hindalco Industries Limited	-2.94
Multi Commodity Exchange of India Limited	-3.20
CG Power and Industrial Solutions Limited	-3.21
Bharti Airtel Limited	-3.46
Kotak Mahindra Bank Limited	-3.59
Max Healthcare Institute Limited	-3.74
Sun Pharmaceutical Industries Limited	-3.98
JSW Steel Limited	-4.05
Mahindra & Mahindra Limited	-4.12
Equity Futures Total	**-70.52**
MUTUAL FUND INVESTMENT	
Bank of India Liquid Fund - Direct Plan - Growth	17.49
Total	**17.49**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 14/05/2026) (SOV)	2.05
364 Days Tbill (MD 15/01/2026) (SOV)	1.50
364 Days Tbill (MD 01/05/2026) (SOV)	1.03
91 Days Tbill (MD 07/08/2025) (SOV)	0.95
364 Days Tbill (MD 08/01/2026) (SOV)	0.82
364 Days Tbill (MD 28/08/2025) (SOV)	0.54
364 Days Tbill (MD 07/08/2025) (SOV)	0.36
Total	**7.25**
CASH & CASH EQUIVALENT	
Net Receivables/(Payables) after adjusting for futures	71.38
TREPS / Reverse Repo Investments	4.15
Total	**75.53**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on July 31, 2025)

Mcap Category	Percentage
Arbitrage Positions	70.52%
Mutual Fund Units	17.49%
GB/TB/Repo/Others	11.99%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

BENCHMARK^

NIFTY 50 Arbitrage Index

DATE OF ALLOTMENT

June 18, 2018

FUND MANAGER

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

AVERAGE AUM

₹ 43.74 Crs.

LATEST AUM

₹ 42.15 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 July 31, 2025)

Average / Residual Maturity: 0.20 Years
Macaulay Duration: 0.20 Years
Modified Duration: 0.20 Years
Annualised Yield: 5.66%

NAV (As on July 31, 2025) NAV (₹)

Regular Plan		Direct Plan	
Growth	13.8577	Growth	14.4641
Monthly IDCW	12.5585	Monthly IDCW	13.0386
Quarterly IDCW	13.2578	Quarterly IDCW	13.7457
Annual IDCW	12.8047	Annual IDCW	13.0788

EXPENSE RATIO

Regular Plan: 0.89% Direct Plan: 0.38%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL

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

ARBITRAGE FUND

For IDCW History refer pg no 27 | For Scheme Performance refer pg no 28 to 39

Bank of India Liquid Fund

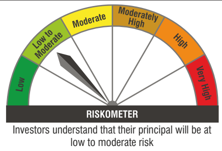
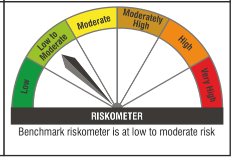
(An Open Ended Liquid Scheme. A Relatively Low Interest Rate Risk and Moderate Credit Risk.)

ICRA A1+mfs

IND - A1+mfs

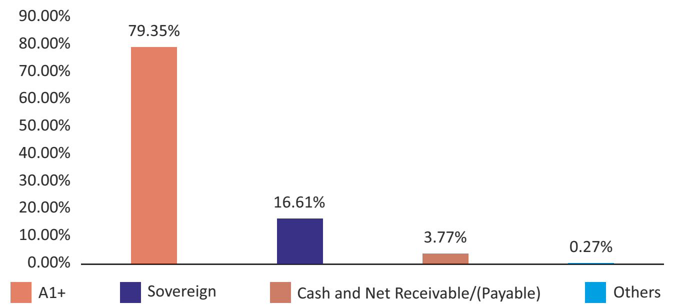
Invest Now

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

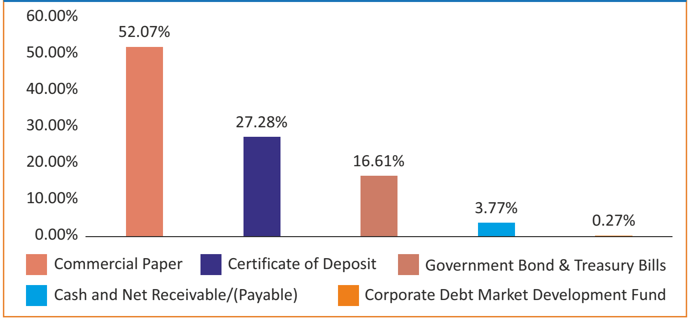
This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on July 31, 2025	Benchmark Risk-o-meter as on July 31, 2025^
• Income over short term. • Investment in Debt and Money Market Instruments.		

*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		
Axis Bank Limited	CRISIL A1+	6.21
Bank of Baroda	FITCH A1+	4.97
HDFC Bank Limited	CARE A1+	3.72
Kotak Mahindra Bank Limited	CRISIL A1+	2.49
Indian Bank	CRISIL A1+	2.48
HDFC Bank Limited	CRISIL A1+	2.47
Indian Bank	CRISIL A1+	2.47
Small Industries Dev Bank of India	CRISIL A1+	2.47
Total		**27.28**
Commercial Paper		
LIC Housing Finance Limited	CRISIL A1+	4.96
Export Import Bank of India	CRISIL A1+	4.93
Sundaram Finance Limited	CRISIL A1+	3.74
Small Industries Dev Bank of India	CARE A1+	3.70
Axis Finance Limited	CRISIL A1+	2.49
Godrej Finance Limited	CRISIL A1+	2.49
Motilal Oswal Financial Services Limited	CRISIL A1+	2.49
Aditya Birla Housing Finance Limited	CRISIL A1+	2.48
ICICI Sec Primary Dealership Limited	CRISIL A1+	2.48
ICICI Securities Limited	CRISIL A1+	2.48
ICICI Securities Limited	CRISIL A1+	2.48
National Bank For Agriculture and Rural Development	CRISIL A1+	2.48
National Bank For Agriculture and Rural Development	CRISIL A1+	2.48
Reliance Industries Limited	CRISIL A1+	2.48
Reliance Industries Limited	CRISIL A1+	2.48
Reliance Retail Ventures Limited	CRISIL A1+	2.48
Godrej Agrovet Limited	ICRA A1+	2.46
PNB Housing Finance Limited	CRISIL A1+	1.25
Poonawalla Fincorp Limited	CRISIL A1+	1.24
Total		**52.07**
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.27
Total		**0.27**

Portfolio Holdings	Industry/ Rating	% to Net Assets
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
91 Days Tbill (MD 11/09/2025)	SOV	4.97
364 Days Tbill (MD 15/08/2025)	SOV	3.74
91 Days Tbill (MD 02/10/2025)	SOV	3.71
91 Days Tbill (MD 16/10/2025)	SOV	2.96
91 Days Tbill (MD 30/10/2025)	SOV	1.23
Total		**16.61**
CASH & CASH EQUIVALENT		
Net Receivables/Payables		2.26
TREPS / Reverse Repo Investments		1.51
Total		**3.77**
GRAND TOTAL		**100.00**

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

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

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

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

BENCHMARK^
Tier 1: CRISIL Liquid Debt A-I Index

DATE OF ALLOTMENT
July 16, 2008

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

AVERAGE AUM#
₹ 1,958.04 Crs.

LATEST AUM#
₹ 2,001.88 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 July 31, 2025)
Average / Residual Maturity: 0.13 Years
Macaulay Duration: 0.13 Years
Modified Duration: 0.13 Years
Annualised Yield: 5.64%

NAV (As on July 31, 2025) NAV (₹)

Regular Plan		Direct Plan	
Growth	3,021.8101	Growth	3,051.9977
Daily IDCW	1,002.1069	Daily IDCW	1,002.6483
Weekly IDCW	1,001.7281	Weekly IDCW	1,061.9957

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 31 July 2025 is ₹ 737.22 Lacs.

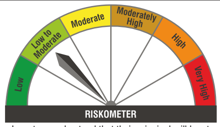
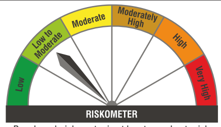
For IDCW History refer pg no 27 | For Scheme Performance refer pg no 28 to 39

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)

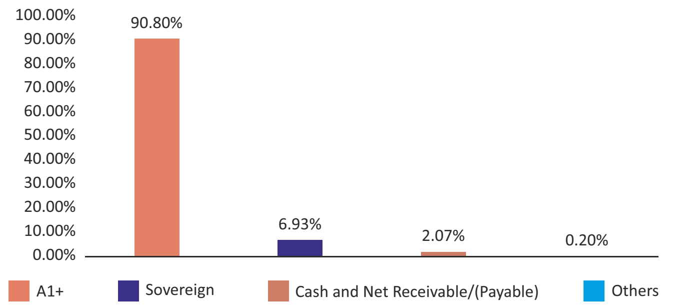
Invest Now

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

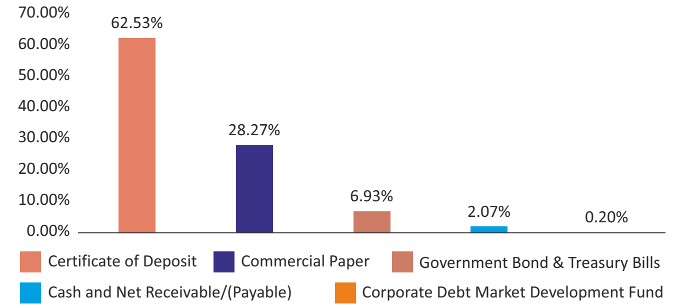
This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on July 31, 2025	Benchmark Risk-o-meter as on July 31, 2025^
• Regular income over short to medium term • Investment in Money Market instruments with maturity upto one year	 Investors understand that their principal will be at low to moderate risk	 Benchmark riskometer is at low to moderate risk

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

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Export Import Bank of India	CRISIL A1+	10.27
Canara Bank	CRISIL A1+	9.67
Union Bank of India	ICRA A1+	8.96
Axis Bank Limited	CRISIL A1+	8.27
Small Industries Dev Bank of India	CRISIL A1+	8.14
Bank of Baroda	FITCH A1+	6.92
National Bank For Agriculture and Rural Development	CRISIL A1+	6.85
Indian Bank	CRISIL A1+	3.45
Total		**62.53**
Commercial Paper		
NTPC Limited	CRISIL A1+	8.57
Axis Finance Limited	CRISIL A1+	6.88
Motilal Oswal Financial Services Limited	ICRA A1+	6.68
ICICI Securities Limited	CRISIL A1+	6.14
Total		**28.27**
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.20
Total		**0.20**
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
364 Days Tbill (MD 15/01/2026)	SOV	6.93
Total		**6.93**

Portfolio Holdings	Industry/ Rating	% to Net Assets
CASH & CASH EQUIVALENT		
Net Receivables/Payables		(9.90)
TREPS / Reverse Repo Investments		11.97
Total		**2.07**
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

₹ 142.05 Crs.

LATEST AUM

₹ 140.75 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 July 31, 2025)

Average / Residual Maturity: 0.52 Years
Macaulay Duration: 0.57 Years
Modified Duration: 0.57 Years
Annualised Yield: 6.08%

NAV (As on July 31, 2025) NAV (₹)

Regular Plan		Direct Plan	
Growth	10.3938	Growth	10.4206
Daily IDCW	10.3939	Daily IDCW	10.1357
Weekly IDCW	10.3947	Weekly IDCW	-
Monthly IDCW	10.3939	Monthly IDCW	10.4192

EXPENSE RATIO

Regular Plan: 0.62% Direct Plan: 0.12%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

MONEY MARKET FUND

For IDCW History refer pg no 27 | For Scheme Performance refer pg no 28 to 39

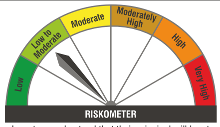
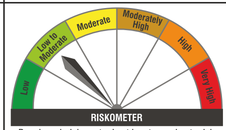
Bank of India Ultra Short Duration Fund

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.)

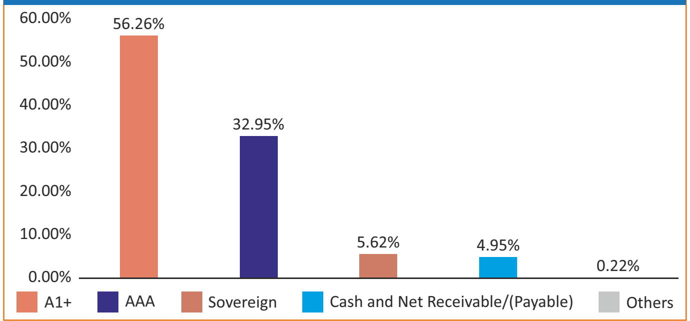
Invest Now

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

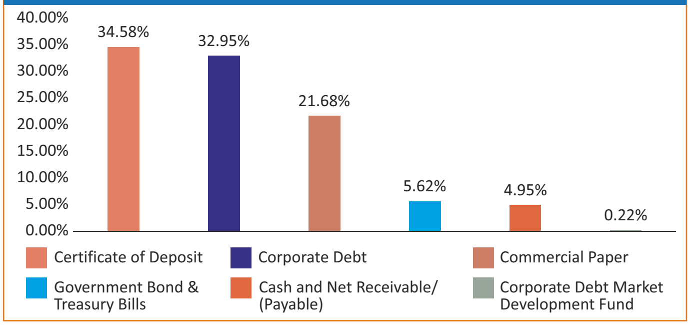
This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on July 31, 2025	Benchmark Risk-o-meter as on July 31, 2025^
• Regular income over Short to Medium term. • Investment in Debt & Money Market instruments such the Macaulay duration of the portfolio is between 3 months and 6 months.	 Investors understand that their principal will be at low to moderate risk	 Benchmark riskometer is at low to moderate risk

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

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
REC Limited	CRISIL AAA	8.79
Power Finance Corporation Limited	CRISIL AAA	8.53
LIC Housing Finance Limited	CRISIL AAA	8.52
National Bank For Agriculture and Rural Development	CRISIL AAA	7.11
Total		**32.95**
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Axis Bank Limited	CRISIL A1+	9.36
Kotak Mahindra Bank Limited	CRISIL A1+	6.88
AU Small Finance Bank Limited	FITCH A1+	4.66
Bank of Baroda	FITCH A1+	4.58
Indian Bank	CRISIL A1+	4.56
Export Import Bank of India	CRISIL A1+	4.54
Total		**34.58**
Commercial Paper		
Bharti Telecom Limited	CRISIL A1+	6.50
Kotak Mahindra Investments Limited	CRISIL A1+	6.34
NTPC Limited	CRISIL A1+	5.67
ICICI Securities Limited	CRISIL A1+	3.17
Total		**21.68**
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.22
Total		**0.22**

Portfolio Holdings	Industry/ Rating	% to Net Assets
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
182 Days Tbill (MD 07/08/2025)	SOV	4.70
364 Days Tbill (MD 15/01/2026)	SOV	0.92
Total		**5.62**
CASH & CASH EQUIVALENT		
Net Receivables/Payables		0.59
TREPS / Reverse Repo Investments		4.36
Total		**4.95**
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

₹ 189.45 Crs.

LATEST AUM

₹ 212.51 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 July 31, 2025)

Average / Residual Maturity: 0.48 Years
Macaulay Duration: 0.48 Years
Modified Duration: 0.46 Years
Annualised Yield: 6.07%

NAV (As on July 31, 2025) NAV (₹)

Regular Plan		Direct Plan	
Growth	3,180.0922	Growth	3,291.9884
Bonus	-	Bonus	3,276.3905
Daily IDCW	1,007.4498	Daily IDCW	1,011.9280
Weekly IDCW	1,007.8369	Weekly IDCW	1,007.3339

EXPENSE RATIO

Regular Plan: 0.85% Direct Plan: 0.34%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

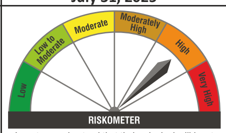
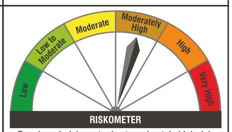
For IDCW History refer pg no 27 | For Scheme Performance refer pg no 28 to 39

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.)

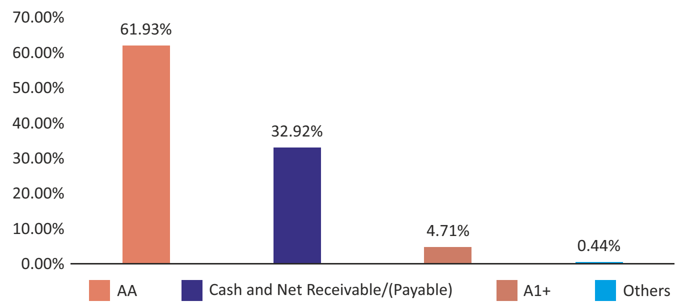
Invest Now

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

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on July 31, 2025	Benchmark Risk-o-meter as on July 31, 2025^
• Long term capital appreciation. • Investment primarily in corporate debt securities with medium to long term maturities across the credit spectrum within the universe of investment grade rating.	 Investors understand that their principal will be at high risk	 Benchmark riskometer is at moderately high risk

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

CREDIT PROFILE



PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
Nirma Limited	CRISIL AA	9.54
Vedanta Limited	CRISIL AA	9.54
Aditya Birla Real Estate Limited	CRISIL AA	9.52
JSW Steel Limited	CARE AA	9.50
Manappuram Finance Limited	CRISIL AA	9.49
Rashtriya Chemicals and Fertilizers Limited	ICRA AA	4.83
360 One Prime Limited	ICRA AA	4.77
Nuvoco Vistas Corporation Limited	CRISIL AA	4.74
Total		**61.93**
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Axis Bank Limited	CRISIL A1+	4.71
Total		**4.71**
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.44
Total		**0.44**
PREFERENCE SHARES (PREFSHARE)		
Preference Shares		
Amanta Healthcare Limited		0.00
Total		**0.00**

Portfolio Holdings	Industry/ Rating	% to Net Assets
CASH & CASH EQUIVALENT		
Net Receivables/Payables		9.72
TREPS / Reverse Repo Investments		23.20
Total		**32.92**
GRAND TOTAL		**100.00**

#Note: All subscriptions /switch-in application(s) and other pre-registered investments in Bank of India Credit Risk Fund, an open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds), through any mode including the stock exchange platform has been temporarily suspended with effect from July 01, 2019 till further notice.
Any redemptions including switch-out, registered under the Scheme would continue (without any change) as per the terms of the SID and KIM of the Scheme.
https://www.boimf.in/docs/default-source/reports/addenda-notice/boi---temporary-suspension-crf_28-june-2019.pdf

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

Potential Risk Class Matrix

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

INVESTMENT OBJECTIVE

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

BENCHMARK^

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

₹ 107.01 Crs.

LATEST AUM

₹ 105.60 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on July 31, 2025)

Average / Residual Maturity: 0.68 Years
Macaulay Duration: 0.60 Years
Modified Duration: 0.56 Years
Annualised Yield: 6.11%

NAV (As on July 31, 2025) NAV (₹)

Regular Plan: 12.2535 Direct Plan: 12.5578

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

For IDCW History refer pg no 27 | For Scheme Performance refer pg no 28 to 39

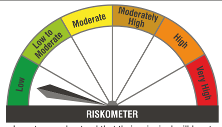
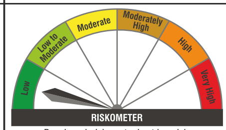
CREDIT RISK FUND

Bank of India Overnight Fund

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

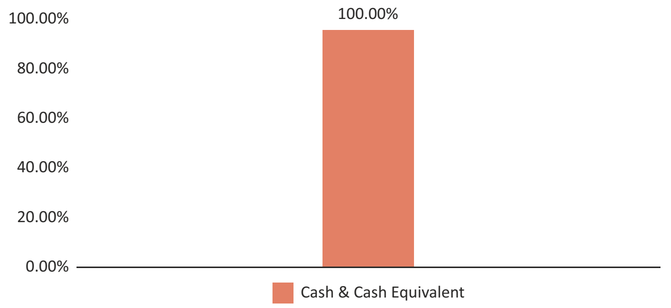
Invest Now

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

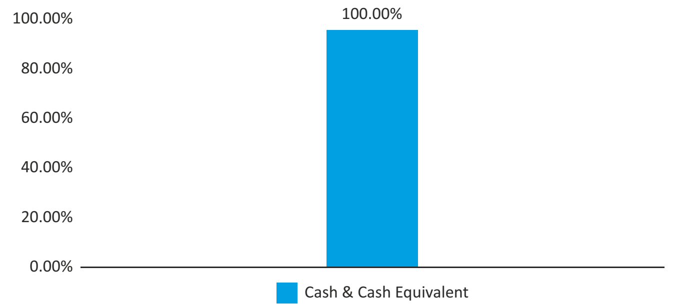
This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on July 31, 2025	Benchmark Risk-o-meter as on July 31, 2025^
• Income over short term with low risk and high liquidity. • Investments in overnight securities having residual maturity of 1 business day.	 Investors understand that their principal will be at low risk	 Benchmark riskometer is at low risk

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

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
CASH & CASH EQUIVALENT		
Net Receivables/Payables		0.04
TREPS / Reverse Repo Investments		99.96
Total		**100.00**
GRAND TOTAL		**100.00**

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

Potential Risk Class Matrix

	Credit Risk		
Interest Rate Risk	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
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

₹ 61.83 Crs.

LATEST AUM

₹ 83.84 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 July 31, 2025)

Average / Residual Maturity: 1 Day
Macaulay Duration: 1 Day
Modified Duration: 1 Day
Annualised Yield: 5.56%

NAV (As on July 31, 2025) — NAV (₹)

Regular Plan		Direct Plan	
Growth	1,316.6338	Growth	1,320.2727
Daily IDCW	1,000.0000	Daily IDCW	1,000.0000
Weekly IDCW	-	Weekly IDCW	-
Monthly IDCW	1,000.4395	Monthly IDCW	1,000.4416

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

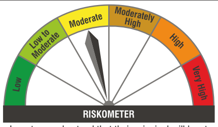
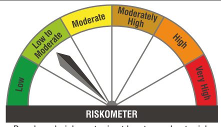
For IDCW History refer pg no 27 | For Scheme Performance refer pg no 28 to 39

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.)

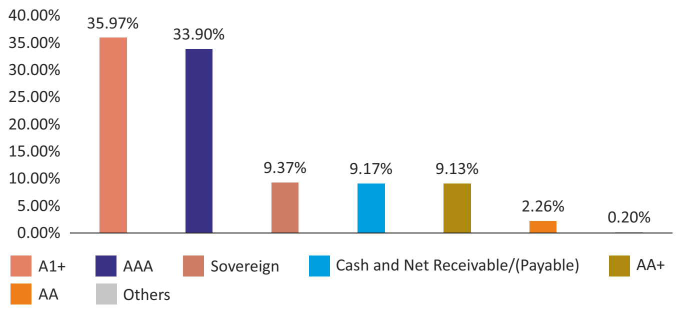
Invest Now

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

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on July 31, 2025	Benchmark Risk-o-meter as on July 31, 2025^
• Regular income over short to medium term. • Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 1 year - 3 years.	 Investors understand that their principal will be at moderate risk	 Benchmark riskometer is at low to moderate risk

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

CREDIT PROFILE



COMPOSITION BY HOLDING PERIOD

Duration	% of Assets
Upto 3 months	26.29%
3 months to 6 months	20.08%
6 months to 1 year	8.74%
> 1 year	44.89%

PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
LIC Housing Finance Limited	CRISIL AAA	8.97
REC Limited	CRISIL AAA	5.03
Indian Railway Finance Corporation Limited	CRISIL AAA	4.58
Small Industries Dev Bank of India	CRISIL AAA	4.58
Muthoot Finance Limited	CRISIL AA+	4.57
Godrej Industries Limited	CRISIL AA+	4.56
Power Finance Corporation Limited	CRISIL AAA	2.76
National Bank For Agriculture and Rural Development	CRISIL AAA	2.29
Bajaj Finance Limited	CRISIL AAA	2.28
Vedanta Limited	CRISIL AA	2.26
Power Finance Corporation Limited	CRISIL AAA	1.80
National Bank For Agriculture and Rural Development	CRISIL AAA	1.61
Total		**45.29**
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Punjab National Bank	CRISIL A1+	6.58
Canara Bank	CRISIL A1+	4.79
Kotak Mahindra Bank Limited	CRISIL A1+	4.36
National Bank For Agriculture and Rural Development	CRISIL A1+	2.59
Bank of Baroda	FITCH A1+	2.18
Indian Bank	CRISIL A1+	2.18
Indian Bank	CRISIL A1+	2.17
Export Import Bank of India	CRISIL A1+	2.16
Total		**27.01**
Commercial Paper		
Motilal Oswal Financial Services Limited	ICRA A1+	6.31
Bharti Telecom Limited	CRISIL A1+	2.65
Total		**8.96**
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.20
Total		**0.20**
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
6.33% GOI (MD 05/05/2035)	SOV	4.46
6.79% GOI (MD 07/10/2034)	SOV	2.48
7.1% GOI (MD 18/04/2029)	SOV	2.32
Total		**9.26**
Treasury Bill		
364 Days Tbill (MD 15/01/2026)	SOV	0.11
Total		**0.11**
CASH & CASH EQUIVALENT		
Net Receivables/Payables		1.36
TREPS / Reverse Repo Investments		7.81
Total		**9.17**
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

₹ 213.83 Crs.

LATEST AUM

₹ 223.46 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 July 31, 2025)

Average / Residual Maturity: 2.35 Years
Macaulay Duration: 2.04 Years
Modified Duration: 1.94 Years
Annualised Yield: 6.47%

NAV (As on July 31, 2025) NAV (₹)

Regular Plan		Direct Plan	
Growth	26.9576	Growth	29.3198
Monthly IDCW	13.8332	Monthly IDCW	14.2556
Quarterly IDCW	13.6320	Quarterly IDCW	13.5170

EXPENSE RATIO

Regular Plan: 1.00% Direct Plan: 0.45%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

For IDCW History refer pg no 27 | For Scheme Performance refer pg no 28 to 39

EQUITY FUNDS[$]

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		
26-March-2018	0.75	12.33
29-July-2021	0.80	18.62
Direct Plan - Regular IDCW		
30-June-2021	1.00	17.76
29-July-2021	0.25	18.76
Bank of India Small Cap Fund		
Regular Plan - Regular IDCW		
30-June-2021	1.25	17.37
29-July-2021	1.00	17.44
Direct Plan - Regular IDCW		
30-June-2021	1.25	18.06
29-July-2021	0.40	18.79
Bank of India Flexi Cap Fund		
Regular Plan - Regular IDCW		
7-December-2020	0.44601387	12.76
30-June-2021	1.00000000	15.85
Direct Plan - Regular IDCW		
30-June-2021	1.00000000	15.43
29-July-2021	0.25000000	15.96

HYBRID FUND[$]

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

HYBRID FUND[$]

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

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-June-25	4.6100991	1000.1526[a]
26-June-25	4.6100991	1000.1526[b]
28-July-25	4.7181112	1000.1444[a]
28-July-25	4.7181112	1000.1444[b]
Direct Monthly IDCW		
26-June-25	4.6338286	1000.1529[a]
26-June-25	4.6338286	1000.1529[b]
28-July-25	4.7377350	1000.1449[a]
28-July-25	4.7377350	1000.1449[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
[a]Individual/ HUFs.   [b]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 July 31, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-7.56%	-2.08%	0.54%	9,244	9,792	10,054
3 years	22.06%	16.85%	14.29%	18,217	15,973	14,946
5 years	26.52%	21.66%	18.88%	32,433	26,668	23,751
Since inception*	27.25%	22.83%	20.23%	34,120	28,501	25,553

^ 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 6 other open ended schemes and co-manages 2 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 July 31, 2025)

Fund Manager - Alok Singh and Nav Bhardwaj				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty Smallcap 250 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Smallcap 250 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-2.40%	-3.93%	0.54%	9,760	9,607	10,054
3 years	23.35%	25.69%	14.29%	18,799	19,894	14,946
5 years	32.54%	32.74%	18.88%	40,930	41,240	23,751
Since inception*	26.37%	20.44%	14.47%	47,110	34,259	24,471

^ Past performance may or may not be sustained in the future. *Date of Allotment - December 19, 2018.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

1. Mr. Alok Singh has been managing this scheme from October 1, 2024. In addition to this, he manages 7 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 July 31, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-10.23%	-2.08%	0.54%	8,977	9,792	10,054
3 years	19.06%	16.85%	14.29%	16,901	15,973	14,946
5 years	23.26%	21.66%	18.88%	28,469	26,668	23,751
Since inception*	18.32%	17.33%	15.65%	1,58,970	1,38,419	1,09,229

^ 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 6 other open ended schemes and co-manages 2 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 July 31, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
6 Months	4.20%	6.83%	6.17%	10,420	10,683	10,617
1 year	NA	NA	NA	NA	NA	NA
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	-8.20%	-2.64%	-0.81%	9,243	9,757	9,926

^ 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 6 other open ended schemes and co-manages 2 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 July 31, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-2.23%	1.07%	0.54%	9,777	10,107	10,054
3 years	20.79%	19.89%	14.29%	17,651	17,260	14,946
5 years	25.74%	23.51%	18.88%	31,453	28,760	23,751
Since inception*	15.95%	15.21%	13.85%	38,090	35,966	32,289

^ 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 6 other open ended schemes and co-manages 2 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 July 31, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-2.98%	4.68%	0.54%	9,702	10,468	10,054
3 years	10.80%	11.31%	14.29%	13,612	13,804	14,946
5 years	11.12%	12.61%	18.88%	16,946	18,115	23,751
Since inception*	8.23%	11.38%	13.85%	24,611	34,153	43,838

^ 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 6 other open ended schemes and co-manages 2 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 July 31, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	2.95%	7.25%	9.88%	10,295	10,725	10,988
3 years	7.75%	9.45%	8.69%	12,518	13,123	12,850
5 years	11.43%	8.24%	5.33%	17,187	14,858	12,966
Since inception*	7.80%	9.24%	6.11%	34,206	42,555	26,439

^ 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 6 other open ended schemes and co-manages 2 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 July 31, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	5.99%	9.21%	9.88%	10,599	10,921	10,988
3 years	5.77%	8.43%	8.69%	11,839	12,758	12,850
5 years	25.90%	7.43%	5.33%	31,658	14,310	12,966
Since inception*	1.97%	8.29%	6.73%	12,254	22,950	19,733

^ 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 6 other open ended schemes and co-manages 2 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 July 31, 2025)

Fund Manager - Alok Singh and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty 100 TRI) (%)	Additional Benchmark Returns (BSE SENSEX TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 100 TRI) (₹)	Additional Benchmark Returns (BSE SENSEX TRI) (₹)
1 year	-6.53%	-1.32%	0.54%	9,347	9,868	10,054
3 years	15.21%	14.59%	13.52%	17,847	17,454	16,797
5 years	NA	NA	NA	NA	NA	NA
Since inception*	11.72%	13.22%	12.60%	15,740	16,624	16,255

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

1. Mr. Alok Singh and Mr. Nilesh Jethani have been managing this scheme from October 1, 2024. In addition to this, Mr. Alok Singh manages 7 other open-ended schemes 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 July 31, 2025)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (%)	Additional Benchmark Returns (BSE 500 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (₹)	Additional Benchmark Returns (BSE 500 TRI) (₹)
1 year	-2.93%	-1.86%	-2.08%	9,707	9,814	9,792
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	26.27%	24.35%	20.78%	17,570	16,933	15,781

^ 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 July 31, 2025)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period@	Scheme Returns (%) ^	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-3.99%	-13.68%	0.54%	9,601	8,632	10,054
3 years	25.88%	25.01%	14.29%	19,986	19,573	14,946
5 years	30.32%	28.95%	18.88%	37,617	35,684	23,751
Since inception*	11.89%	8.45%	12.17%	56,500	34,945	58,787

^ 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 July 31, 2025)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period@	Scheme Returns (%) ^	Benchmark Returns (BSE 250 Large MidCap (TRI)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 250 Large MidCap (TRI)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-6.87%	-1.82%	0.54%	9,313	9,818	10,054
3 years	17.17%	16.19%	14.29%	16,108	15,705	14,946
5 years	20.98%	20.94%	18.88%	25,927	25,890	23,751
Since inception*	13.69%	15.53%	14.25%	86,180	1,12,928	93,677

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

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

Notes

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

Scheme Performance - Regular Plan

Bank of India Consumption Fund - Growth Option - PERFORMANCE (As on July 31, 2025)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty India Consumption TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty India Consumption TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
6 Months	8.54%	6.40%	6.17%	10,854	10,640	10,617
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*	6.80%	5.28%	5.95%	10,412	10,321	10,361

^ Past performance may or may not be sustained in the future. *Date of Allotment - December 20, 2024.
Above returns are on Simple Annualized Return.
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

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

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	5.16%	5.30%	5.35%	10,010	10,010	10,010
15 Days	5.27%	5.41%	5.16%	10,021	10,022	10,021
30 Days	5.79%	5.68%	4.06%	10,048	10,047	10,034
1 year	7.11%	6.95%	7.41%	10,711	10,695	10,741
3 years	7.05%	6.99%	7.06%	12,269	12,248	12,273
5 years	5.60%	5.64%	5.58%	13,132	13,158	13,124
Since inception*	6.70%	6.81%	6.42%	30,218	30,775	28,895

^ 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 July 31, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	6.96%	7.47%	7.41%	10,696	10,747	10,741
3 years	6.47%	7.35%	7.06%	12,076	12,380	12,277
5 years	5.21%	5.99%	5.58%	12,893	13,376	13,124
Since inception*	7.02%	7.43%	6.42%	31,801	33,971	28,895

^ 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

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

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	5.32%	5.33%	5.35%	10,010	10,010	10,010
15 Days	5.41%	5.39%	5.16%	10,022	10,022	10,021
30 Days	5.35%	5.31%	4.06%	10,044	10,044	10,034
1 year	6.38%	6.30%	7.41%	10,638	10,630	10,741
3 years	6.51%	6.49%	7.06%	12,085	12,078	12,273
5 years	5.26%	5.26%	5.58%	13,709	12,926	13,124
Since inception*	5.12%	5.09%	5.78%	13,166	13,150	13,630

^ 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 July 31, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	9.92%	8.76%	9.88%	10,992	10,876	10,988
3 years	9.77%	7.65%	8.69%	13,236	12,483	12,850
5 years	10.13%	6.06%	5.33%	16,205	13,425	12,966
Since inception*	6.14%	7.57%	5.59%	26,958	33,659	24,695

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

Co Fund Manager - Mithraem Bharucha and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	3.56%	8.62%	0.54%	10,356	10,862	10,054
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	9.21%	13.12%	10.30%	10,921	11,312	11,030

^ 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.

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 Arbitrage Fund - Growth Option - PERFORMANCE (As on July 31, 2025)

Fund Manager - Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Arbitrage Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Arbitrage Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	6.47%	7.48%	7.41%	10,647	10,748	10,741
3 years	6.19%	7.37%	7.06%	11,980	12,386	12,277
5 years	4.61%	5.92%	5.58%	12,528	13,331	13,124
Since inception*	4.68%	5.59%	6.19%	13,858	14,739	15,340

^ 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. Mr. Firdaus Ragina has ceased to be the Fund Manager w.e.f. close of business hours of July 11, 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.

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 July 31, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-6.19%	-2.08%	0.54%	9,381	9,792	10,054
3 years	23.90%	16.85%	14.29%	19,052	15,973	14,946
5 years	28.50%	21.66%	18.88%	35,066	26,668	23,751
Since inception#	29.26%	22.83%	20.23%	36,960	28,501	25,553

^ 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 6 other open ended schemes and co-manages 2 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 July 31, 2025)

Fund Manager - Alok Singh and Nav Bhardwaj				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty Smallcap 250 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Smallcap 250 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-0.90%	-3.93%	0.54%	9,910	9,607	10,054
3 years	25.29%	25.69%	14.29%	19,704	19,894	14,946
5 years	34.68%	32.74%	18.88%	44,342	41,240	23,751
Since inception#	28.49%	20.44%	14.47%	52,590	34,259	24,471

^ Past performance may or may not be sustained in the future. #Date of Allotment - December 19, 2018.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.
1. Mr. Alok Singh has been managing this scheme from October 1, 2024. In addition to this, he manages 7 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 July 31, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-9.20%	-2.08%	0.54%	9,080	9,792	10,054
3 years	20.39%	16.85%	14.29%	17,475	15,973	14,946
5 years	24.61%	21.66%	18.88%	30,065	26,668	23,751
Since inception#	17.87%	14.57%	13.38%	79,200	55,397	48,568

^ 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 6 other open ended schemes and co-manages 2 schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

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

Scheme Performance - Direct Plan

Bank of India Business Cycle Fund - Growth Option - PERFORMANCE (As on July 31, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
6 Months	4.75%	6.83%	6.17%	10,475	10,683	10,617
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#	-7.30%	-2.64%	-0.81%	9,326	9,757	9,926

^ 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 6 other open ended schemes and co-manages 2 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 July 31, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-1.00%	1.07%	0.54%	9,900	10,107	10,054
3 years	22.15%	19.89%	14.29%	18,255	17,260	14,946
5 years	27.02%	23.51%	18.88%	33,092	28,760	23,751
Since inception#	17.06%	15.21%	13.85%	41,530	35,966	32,289

^ 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 6 other open ended schemes and co-manages 2 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 July 31, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-1.91%	4.68%	0.54%	9,809	10,468	10,054
3 years	11.89%	11.31%	14.29%	14,023	13,804	14,946
5 years	12.07%	12.61%	18.88%	17,686	18,115	23,751
Since inception#	8.96%	11.38%	13.85%	26,584	34,153	43,838

^ 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 6 other open ended schemes and co-manages 2 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 July 31, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	3.94%	7.25%	9.88%	10,394	10,725	10,988
3 years	8.50%	9.45%	8.69%	12,783	13,123	12,850
5 years	12.15%	8.24%	5.33%	17,748	14,858	12,966
Since inception#	8.56%	9.08%	6.74%	28,130	29,852	22,742

^ 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 6 other open ended schemes and co-manages 2 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 July 31, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	6.39%	9.21%	9.88%	10,639	10,921	10,988
3 years	6.11%	8.43%	8.69%	11,952	12,758	12,850
5 years	26.28%	7.43%	5.33%	32,139	14,310	12,966
Since inception#	2.21%	8.29%	6.73%	12,558	22,950	19,733

^ 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 6 other open ended schemes and co-manages 2 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 July 31, 2025)

Fund Manager - Alok Singh and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty 100 TRI) (%)	Additional Benchmark Returns (BSE SENSEX TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 100 TRI) (₹)	Additional Benchmark Returns (BSE SENSEX TRI) (₹)
1 year	-5.32%	-1.32%	0.54%	9,468	9,868	10,054
3 years	16.57%	14.59%	13.52%	18,726	17,454	16,797
5 years	NA	NA	NA	NA	NA	NA
Since inception#	13.11%	13.22%	12.60%	16,560	16,624	16,255

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

1. Mr. Alok Singh and Mr. Nilesh Jethani have been managing this scheme from October 1, 2024. In addition to this, Mr. Alok Singh manages 7 other open-ended schemes 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 July 31, 2025)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (%)	Additional Benchmark Returns (BSE 500 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (₹)	Additional Benchmark Returns (BSE 500 TRI) (₹)
1 year	-1.74%	-1.86%	-2.08%	9,826	9,814	9,792
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception#	27.63%	24.35%	20.78%	18,030	16,933	15,781

^ 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 July 31, 2025)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period@	Scheme Returns (%) ^	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-2.53%	-13.68%	0.54%	9,747	8,632	10,054
3 years	27.66%	25.01%	14.29%	20,845	19,573	14,946
5 years	32.08%	28.95%	18.88%	40,231	35,684	23,751
Since inception#	17.70%	12.51%	13.38%	77,812	44,117	48,568

^ 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 July 31, 2025)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period@	Scheme Returns (%) ^	Benchmark Returns (BSE 250 Large MidCap (TRI)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 250 Large MidCap (TRI)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-5.78%	-1.82%	0.54%	9,422	9,818	10,054
3 years	18.43%	16.19%	14.29%	16,634	15,705	14,946
5 years	22.25%	20.94%	18.88%	27,315	25,890	23,751
Since inception#	14.28%	14.54%	13.38%	53,682	55,231	48,568

^ Past performance may or may not be sustained in the future. #Date of Allotment - January 1, 2013.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.
1. Mr. Nitin Gosar has been appointed Fund Manager for this scheme w.e.f. from September 27, 2022. In addition to this scheme, he manages 3 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

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

Scheme Performance - Direct Plan

Bank of India Consumption Fund - Growth Option - PERFORMANCE (As on July 31, 2025)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty India Consumption TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty India Consumption TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
6 Months	9.13%	6.40%	6.17%	10,913	10,640	10,617
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#	7.60%	5.28%	5.95%	10,460	10,321	10,361

^ Past performance may or may not be sustained in the future. #Date of Allotment - December 20, 2024.
Above returns are on Simple Annualized Return.
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.
1. Mr. Nitin Gosar has been appointed Fund Manager for this scheme since inception. In addition to this scheme, he manages 3 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

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

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	5.19%	5.30%	5.35%	10,010	10,010	10,010
15 Days	5.30%	5.41%	5.16%	10,021	10,022	10,021
30 Days	5.82%	5.68%	4.06%	10,048	10,047	10,034
1 year	7.15%	6.95%	7.41%	10,715	10,695	10,741
3 years	7.10%	6.99%	7.06%	12,286	12,248	12,273
5 years	5.66%	5.64%	5.58%	13,168	13,158	13,124
Since inception#	6.87%	6.76%	6.55%	23,085	22,781	22,222

^ 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 July 31, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	7.51%	7.47%	7.41%	10,751	10,747	10,741
3 years	6.95%	7.35%	7.06%	12,239	12,380	12,277
5 years	5.57%	5.99%	5.58%	13,117	13,376	13,124
Since inception#	7.34%	7.25%	6.54%	24,404	24,130	22,212

^ Past performance may or may not be sustained in the future. #Date of Allotment - January 1, 2013.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.
1. Mr. Mithraem Bharucha has been managing this scheme w.e.f. August 17, 2021. In addition to this scheme, he manages 4 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

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

Scheme Performance - Direct Plan

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

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	5.35%	5.33%	5.35%	10,010	10,010	10,010
15 Days	5.44%	5.39%	5.16%	10,022	10,022	10,021
30 Days	5.38%	5.31%	4.06%	10,045	10,044	10,034
1 year	6.40%	6.30%	7.41%	10,640	10,630	10,741
3 years	6.54%	6.49%	7.06%	12,094	12,078	12,273
5 years	5.30%	5.26%	5.58%	13,727	12,926	13,124
Since inception#	5.17%	5.09%	5.78%	13,203	13,150	13,630

^ 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 July 31, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	10.53%	8.76%	9.88%	11,053	10,876	10,988
3 years	10.33%	7.65%	8.69%	13,442	12,483	12,850
5 years	10.64%	6.06%	5.33%	16,582	13,425	12,966
Since inception#	6.98%	7.70%	6.74%	23,383	25,452	22,742

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

Co Fund Manager - Mithraem Bharucha and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	4.64%	8.62%	0.54%	10,464	10,862	10,054
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception#	10.30%	13.12%	10.30%	11,030	11,312	11,030

^ 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.

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 Arbitrage Fund - Growth Option - PERFORMANCE (As on July 31, 2025)

Fund Manager - Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Arbitrage Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Arbitrage Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	7.06%	7.48%	7.41%	10,706	10,748	10,741
3 years	6.80%	7.37%	7.06%	12,187	12,386	12,277
5 years	5.21%	5.92%	5.58%	12,890	13,331	13,124
Since inception#	5.32%	5.59%	6.19%	14,464	14,739	15,340

^ 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. Mr. Firdaus Ragina has ceased to be the Fund Manager w.e.f. close of business hours of July 11, 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.

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

Funds Co-managed:

- Bank of India Large Cap Fund
- Bank of India Small Cap Fund

Regular Plan

	Scheme Names	1 Year		3 Years		5 Years		Since Inception	
		Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#
Top 3	Bank of India Credit Risk Fund	5.99%	9.21%	5.77%	8.43%	25.90%	7.43%	1.97%	8.29%
	Bank of India Conservative Hybrid Fund	2.95%	7.25%	7.75%	9.45%	11.43%	8.24%	7.80%	9.24%
	Bank of India Mid & Small Cap Equity & Debt Fund	-2.23%	1.07%	20.79%	19.89%	25.74%	23.51%	15.95%	15.21%
Bottom 3	Bank of India Large Cap Fund	-6.53%	-1.32%	15.21%	14.59%	NA	NA	11.72%	13.22%
	Bank of India Flexi Cap Fund	-7.56%	-2.08%	22.06%	16.85%	26.52%	21.66%	27.25%	22.83%
	Bank of India ELSS Tax Saver	-10.23%	-2.08%	19.06%	16.85%	23.26%	21.66%	18.32%	17.33%

Direct Plan

	Scheme Names	1 Year		3 Years		5 Years		Since Inception	
		Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#
Top 3	Bank of India Credit Risk Fund	6.39%	9.21%	6.11%	8.43%	26.28%	7.43%	2.21%	8.29%
	Bank of India Conservative Hybrid Fund	3.94%	7.25%	8.50%	9.45%	12.15%	8.24%	8.56%	9.08%
	Bank of India Small Cap Fund	-0.90%	-3.93%	25.29%	25.69%	34.68%	32.74%	28.49%	20.44%
Bottom 3	Bank of India Large Cap Fund	-5.32%	-1.32%	16.57%	14.59%	NA	NA	13.11%	13.22%
	Bank of India Flexi Cap Fund	-6.19%	-2.08%	23.90%	16.85%	28.50%	21.66%	29.26%	22.83%
	Bank of India ELSS Tax Saver	-9.20%	-2.08%	20.39%	16.85%	24.61%	21.66%	17.87%	14.57%

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

• Bank of India Credit Risk Fund - Benchmark: CRISIL Credit Risk Debt B-II Index • Bank of India Conservative Hybrid Fund - Benchmark: CRISIL Hybrid 85 + 15 - Conservative Index • Bank of India Mid & Small Cap Equity & Debt Fund - Benchmark: Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%) • Bank of India Flexi Cap Fund - Benchmark: BSE 500 TRI • Bank of India Large Cap Fund - Benchmark: Nifty 100 TRI • Bank of India ELSS Tax Saver - Benchmark: BSE 500 TRI • Bank of India Small Cap Fund - Benchmark: Nifty Smallcap 250 TRI.

Schemes managed by Fund Managers

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

Funds Managed:

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

Regular Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Multi Cap Fund	-2.93%	-1.86%	NA	NA	NA	NA	26.27%	24.35%
Bank of India Manufacturing and Infrastructure Fund	-3.99%	-13.68%	25.88%	25.01%	30.32%	28.95%	11.89%	8.45%
Bank of India Consumption Fund	NA	NA	NA	NA	NA	NA	6.80%	5.28%
Bank of India Large & Mid Cap Fund	-6.87%	-1.82%	17.17%	16.19%	20.98%	20.94%	13.69%	15.53%

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 (%)#
Bank of India Multi Cap Fund	-1.74%	-1.86%	NA	NA	NA	NA	27.63%	24.35%
Bank of India Manufacturing and Infrastructure Fund	-2.53%	-13.68%	27.66%	25.01%	32.08%	28.95%	17.70%	12.51%
Bank of India Consumption Fund	NA	NA	NA	NA	NA	NA	7.60%	5.28%
Bank of India Large & Mid Cap Fund	-5.78%	-1.82%	18.43%	16.19%	22.25%	20.94%	14.28%	14.54%

• 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)

Regular Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Large Cap Fund	-6.53%	-1.32%	15.21%	14.59%	NA	NA	11.72%	13.22%
Bank of India Multi Asset Allocation Fund	3.56%	8.62%	NA	NA	NA	NA	9.21%	13.12%
Bank of India Mid Cap Tax Fund - Series 1	-6.31%	-2.08%	18.54%	16.85%	23.62%	21.66%	14.20%	14.41%
Bank of India Mid Cap Tax Fund - Series 2	-5.66%	-2.08%	18.71%	16.85%	23.49%	21.66%	18.77%	16.72%
Bank of India Arbitrage Fund	6.47%	7.48%	6.19%	7.37%	4.61%	5.92%	4.68%	5.59%

Direct Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Large Cap Fund	-5.32%	-1.32%	16.57%	14.59%	NA	NA	13.11%	13.22%
Bank of India Multi Asset Allocation Fund	4.64%	8.62%	NA	NA	NA	NA	10.30%	13.12%
Bank of India Mid Cap Tax Fund - Series 1	-6.01%	-2.08%	18.63%	16.85%	23.96%	21.66%	14.72%	14.41%
Bank of India Mid Cap Tax Fund - Series 2	-5.38%	-2.08%	18.77%	16.85%	23.94%	21.66%	19.45%	16.72%
Bank of India Arbitrage Fund	7.06%	7.48%	6.80%	7.37%	5.21%	5.92%	5.32%	5.59%

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

Schemes managed by Fund Managers

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

Funds Managed:

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

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

Regular Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Liquid Fund	7.11%	6.95%	7.05%	6.99%	5.60%	5.64%	6.70%	6.81%
Bank of India Money Market Fund	NA	NA	NA	NA	NA	NA	3.94%	3.62%
Bank of India Ultra Short Duration Fund	6.96%	7.47%	6.47%	7.35%	5.21%	5.99%	7.02%	7.43%
Bank of India Overnight Fund	6.38%	6.30%	6.51%	6.49%	5.26%	5.26%	5.12%	5.09%
Bank of India Short Term Income Fund	9.92%	8.76%	9.77%	7.65%	10.13%	6.06%	6.14%	7.57%
Bank of India Multi Asset Allocation Fund	3.56%	8.62%	NA	NA	NA	NA	9.21%	13.12%

Direct Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Liquid Fund	7.15%	6.95%	7.10%	6.99%	5.66%	5.64%	6.87%	6.76%
Bank of India Money Market Fund	NA	NA	NA	NA	NA	NA	4.21%	3.62%
Bank of India Ultra Short Duration Fund	7.51%	7.47%	6.95%	7.35%	5.57%	5.99%	7.34%	7.25%
Bank of India Overnight Fund	6.40%	6.30%	6.54%	6.49%	5.30%	5.26%	5.17%	5.09%
Bank of India Short Term Income Fund	10.53%	8.76%	10.33%	7.65%	10.64%	6.06%	6.98%	7.70%
Bank of India Multi Asset Allocation Fund	4.64%	8.62%	NA	NA	NA	NA	10.30%	13.12%

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

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

Funds Co-managed:

- Bank of India Small Cap Fund

Regular Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Small Cap Fund	-2.40%	-3.93%	23.35%	25.69%	32.54%	32.74%	26.37%	20.44%

Direct Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Small Cap Fund	-0.90%	-3.93%	25.29%	25.69%	34.68%	32.74%	28.49%	20.44%

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

SIP Returns of Selected Schemes

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

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	20,10,000
Market Value of amount Invested	1,20,874	4,44,769	8,93,254	65,79,540
Scheme Returns (CAGR)	1.36%	14.24%	15.93%	12.88%
Benchmark returns# (CAGR)	4.74%	14.89%	16.00%	14.66%
Additional Benchmark## (CAGR)	5.66%	13.09%	14.19%	13.48%

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	15,10,000
Market Value of amount Invested	1,21,634	4,53,053	9,21,348	41,27,808
Scheme Returns (CAGR)	2.55%	15.53%	17.19%	14.92%
Benchmark returns# (CAGR)	4.74%	14.89%	16.00%	15.14%
Additional Benchmark## (CAGR)	5.66%	13.09%	14.19%	13.89%

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

Scheme Benchmark: BSE 250 LargeMidCap TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	19,70,000
Market Value of amount Invested	1,18,971	4,47,827	9,14,625	84,06,131
Scheme Returns (CAGR)	-1.60%	14.72%	16.89%	15.90%
Benchmark returns# (CAGR)	4.74%	15.32%	16.50%	14.55%
Additional Benchmark## (CAGR)	5.66%	13.09%	14.19%	13.33%

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	15,10,000
Market Value of amount Invested	1,19,684	4,56,351	9,44,860	52,52,107
Scheme Returns (CAGR)	-0.49%	16.04%	18.22%	18.33%
Benchmark returns# (CAGR)	4.74%	15.32%	16.50%	15.31%
Additional Benchmark## (CAGR)	5.66%	13.09%	14.19%	13.89%

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

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	18,40,000
Market Value of amount Invested	1,24,824	4,99,785	10,95,008	75,11,061
Scheme Returns (CAGR)	7.58%	22.53%	24.32%	16.61%
Benchmark returns# (CAGR)	-2.29%	20.19%	23.51%	13.78%
Additional Benchmark## (CAGR)	5.66%	13.09%	14.19%	13.40%

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	15,10,000
Market Value of amount Invested	1,25,820	5,12,435	11,42,182	60,50,215
Scheme Returns (CAGR)	9.17%	24.35%	26.08%	20.32%
Benchmark returns# (CAGR)	-2.29%	20.19%	23.51%	16.03%
Additional Benchmark## (CAGR)	5.66%	13.09%	14.19%	13.89%

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 July 31, 2025 (Unless indicated otherwise)

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	10,90,000
Market Value of amount Invested	1,23,111	4,69,193	9,65,278	25,13,002
Scheme Returns (CAGR)	4.87%	18.00%	19.10%	17.68%
Benchmark returns# (CAGR)	7.58%	17.84%	18.60%	16.78%
Additional Benchmark## (CAGR)	5.66%	13.09%	14.19%	14.51%

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	10,90,000
Market Value of amount Invested	1,23,958	4,78,779	9,97,257	26,56,426
Scheme Returns (CAGR)	6.21%	19.44%	20.44%	18.83%
Benchmark returns# (CAGR)	7.58%	17.84%	18.60%	16.78%
Additional Benchmark## (CAGR)	5.66%	13.09%	14.19%	14.51%

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

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

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	7,90,000
Market Value of amount Invested	1,23,357	4,83,978	10,61,910	19,39,338
Scheme Returns (CAGR)	5.26%	20.22%	23.04%	27.02%
Benchmark returns# (CAGR)	5.17%	21.86%	23.71%	25.16%
Additional Benchmark## (CAGR)	5.66%	13.09%	14.19%	15.31%

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

Scheme Benchmark: Nifty Smallcap 250 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	7,90,000
Market Value of amount Invested	1,24,347	4,96,774	11,14,082	20,79,506
Scheme Returns (CAGR)	6.83%	22.10%	25.04%	29.15%
Benchmark returns# (CAGR)	5.17%	21.86%	23.71%	25.16%
Additional Benchmark## (CAGR)	5.66%	13.09%	14.19%	15.31%

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	6,20,000
Market Value of amount Invested	1,20,788	4,77,502	9,98,968	10,67,072
Scheme Returns (CAGR)	1.23%	19.25%	20.51%	21.13%
Benchmark returns# (CAGR)	4.74%	15.32%	16.50%	17.05%
Additional Benchmark## (CAGR)	5.66%	13.09%	14.19%	14.70%

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	6,20,000
Market Value of amount Invested	1,21,720	4,89,684	10,45,181	11,18,954
Scheme Returns (CAGR)	2.69%	21.06%	22.38%	23.03%
Benchmark returns# (CAGR)	4.74%	15.32%	16.50%	17.05%
Additional Benchmark## (CAGR)	5.66%	13.09%	14.19%	14.70%

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

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

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

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

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

How to Read a Factsheet

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

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

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

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

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

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

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

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

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

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

IDCW: Income Distribution cum Capital Withdrawal

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

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

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

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

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

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

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

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

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

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

Disclaimer/Statutory Details

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

• **Ahmedabad -** Office No. 604 6th Floor, Building Name - Sun Square, C. G. Road, Navrangpura, Ahmedabad - 380006. • **Bangalore -** 14/2 Rajesh Chambers, Brunton road, Ashok Nagar, MG road, Craig park layout, Bangalura - 560025. • **Chandigarh -** 205, Megabyte Business Centre, SCO-333-334, Ist Floor, Sec-35B Chandigarh - 160 022. • **Chennai -** Cabin No. 308, Apeejay Business Center No: 39/12, Haddows Road, Nungambakkam, Chennai - 600 034. • **Hyderabad -** First Floor, Legend Plaza, GHMC no 1-7-79-A and B, 1-7-95 to 111, Mandalay Line, Penderghast Road, Secunderabad – 500 003. • **Jaipur -** Office no.154, 1st Floor, Ganpati Plaza,M I Road, Jaipur - 302 001. • **Kolkata -** OM Tower, Room No.- 1008, 32, Jawahar Lal Nehru Road, Kolkata - 700071. • **Lucknow -** Office Number – F -105, Wing -A, Ski-Hi Chambers, 11/05 park road, lucknow-226001. • **Mumbai -** B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013. • **New Delhi -** B-104, Statesman House, Barakhamba Road, Connaught Place, New Delhi - 110 001. • **Nashik:** 105, B- Wing ABH Capital, Opposite Ramayan Bunglow, Tilakwadi, Nashik - 422001. • **Patna -** Office No. 406, 4th Floor, Ashiana Hariniwas Complex, Dark Bungalow Road, Bandar Bagicha, Frazer Road Area, Patna - 800001. • **Pune -** 303, 3rd Floor, Karan Selene Apartment, CTS No 851/2, Final Plot No 187/1, Bhandarkar Road, Pune - 411004. • **Vadodara -** C -173, 1St Floor Emerald One Building, Jetalpur road, Jetalpur, Vadodara - 390007.

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

• **Agra:** House No. 17/2/4, 2nd Floor, Deepak Wasan Plaza, Behind Hotel Holiday Inn, Sanjay Place, Agra - 282 002. • **Ahmedabad:** Office No. 401, 4th Floor, ABC-I, Off. C.G. Road, Ahmedabad - 380009. • **Ahmednagar:** 1st Floor, Above Shubham Mobile and Home Appliances, Tilak Road, Maliwada, Ahmednagar, Maharashtra-414001. • **Akola:** Shop No 25, Ground Floor Yamuna tarang complex, Murtizapur Road N.H. No- 6, Opp Radhakrishna Talkies Akola - 444 001. • **Aligarh:** 1st Floor, Sevti Complex, Near Jain Temple, Samad Road, Aligarh – 202001 • **Allahabad:** Meena Bazar, 2nd Floor, 10, S. P. Marg, Civil Lines, Subhash Chauraha, In The City of Allahabad - 211 001. • **Alwar:** Office Number 137, First Floor, Jai Complex, Road No-2, Alwar, Rajasthan – 301001 • **Ambala:** 6349, 2nd Floor, Nicholson Road, Adjacent KOS Hospital Ambala Cant, Ambala -133 001, Haryana. • **Amritsar:** SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, City- Amritsar, Punjab - 143001. • **Anand:** B-42, Vaibhav Commercial Center, Nr Tvs Down Town Shrow Room, Grid Char Rasta, Anand - 380 001. • **Andheri:** Office No 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complex M .V .Road, Andheri East , Opp Andheri Court, Mumbai - 400069 • **Asansol:** 112/N, G. T. Road, Bhanga Pachil, G. T Road, Asansol - 713 303, Paschim Bardhaman, West Bengal. • **Aurangabad:** Shop No B 38, Motiwala Trade Centre, Nirala Bazar, Aurangabad - 431001. • **Azamgarh:** Shop no. 18 Gr. Floor, Nagarpalika, Infront of Tresery Office, Azamgarh, UP - 276001. • **Agartala:** Ols Rms Chowmuhani Mantri Bari Road 1St Floor Near Jana Sevak Saloon Building Traffic Point Tripura West Agartala 799001 • **Ajmer:** 302 3Rd Floor Ajmer Auto Building Opposite City Power House Jaipur Road; Ajmer 305001 • **Amaravathi:** Shop No. 21 2Nd Floor Gulshan Tower Near Panchsheel Talkies Jaistambh Square Amaravathi 444601 • **Ananthapur:** #13/4 Vishnupriya Complex Beside Sbi Bank Near Tower Clock Ananthapur - 515001. • **Alappuzha:** Sree Raja Rajeswari Building, Ground Floor, Church Adambulacral Ward, Alappuzha, Kerala-688011. • **Bangalore:** Old No 35, New No:59, Kamala Nivas, 1st Floor, Puttanna Road, Basavangudi, Bangalore - 560004. • **Bareilly:** 54, Civil Lines, Ayub Khan Chauraha Above Mitali Women, Bareilly - 243001. • **Bankura:** Plot Nos-80/1/Anatunchati Mahalla 3rd Floor, Ward No-24, Opposite P.C Chandra, Bankura Town, Bankura - 722101. • **Baroda:** 1st Floor 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri Vadodara - 390007. • **Begusarai:** Sri Ram Market, Kali Asthan Chowk, Matihani Road, Begusarai, Bihar - 851 101. • **Belgaum:** Premises No 101, CTS NO 1893, Shree Guru Darshani Tower, Anandwadi, Hindwadi, Belgaum - 590011. • **Bellary:** Ground Floor, 3rd Office, Near Womens College Road, Beside Amruth Diagnostic Shanthi Archade, Bellary - 583103. • **Bhagalpur:** 2nd Floor, Chandralok Complex, Near Ghantaghar, Bhagalpur - 812 001. • **Bhatinda:** Mcb-Z-3-01043, Goniana Road, Opposite Nippon India Mf Gt Road, Near Hanuman Chowk, Bhatinda - 151001. • **Bhavnagar:** 303, Sterling Building, Above HDFC Bank, Waghawadi Road, Bhavnagar - 364 001. • **Bhopal:** Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2, M P Nagar, Bhopal, Madhya Pradesh - 462011. • **Bhubaneswar:** A/181, Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar - 751 007. • **Bilaspur:** Anandam Plaza, Shop. No. 306; 3rd Floor, Vyapar Vihar Main Road, Chattingarh, Bilaspur-495001. • **Bokaro:** City Centre, Plot No. HE-07, Sector-IV, Bokaro Steel City - 827004. • **Borivali:** Gomati Smuti, Ground Floor, Jambli Gully, Near Railway Station, Borivali, Mumbai - 400 092. • **Burdwan:** Saluja Complex; 846, Laxmipur, G T Road, Burdwan; PS: BURDWAN & DIST: BURDWANEAST, PIN: 713101. • **Balasore:** 1-B. 1St Floor, Kalinga Hotel Lane Baleshwar Baleshwar Sadar Balasore 756001 • **Berhampur (OR):** Opp Divya Nandan Kalyan Mandap 3Rd Lane Dharam Nagar Near Lohiya Motor Berhampur (Or) 760001 • **Bharuch:** 123 Nexus Business Hub Near Gangotri Hotel B/S Rajeshwari Petroleum Makampur Road Bharuch 392001 • **Bhilai:** Office No.2, 1St Floor, Plot No. 9/6, Nehru Nagar [East], Bhilai 490020. • **Bhilwara:** Office No. 14 B Prem Bhawan Pur Road Gandhi Nagar Near Canarabank Bhilwara 311001 • **Bikaner:** H.No. 10, Himtasar House, Museum circle, Civil line, Bikaner, Rajasthan – 334001 • **Calicut:** Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut, Pincode - 673001. • **Chandigarh:** First Floor, Sco 2469-70, Sec. 22-C, Chandigarh - 160 022. • **Chennai:** 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai - 600 034. • **Chinsurah:** No : 96, Po: Chinsurah Doctors Lane, Chinsurah - 712101. • **Cochin:** Door No:61/2784, Second Floor, Sreelakshmi Tower, Chittoor Road, Ravipuram, Ernakulam-Kerala - 682 015. • **Coimbatore:** 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641 018. • **Cuttack:** Shop No. 45, 2nd Floor, Netaji Subas Bose Arcade, (Big Bazar Building), Adjacent to Reliance Trends, Dargha Bazar, Cuttack, Odihsa - 753001. • **Chandrapur:** C/o Global Financial Services,2nd Floor, Raghuwanshi Complex,Near Azad Garden, Chandrapur, Maharashtra-442402 • **Davangere:** D. No 162/6, 1st Floor, 3rd Main P J Extension, Davangere Taluk Davangere Manda, Davangere, Karnataka - 577002. • **Darbhanga:** H No-185, Ward No-13, National Statistical office Campus, Kathalbari, Bhandar Chowk, Darbhanga, Bihar - 846 004. • **Dehradun:** Shop No-809/799 , Street No-2 A Rajendra Nagar, Near Sheesha Lounge Kaulagarh Road, Dehradun - 248001. • **Dhanbad:** 208 New Market, 2nd Floor, Bank More, Dhanbad - 826 001. • **Deoria:** K. K. Plaza, Above Apurwa Sweets, Civil Lines Road, Deoria, UP -274001 • **Durgapur:** MWAV-16, Bengal Ambuja, 2nd Floor, City Centre, Distt. Burdwan, Durgapur - 713 216. • **Dhule:** Ground Floor Ideal Laundry Lane No 4 Khol Galli Near Muthoot Finance Opp Bhavasar General Store Dhule 424001 • **Eluru:** Dno-23A-7-72/73K K S Plaza, Munukutla Vari Street, Opp Andhra Hospitals, R R Peta Eluru - 534002. • **Erode:** Address No 38/1, Ground Floor, Sathy Road (Vctv Main Road), Sorna Krishna Complex, Erode - 638 003. • **Faridabad:** A-2B, 2nd Floor, Neelam Bata Road, Peer Ki Mazar, Nehru Groundnit, Faridabad - 121 001. • **Gandhidham:** Office no – 12 Plot No – 300 Ground Floor, Shree Ambica Arcade Building, Near HDFC Bank, Gandhidham - 370201. • **Ferozpur:** The Mall Road, Chawla Building, 1st Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozepur, Punjab – 152002 • **Gandhinagar:** 138 - Suyesh solitaire, Nr. Podar International School, Kudasan, Ganghinagar-382421. • **Gaya:** Property No. 711045129, Ground Floor hotel Skylark, Swaraipuri Road, Gaya - 823001. • **Ghatkopar:** 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai - 400077. • **Ghaziabad:** FF - 31, Konark Building, Rajnagar, Ghaziabad, Uttar Pradesh Pin code - 201003. • **Ghazipur:** House No. 148/19, Mahua Bagh, Raini Katra, Ghazipur, Uttar Pradesh – 233001 • **Gonda:** H No 782, Shiv Sadan, ITI Road, Near Raghukul Vidyapeeth, Civil Lines, Gonda, Uttar Pradesh - 271001 • **Gorakhpur:** Cross Road The Mall, Shop No 8-9, 4th Floor, Bank Road, Gorakhpur - 273001. • **Guntur:** 2nd Shatter, 1st Floor, Hno. 6-14-48, 14/2 Lane, Arundal Pet, Guntur - 522002. • **Gurgaon:** No: 212A 2nd Floor Vipul Agora, M. G. Road, Gurgaon - 122001. • **Gulbarga:** H No 2-231 Krishna Complex, 2nd Floor Opp. Municipal Corporation Office, Jagat Station Main Road, Kalaburagi Gulbarga, Karnataka - 585105. • **Guwahati:** Ganapati Enclave, 4th Floor, Opposite Bora Service, Ullubari, Guwahati - 781 007. • **Gwalior:** City Centre, Near Axis Bank, Gwalior - 474 011. • **Haldwani:** Shoop No 5, Kmvn Shoping Complex, Haldwani - 263139. • **Haridwar:** Shop No. - 17, Bhatia Complex, Near Jamuna Palace, Haridwar - 249410. • **Hassan:** Sas No: 490 Hemadri Arcade, 2nd Main Road, Salgame Road, Near Brahmins Boys Hostel, Hassan, Karnataka – 573201 • **Hoshiarpur:** Unit # Sf-6, The Mall Complex, 2nd Floor, Opposite Kapila Hospital, Sutheri Road, Hoshiarpur - 146001. • **Hubli:** R R Mahalaxmi Mansion, Above Indusind Bank, 2nd Floor, Desai Cross, Pinto Road, Hubli - 580029. • **Hyderabad:** JBS Station, Lower Concourse 1 (2nd floor) situated in Jubilee Bus Metro Station, Secunderabad, Telangana – 500009. • **Hyderabad (Gachibowli):** Selenium, Plot No: 31 & 32, Tower B, Survey No.115/22, 115/24, 115/25, Financial District, Gachibowli, Nanakramguda, Serilimgampally Mandal, Hyderabad - 500 032. • **Hissar:** Shop No. 20 Ground Floor R D City Centre Railway Road Hissar 125001 • **Hosur:** No.2/3-4. Sri Venkateswara Layout, Denkanikottai road, Dinnur Hosur - 635109 • **Indore:** 101, Diamond Trade Center, 3-4 Diamond Colony, New Palasia, Above Khurana Bakery, Indore - 452 001. • **Jabalpur:** 2nd Floor, 290/1 (165-New), Near Bhavartal Garden, Jabalpur - 482 001. • **Jaipur:** Office No 101, 1St Floor, Okay Plus Tower, Next To Kalyan Jewellers, Government Hostel Circle, Ajmer Road, Jaipur - 302 001. • **Jalandhar:** Office No 7, 3rd Floor, City Square Building, E-H197 Civil Lines, Jalandhar - 144001. • **Jammu:** 1D/D Extension 2, Valmiki Chowk, Gandhi Nagar, Jammu - 180 004. • **Jamshedpur:** Madhukunj, 3rd Floor, Q Road, Sakchi, Bistupur, East Singhbhum, Jamshedpur - 831001. • **Jodhpur:** Shop No. 6, Gang Tower, G Floor, Opposite Arora Moter Service Centre, Near Bombay Moter Circle, Jodhpur - 342 003. • **Jalgaon:** 3rd Floor, 269 Jaee Plaza, Baliram Peth, Near Kishore Agencies, Jalgaon - 425001. • **Jhansi:** 1st Floor, Puja Tower, Near 48 Chambers, Elite Crossing, Jhansi, Uttar Pradesh – 284001 • **Jalpaiguri:** D B C Road Opp Nirala Hotel Opp Nirala Hotel Opp Nirala Hotel Jalpaiguri 735101 • **Jamnagar:** 131 Madhav Plazza Opp Sbi Bank Nr Lal Bunglow Jamnagar 361008 • **Junagadh:** Shop No. 201 2Nd Floor V-Arcade Complex Near Vanzari Chowk M.G. Road Junagadh 362001 • **Kalyan:** Seasons Business Centre,104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivali Mahanagar Corporation) Kalyan - 421301. • **Kalyani:** Ground Floor, H No B-7/27S, Kalyani, Kalyani HO, Nadia, West Bengal – 741235. • **Kanpur:** 15/46, B, Ground Floor, Opp : Muir Mills, Civil Lines, Kanpur - 208 001. • **Karnal:** 3 Randhir Colony, Near Doctor J. C. Bathla Hospital, Karnal, Haryana – 132001 • **Kharagpur:** Holding No 254/220, SBI Building, Malancha Road, Ward No.16, Po: Kharagpur, Ps: Kharagpur, Dist: Paschim Medinipur Kharagpur - 721304. • **Kolhapur:** 605/1/4 E Ward, Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur - 416 001. • **Kolkata:** 2/1 Russel Street, 4th Floor, Kankaria Centre, Kolkata - 700071. • **Kottayam:** 1st Floor, Csiascension Square, Railway Station Road, Collectorate P O Kottayam - 686002. • **Kannur:** 2Nd Floor Global Village Bank Road Kannur 670001 • **Karimnagar:** 2Nd Shutterhno. 7-2-607 Sri Matha Complex Mankammathota- Karimnagar 505001 • **Karur:** No 88/11 Bb Plaza Nrmp Street K S Mess Back Side Karur 639002 • **Khammam:** 11-4-3/3 Shop No. S-9 1St Floor Srivenkata Sairam Arcade Old Cpi Office Near Priyadarshini Collegenehru Nagar Khammam 507002 • **Kollam:** Sree Vigneswara Bhavan Shastri Junction Kollam – 691001 • **Korba:** Office No.202, 2nd floor, ICRC, QUBE, 97, T.P. Nagar, Korba -495677 • **Kota:** D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur, Kota 324007 • **Kurnool :** Shop No:47, 2Nd Floor, S Komda Shoping Mall, Kurnool - 518001 • **Lucknow:** Office No. 202, 2nd Floor, Bhalla Chambers, 5 Park Road, Hazratganj, Lucknow - 226001. • **Ludhiana:** SCO 122, Second Floor, Above HDFC Mutual Fund, Feroze Gandhi Market, Ludhiana - 141001. • **Madurai:** No. G-16/17, AR Plaza, 1st Floor, North Veli Street, Madurai - 625010. • **Malappuram:** MM18/1974, Peekeys Arcade, (ICICI Bank Building), Near Municipal bus stand, A K Road, Downhill, Malappuram, Kerala - 676519. • **Mathura:** Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centrum, Near New Bus Stand, Mathura – 281001 • **Mangalore:** Shop No – 305, Marian Paradise Plaza, 3rd Floor, Bunts Hostel Road, Mangalore - 575003. • **Mandi:** House No. 99/11, 3rd Floor, Opposite GSS Boy School, Bazar Mandi – 175001 • **Margoa:** Shop No 21, Osia Mall, 1st Floor, Near KTC Bus Stand, SGPDA Market Complex, Margao - 403 601. • **Meerut:** Shop No:- 111, First Floor, Shivam Plaza, Near Canara Bank, Opposite Eves Petrol Pump, Meerut - 250001. • **Moga:** 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar Moga, Punjab – 142001 • **Moradabad:** Chadha Complex, G. M. D. Road, Near Tadi Khana, Chowk, Moradabad - 244 001. • **Mirzapur:** Triveni Campus, Near SBI Life, Ratanganj, Mirzapur – 231001 • **Mumbai:** 6/8 Ground Floor, Crossley House Near BSE (Bombay Stock Exchange), Next Union Bank, Fort Mumbai - 400 001. • **Muzaffarpur:** Floor Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur - 842 001. • **Mysore:** No 2924, 2nd Floor, 1st Main, 5th Cross, Saraswathi Puram, Mysore - 570009. • **Malda:** Ram Krishna Pally; Ground Floor English Bazar - Malda 732101 • **Mehsana:** Ff-21 Someshwar Shopping Mall Modhera Char Rasta - Mehsana 384002 • **Morena:** House No. Hig 959 Near Court Front Of Dr. Lal Lab Old Housing Board Colony Morena 476001 • **Nagpur:** Block No. B/1 & 2, Shree Apartment, Plot No. 2, Khare Town, Mata Mandir Road, Dharampeth, Nagpur - 440010. • **Nanded:** Shop No. 4, Santakripa Market, G G Road, Opp.Bank of India, Nanded - 431 601. • **Nasik:** S-9, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422 002. • **New Delhi:** 305, New Delhi House, 27 Barakhamba Road, New Delhi - 110 001. • **Noida:** F-21, 2nd Floor, Sector-18, Noida, Uttar Pradesh - 201301. • **Nadiad:** 311-3Rd Floor City Center Near Paras Circle - Nadiad 387001 • **Nagerkoil:** Hno 45 1St Floor East Car Street Nagercoil 629001 • **Navsari:** 103 1St Floore Landmark Mall Near Sayaji Library, Navsari Gujarat Navsari 396445 • **Nellore:** 24-6-326/1, Ibaco Building 4th Floor, Grand Truck road, Beside Hotel Minerva, Saraswathi Nagar, Dargamitta Nellore - 524003 • **Palghar:** The Edge Ground Floor, Shop number 4, Bhausaheb Dandekar Marg, Behind Prakash Talkies, Palghar - 401404. • **Palghat:** No: 20 & 21, Metro Complex H.P.O.Road Palakkad H.P.O.Road Palakkad 678001. • **Panipat:** Shop No. 20, 1st Floor BMK Market, Behind HIVE Hotel, G.T. Road, Panipat - 132103. • **Panjim:** H. No: T-9, T-10, Affran Plaza, 3rd Floor, Near Don Bosco High School, Panjim Goa - 403001. • **Pathankot:** 2nd Floor, Sahni Arcade Complex, Adj. Indra Colony Gate, Railway Road, Pathankot - 145001. • **Patiala:** B- 17/423 Opposite Modi College, Lower Mall, Patiala - 147001. • **Patna:** Flat No.- 102, 2BHK Maa Bhawani Shardalay, Exhibition Road, Patna - 800 001. • **Pondicherry:** No 122(10B), Muthumariamman, Koil Street, Pondicherry - 605001. • **Pune:** Office No 207-210, 2nd Floor, Kamla Arcade, Jangli Maharaj Road, Opposite Balgandharva, Shivaji Nagar, Pune - 411005. -• **Ratlam:** 106 Rajaswa Colony, Near Sailana Bus Stand, Ratlam (M.P.) 457001 • **Rewa:** Shop No. 2, Shree Sai Anmol Complex Ground Floor Opp Teerth Memorial Hospital Rewa 486001 • **Raipur:** Office No S-13, Second Floor, Reheja Tower, Fafadih Chowk, Jail Road, Raipur - 492 001. • **Rajahmundry:** D.No: 6-7-7, Sri Venkata Satya Nilayam, 1st Floor, Vadrevu Vari Veedhi, T - Nagar, Rajahmundry, AP - 533 101. • **Rajkot:** 302, Metro Plaza, Near Moti Tanki Chowk, Rajkot, Gujarat - 360 001. • **Ranchi:** Room no 103, 1st Floor, Commerce Tower, Beside Mahabir Tower, Main Road, Ranchi - 834001. • **Rohtak:** Office No:- 61, First Floor, Ashoka Plaza, Delhi Road, Rohtak - 124 001. • **Renukoot:** Dr.B.K. Mallick Katra (Complex), Shivapark Main Road Dist. Sonebhadra (U.P.) Renukoot – 231217 • **Roorkee:** Near Shri Dwarkadhish Dharm Shala, Ramnagar, Roorkee - 247667. • **Rourkela:** 2nd Floor, Main Road, Udit Nagar, Rourkela, Sundargarh - 769 012. • **Saharanpur:** Ist Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Uttar Pradesh - 247001 • **Salem:** No.6, Ns Complex, Omalur Main Road, Salem - 636009. • **Sambalpur:** First Floor, Shop No. 219, Sahej Plaza, Golebazar, Sambalpur - 768 001. • **Satara:** G7, 465 A, Govind Park Satar Bazaar, Satara - 415001 • **Serampore:** Hinterland-II, Gr. Floor, 6A, Roy Ghat Lane, Serampore, Hooghly, West Bengal - 712201. • **Shillong:** Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong - 793 001. • **Siliguri:** Nanak Complex, Sevoke Road, Siliguri - 734 001. • **Shimla:** 1st Floor, Hills View Complex, Near Tara Hall, Shimla - 171001. • **Shimoga:** Jayarama Nilaya, 2nd Corss Mission Compound, Shimoga - 577201. • **Sitapur:** 12/12 Surya Complex, Station Road, Uttar Pradesh, Sitapur :-261001 • **Solan:** Disha Complex, 1st Floor, Above Axis Bank, Rajgarh Road, Solan - 173212 • **Solapur:** Shop No. 106, Krishna Complex 477, Dakshin Kasaba, Datta Chowk, Solapur - 413 007. •**Sultanpur:** 1st Floor, Ramashanker Market, Civil Line, Sultanpur – 228001 • **Surat:** Ground Floor, Empire State Building, Near Udhna Darwaja, Ring Road, Surat - 395 002 • **Sagar:** Kfin Technologies Ltd Ii Floor Above Shiva Kanch Mandir. 5 Civil Lines Sagar Sagar 470002 • **Satna:** 1St Floor Gopal Complex Near Bus Stand Rewa Roa Satna 485001 • **Shivpuri:** A. B. Road In Front Of Sawarkar Park Near Hotel Vanasthali Shivpuri 473551 • **Sikar:** First Floorsuper Tower Behind Ram Mandir Near Taparya Bagichi - Sikar 332001 • **Silchar:** N.N. Dutta Road Chowchakra Complex Premtala Silchar 788001 • **Sonepat:** Shop No 207, 2nd Floor, Opposite Income Tax Office, Subhash Chowk, Sonepat - 131001. • **Sri Ganganagar:** Address Shop No. 5 Opposite Bihani Petrol Pump Nh - 15 Near Baba Ramdev Mandir Sri Ganganagar 335001 • **Srikakulam:** D No: 1-6/2, First Floor, Near Vijaya Ganapathi Temple, Beside I. K. Rao Building, Palakonda Raod, Srikakulam (Village, Mandala, District) – 532001, Andhra Pradesh. • **Thane:** Room No. 302, 3rd Floor, Ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road, Naupada, Thane West, Mumbai - 400 602. •**Tirunelveli:** 55/18 Jeney Building, 2nd Floor, S N Road, Near Aravind Eye Hospital, Tirunelveli – 627001 • **Tirupathi:** Shop No:18-1-421/F1 City Center, K.T.Road, Airtel Backside Office, Tirupathi - 517501. • **Thrissur:** 4th Floor Crown Tower, Shakthan Nagar, Opp. Head Post Office, Thrissur – 680001 • **Trichy:** N o 23C/1 E V R Road, Near Vekkaliamman Kalyana Mandapam Putthur - Trichy - 620017. • **Trivandrum:** 3rd Floor, No- 3B TC-82/3417, Capitol Center, Opp. Secretariat, MG Road, Trivandrum - 695 001. • **Tinsukia:** 3rd Floor, Chirwapatty Road, Tinsukia-786125, Assam • **Tiruvalla:** 2Nd Floorerinjery Complex Ramanchira Opp Axis Bank Thiruvalla 689107 • **Tuticorin:** 4 - B A34 - A37 Mangalmal Mani Nagar Opp. Rajaji Park Palayamkottai Road Tuticorin 628003 • **Udaipur:** Shop No. 202, 2nd Floor, Business Centre, 1C Madhuvan, Opp G P O, Chetak Circle, Udaipur - 313 001. • **Ujjain:** Heritage, Shop No. 227, 87 Vishvavidhyalaya Marg, Station Road, Near ICICI Bank Above Vishal Mega Mart, Ujjain - 456001. • **Varanasi:** D.64 / 52, G - 4 Arihant Complex, Second Floor, Madhopur, Shivpurva Sigra, Near Petrol Pump, Varanasi - 221 010. • **Vashi:** Haware Infotech Park, 902 , 9th Floor, Plot No 39/03, Sector 30A, Opp Inorbit Mall, Vashi, Navi Mumbai- 400 703. • **Vellore:** No 2/19, 1st Floor, Vellore City Centre, Anna Salai, Vellore - 632001. • **Vijayawada:** H no. 26-23, 1st Floor, Sundarammastreet, Gandhinagar, Krishna, Vijayawada - 520 010. • **Visakhapatnam:** D. NO. 48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp. Road to Lalitha Jeweller Showroom, Beside Taj Hotel Ladge, Visakhapatnam - 530016. • **Valsad:** 406 Dreamland Arcade Opp Jade Blue Tithal Road Valsad 396001 • **Vapi:** A-8 Second Floor Solitaire Business Centre Opp Dcb Bank Gidc Char Rasta Silvassa Road Vapi 396191 • **Warangal:** Shop No. 22, Ground Floor, Warangal City Center, 15-1-237, Mulugu Road Junction, Warangal - 506002 • **Yamuna Nagar:** B-V 185/A, 2nd Floor, Jagadri Road, Near Dav Girls College (Uco Bank Building), Pyara Chowk, Yamuna Nagar – 135001

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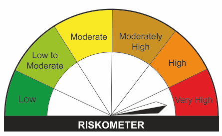
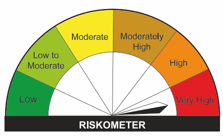
PRODUCT LABEL

Risk-o-meter is based on the scheme portfolio as on July 31, 2025	Benchmark Risk-o-meter as on July 31, 2025	**Bank of India Flexi Cap Fund** (An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)
		This product is suitable for investors who are seeking*: • Capital appreciation over medium to long term. • Investment in a diversified portfolio consisting of equity and equity related instruments across market capitalization.
Investors understand that their principal will be at very high risk	Benchmark riskometer is at very high risk	*Investor should consult their financial advisor if they are not clear about the suitability of the product.

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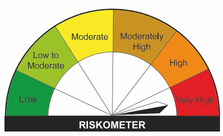	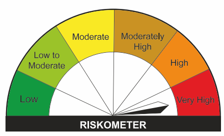	This product is suitable for investors who are seeking* • Long term capital appreciation. • Investments in equity and equity related instruments across large cap, mid cap, small cap stocks.
Investors understand that their principal will be at very high risk	Benchmark riskometer is at very high risk	*Investor should consult their financial advisor if they are not clear about the suitability of the product.

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

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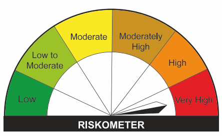
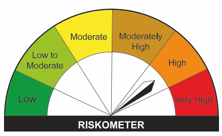
Features

Long term capital appreciation

Minimizes volatility with the help of debt instruments

Facilitates income distribution

PRODUCT LABEL

Risk-o-meter is based on the scheme portfolio as on July 31, 2025	Benchmark Risk-o-meter as on July 31, 2025	**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%)

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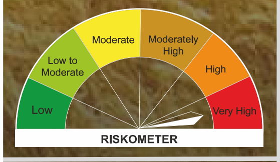
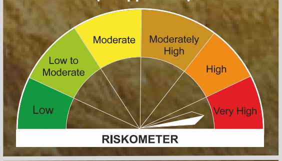
- **Diversification Across Sectors**
- **Exposure To Emerging Trends**

SCHEME RISKOMETER#	BENCHMARK RISK-O-METER (as applicable)	**Bank of India Mid Cap Fund** (Mid Cap Fund - An open ended equity scheme predominantly investing in mid cap stocks)
		**This product is suitable for Investors who are seeking*:** - Long term capital appreciation - Investment in equity and equity-related instruments investing predominantly in mid cap companies.
Investor understand that their principal will be at very high risk.	Benchmark riskometer is at very high risk. Tier I Benchmark is Nifty Midcap 150 TRI.	*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

#It may be noted that the scheme risk-o-meter specified above is based on the internal assessment of scheme characteristics and may vary post NFO, when the actual investments are made.

Consult your Mutual Fund Advisor/Distributor for more information.

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