Bank of India Mutual Fund

FACTS IN FIGURES

JULY 2026

Monthly Fund Factsheet

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

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Bank of India Mutual Fund

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FROM THE CEO'S DESK

Mohit Bhatia
Chief Executive Officer

Dear Readers,

As we move through the year, financial markets continue to operate in a landscape shaped by global developments, resilient domestic fundamentals, and evolving investor preferences. India's long-term growth outlook remains encouraging, supported by strong macroeconomic fundamentals, rapid digital adoption, and continued investments in infrastructure and innovation.

In July, the Indian Equity Market remained resilient despite heightened geopolitical tensions. As India is a major importer of crude oil, elevated prices continued to pose risks to inflation. Brent crude oil prices traded around US$85 to US$90 per barrel. Escalating tensions in the Middle East, involving the U.S and Iran, kept global markets volatile. As Investor Warren Buffett remarked, “Uncertainty is the friend of the buyer of long-term values”. Consistency and Patience triumph over uncertainty in long-term investing; that said, this month’s Consistent participation from domestic institutional investors and the steady rise in SIP investments have helped lend stability to the markets, reflecting a disciplined and long-term investment mindset.

The Reserve Bank of India's growth-supportive monetary policy, with the policy repo rate currently at 5.25%, retaining the neutral stance, while the inflation rate edged to 4.38%, India's structural growth drivers, including rising consumption, expanding manufacturing capabilities, and the continued formalization of the economy, continue to create meaningful opportunities across sectors.

At Bank of India Mutual Fund, our commitment has always been to help our investors achieve their long-term financial goals through disciplined investing, robust research, and prudent risk management. This year marks a particularly special milestone for us: the completion of 10 years of the Bank of India Mid & Small Cap Equity & Debt Fund. Over the past decade, the fund has navigated different market cycles while striving to identify and capture emerging growth opportunities across market segments.

For the month of July 26, the benchmark BSE Sensex increased by 1172 points, or 1.52%, while the Nifty 50 also increased by 377.75 points, or 1.57%. The BSE Small Cap index showed positive movement of 0.20% for the month, and the BSE Mid Cap index posted a positive performance of 1.83%. In the Indian debt markets, the New 10-year GSEC bond yield closed at 6.83% for July 2026 compared to the June-end closing yield at 6.75 % on the benchmark.

Indian Mutual Fund Industry aggregate numbers stood at ₹ 85.76 Lakh Cr closing AUM, 28.09 Cr folios and overall Net Inflows of ₹ 2,35,902 Cr for the month ended 31st July 2026 versus aggregate AUM of ₹ 82.22 Lakh Cr and 27.86 Cr folios for the month ended 30th June 2026. Industry aggregate monthly SIP contribution touched ₹ 31,961 Cr in July 2026 versus ₹ 31,781 Cr in June 2026.

As of 31st July 2026, our consolidated AUM across all mutual fund schemes stood at ₹ 17,220.21 Crore, with a folio count of 9,50,850 . Looking ahead, our purpose remains unchanged: to provide investment solutions that evolve with your financial needs while participating in India's enduring growth story. We remain committed to serving you with integrity, discipline, and a long-term perspective as we continue working together to build sustainable wealth and achieve your financial aspirations.

We sincerely thank you for your continued trust and support.

Sincerely

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

The above Assets Under Management as of 31st July 2026 (in Lakhs) include **Equity:** ₹ 10,35,464.43 | **Debt:** ₹ 99,290.12 | **Hybrid:** ₹ 2,58,821.72 | **Liquid:** ₹ 1,79,111.36 | **ELSS:** ₹ 1,49,333.81

Geographical Spread: Top 5 Cities: 48.40% | **Next 10** Cities: 13.37% | **Next 20** Cities: 8.14% | **Next 75** Cities: 8.66% | **Others:** 21.42%

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

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

Source: Internal Research

MARKET UPDATE

Alok Singh
Chief Investment Officer

While the global geopolitical environment continues to remain uncertain and difficult to predict, financial markets have shown increasing signs of adapting to this reality. The volatility index trading near its recent multi-month lows suggests that investors are gradually becoming accustomed to the possibility that geopolitical tensions and conflicts may persist for a prolonged period rather than being short-lived events. As a result, a significant portion of the potential earnings impact arising from these developments appears to have already been factored into market expectations. A broader consensus among market participants is that the adverse effects on corporate profitability are likely to remain concentrated within the current financial year, with limited spillovers into the medium term. If this assessment proves accurate, the second half of the year could witness a gradual mean reversion in both earnings expectations and market performance, paving the way for FY28 to emerge as a more normalized period characterized by stronger visibility on growth, profitability, and capital allocation trends.

The global artificial intelligence-led equity rally also appears to be entering a more mature phase. While enthusiasm around AI remains strong, investors are increasingly recognizing that widespread commercialization, business model stabilization, and sustainable free cash flow generation will likely take longer than initially anticipated. This realization has triggered a degree of portfolio rebalancing across global markets, with investors becoming more selective in their allocation decisions. Consequently, the intense concentration of capital flows toward a handful of AI-linked themes has moderated, resulting in a more balanced investment landscape. For India, this shift has been relatively supportive, as foreign portfolio investor (FPI) selling pressures have eased compared to earlier periods, thereby reducing a key overhang for domestic equity markets.

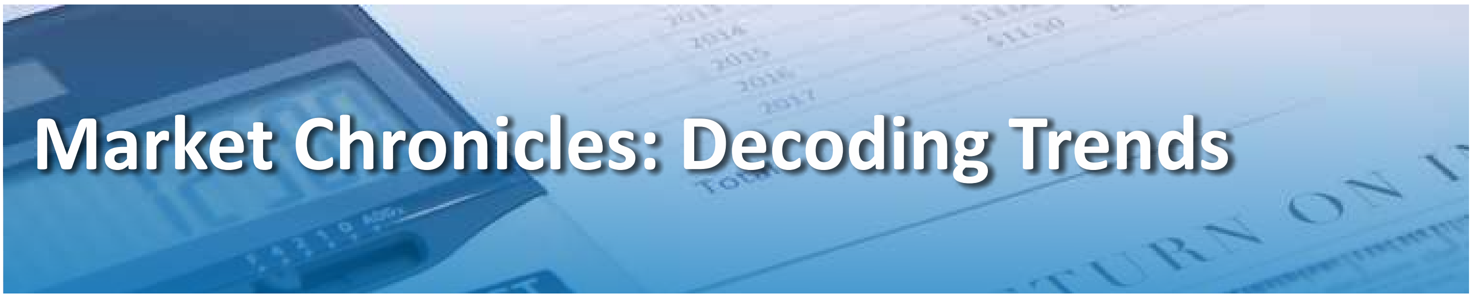
At the same time, India's macroeconomic fundamentals continue to remain robust and supportive of long-term growth. High-frequency indicators for July point towards sustained economic resilience, reflecting healthy domestic demand conditions despite a challenging global backdrop. Vehicle registrations, a key proxy for consumption activity, remained strong, with both passenger vehicles and two-wheeler segments registering double-digit growth during the month. GST collections also increased to ₹ 2.1 trillion in July 2026, with year-on-year growth accelerating to 15.3% from 14% in the previous month. Together, these indicators suggest that economic momentum remains intact, supported by stable consumption trends, improving formalization of the economy and continued strength in government revenue collections.

The Q1 earnings season has further reinforced confidence in the domestic growth narrative, particularly within the broader market segments. Results declared so far indicate a meaningful revival in earnings growth across mid-cap and small-cap companies. Based on reported numbers from constituents of the Nifty Midcap 150 and Nifty Small cap 250 indices so far, aggregate net profit growth is estimated to be more than 40% year-on-year after adjusting for losses reported by oil marketing companies. In comparison, earnings growth for the Nifty 100 universe stands at approximately 10% on a similarly adjusted basis. This significant differential in earnings momentum provides a fundamental explanation for the relative outperformance of the mid-cap and small-cap segments compared with large-cap stocks in recent months. Importantly, unlike previous phases that were primarily driven by liquidity, the current outperformance is increasingly being supported by stronger earnings delivery and improving return ratios.

Despite these encouraging domestic developments, the continued strength of the US Dollar Index indicates that global investors remain relatively cautious and risk averse. Historically, a stronger US Dollar environment has tended to constrain capital flows into emerging markets, as investors prefer the relative safety and attractiveness of dollar-denominated assets. Consequently, a significant and sustained increase in FPI allocations towards emerging markets, including India, may remain difficult in the near term. In such an environment, the performance of Indian financial markets is likely to be driven predominantly by domestic factors, including corporate earnings growth, liquidity conditions, policy stability, and the resilience of macroeconomic fundamentals. The strong participation of domestic institutional investors and retail investors should continue to provide an important source of support for market valuations.

In fixed income markets, the outlook has improved following the RBI's policy stance. While monetary policy uncertainty has moderated, the early part of yield curve continues to offer an attractive risk-reward proposition for investors. Additionally, the prospect of increased domestic liquidity, partly supported by FCNR-related inflows and a favorable banking system liquidity position, enhances the attractiveness of the shorter end of the yield curve, particularly money market and short-duration instruments. At the same time, duration roll-down strategies remain well positioned to deliver superior risk-adjusted returns over the medium term, benefiting from attractive carry opportunities and the likelihood of a stable interest rate environment. A balanced fixed income allocation that combines accrual income with selective duration exposure should therefore continue to serve investors well in the current market context.

Source: Bloomberg & Internal Research



Market Chronicles: Decoding Trends

THE CHRONICLE OF VALUE: From Graham's Ledger to India's Rate of Change

Where It All Began *"Price is what you pay; the ledger tells you what you get"*

Every enduring school of investing has a birthplace; for value investing it was the aftermath of the Crash of 1929. At Columbia Business School in the early 1930s, Benjamin Graham - who had watched fortunes evaporate - taught a radical idea: a share of stock is not a ticker symbol but fractional ownership of a business, to be bought only when price stands meaningfully below worth. With David Dodd he codified the discipline in *Security Analysis* (1934) and distilled it in *The Intelligent Investor* (1949). Three tenets formed the bedrock: **intrinsic value,** discoverable through diligent analysis; the **margin of safety,** a cushion against error; and **Mr. Market,** the manic counterparty whose moods are to be exploited, never obeyed.

The lineage is folklore: Sir John Templeton buying at "the point of maximum pessimism" in 1939; Warren Buffett evolving it with Charlie Munger's counsel; Peter Lynch at Fidelity (1977-90) compounding wealth through patient ownership of improving businesses. Different eras, one dial: **pay less than the business is worth, and let time do the heavy lifting.**

The Engine Room of Value: *"Earnings turn the wheel; reinvestment turns the flywheel"*

Value investing creates extraordinary wealth over years because it rests on a self-reinforcing mechanism. Value creation begins when a company's sources of revenue are repaired and the **rate of change** accelerates. Better revenue quality produces better earnings; better earnings enlarge the pool of capital available for reinvestment. When that incremental capital is deployed into high-yielding, adjacent opportunities - capacity that gains market share, integration that improves pricing power - a virtuous loop is set in motion. The critical qualifier: incremental capital must flow into assets accretive to revenue, margins and return on capital employed (ROCE). When these spokes align, markets seldom stay blind for long; recognition arrives as a re-rating. The investor is rewarded twice - by the material rate of change in earnings, and by the expanded multiple applied to them. This double engine is why **multibaggers are overwhelmingly born in value investing,** and why compounding works at its best here.

The Myths That Must Fall *"Cheap is a comparison, not a commandment"*

Two misconceptions have straitjacketed value investing. First: **value means large caps only.** Graham hunted wherever mispricing lived - and mispricing lives most abundantly where research coverage is thinnest. Second: **value means cheap stocks only.** Cheapness and expensiveness are relative terms, never absolute. Any price must be judged on three planes - on an absolute basis against the company's own history, against the index or benchmark, and against competition. A stock at twenty times earnings may be a bargain relative to its improving trajectory; one at eight times may be a trap.

What Lights the Fuse *"Change comes from the boardroom, or it comes from the world"*

What starts this engine? The stimulus comes from within the organisation or from outside it. **From within:** a change in management or leadership thought process, discovery of intellectual property or a technical right-to-win, backward or forward integration, greater capture of the profit pool, or access to cheaper capital. **From outside:** production-linked incentive (PLI) schemes, tax breaks, import duties on competing goods, industrial parks and land ecosystems, duty drawbacks.

Sectors Rise Together *"The tide lifts the fleet, not the lone boat"*

When internal readiness meets external stimulus, **value creation happens in sectors together,** far more often than in one company alone - and that breadth is among the healthiest signs an investor can find. Consider Indian specialty chemicals between 2016 and 2022: China's environmental crackdowns lifted global prices just as Indian companies were integrating and climbing the value chain; wealth was created across the ecosystem. Pharmaceuticals offered its own episodes - opportunities around remdesivir during COVID, lenalidomide (Revlimid) thereafter, Paxlovid, and manufacturing plays around molecules such as darolutamide. The power ecosystem re-awakened after a dormant decade: artificial intelligence triggered a data-centre boom; data centres demanded powered land; and that demand cascaded into cables and conductors, optic fibre, transmission towers, transformers, generation equipment and battery storage, with India's HVDC corridors adding a domestic leg. Similar episodes run through shipping, shipbuilding, airports, precision engineering and EMS.

The Other Edge of the Sword *"What change giveth, change taketh away"*

The same force that creates value can destroy it. The IT industry - the greatest wealth creator of the previous decade - now faces searching questions as artificial intelligence redraws its demand equation. Plummeting US drug prices have eroded value across generic manufacturers. Wars and violent energy-price swings have placed question marks over entire product categories. Value is no single criterion: it is a spectrum of many-to-many relationships - policy, competition, capital, management, geopolitics - whose synthetic vector moves upward or downward. Reading that vector is the analyst's craft.

Contd....

Market Chronicles: Decoding Trends

How Bank of India Mutual Fund sees Value *"Value precedes growth; change precedes value"*

At Bank of India Mutual Fund, our definition is deliberately simple: **value is created in change.** Change for the better creates value; change for the worse destroys it. Value precedes growth. A rising rate of change lifts ROCE; rising ROCE earns a re-rating; the combination unlocks wealth. Tradition has confined value to large caps, high margins of safety and low headline valuations. We believe the **real hunting ground for rate of change lies in small caps** - where promoters are hungriest to climb the value chain, capture a greater share of the profit pool, integrate, and change the speed at which they grow. We do not discard the traditional lens; it will always find a place in the portfolios we build. But greater emphasis belongs where the rate of change is prominent, visible and forecastable - agnostic of market cap and sector.

Many of the material wealth creators in our small cap scheme and other schemes of Bank of India Mutual Fund were found through precisely this discipline: **rate of change leading to ROCE.** The process remains the same; the stock-picking team remains the same. We believe a vehicle in which this form of value picking is concentrated - unshackled from sector and market-cap boundaries - can create material wealth for its investors, and we remain excited about that opportunity.

Authored by: Nav Bhardwaj, Investment Team

Disclaimer: The above note is prepared with collective 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 requirement.

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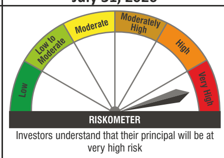
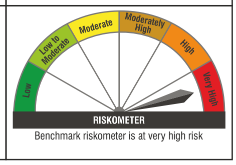
Equity Fund | Hybrid Fund | Debt Fund

Bank of India Flexi Cap Fund

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

Invest Now

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

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

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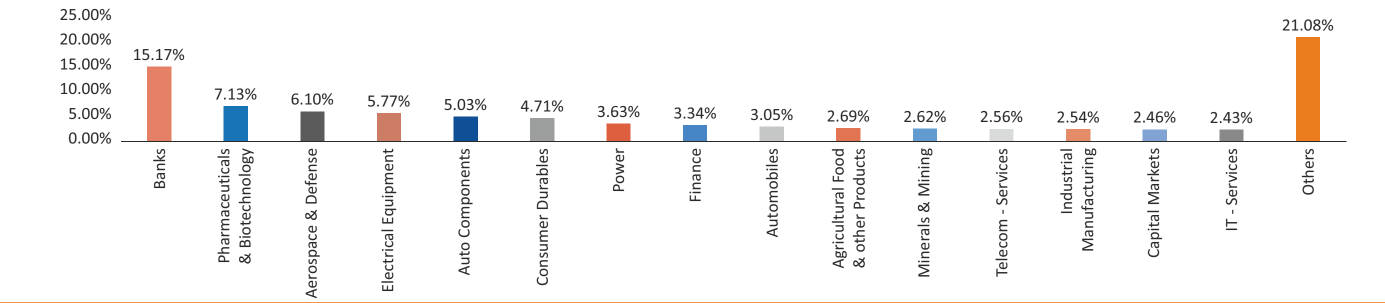
EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
BANKS	15.17
✔ State Bank of India	5.14
✔ ICICI Bank Limited	4.12
HDFC Bank Limited	2.28
Indian Bank	1.96
Bank of Baroda	1.67
PHARMACEUTICALS & BIOTECHNOLOGY	7.13
✔ Mankind Pharma Limited	2.92
✔ Dr. Reddy's Laboratories Limited	2.60
Acutaas Chemicals Limited	1.61
AEROSPACE & DEFENSE	6.10
✔ Hindustan Aeronautics Limited	3.07
Sigma Advanced Systems Limited	1.64
Bharat Electronics Limited	1.39
ELECTRICAL EQUIPMENT	5.77
✔ Quality Power Electrical Eqp Ltd	2.37
Powerica Limited	1.32
Hitachi Energy India Limited	1.15
Siemens Energy India Limited	0.93
AUTO COMPONENTS	5.03
UNO Minda Limited	2.12
Bharat Forge Limited	1.38
MRF Limited	0.80
S.J.S. Enterprises Limited	0.73
CONSUMER DURABLES	4.71
✔ Sky Gold And Diamonds Limited	2.95
Asian Paints Limited	1.26
Senco Gold Limited	0.50
POWER	3.63
NTPC Limited	1.65
Adani Power Limited	1.27
Torrent Power Limited	0.71
FINANCE	3.34
Power Finance Corporation Limited	2.02
CreditAccess Grameen Limited	1.26
Onemi Technology Solutions Limited	0.06
AUTOMOBILES	3.05
Mahindra & Mahindra Limited	1.98
Bajaj Auto Limited	1.07
AGRICULTURAL FOOD & OTHER PRODUCTS	2.69
Balrampur Chini Mills Limited	2.28
Triveni Engineering & Industries Limited	0.41
MINERALS & MINING	2.62
✔ Lloyds Metals And Energy Limited	2.62
TELECOM - SERVICES	2.56
✔ Bharti Airtel Limited	2.56
INDUSTRIAL MANUFACTURING	2.54
Titagarh Rail Systems Limited	0.77
Mazagon Dock Shipbuilders Limited	0.64
Jash Engineering Limited	0.55
Triveni Power Transmission Limited	0.33
Syrma SGS Technology Limited	0.25
CAPITAL MARKETS	2.46
Nuvama Wealth Management Limited	1.39
Prudent Corporate Advisory Services Limited	1.07
IT - SERVICES	2.43
Tata Technologies Limited	1.53
Zaggle Prepaid Ocean Services Limited	0.67
Netweb Technologies India Limited	0.23
OTHERS	21.08
✔ Adani Ports and Special Economic Zone Limited	2.31
Entero Healthcare Solutions Ltd	1.77
Coromandel International Limited	1.75
Sterlite Technologies Limited	1.71
Reliance Industries Limited	1.64
Britannia Industries Limited	1.48
Krishna Institute Of Medical Sciences Limited	1.44
HEG Limited	1.20
Swan Corp Limited	1.12
UltraTech Cement Limited	1.07
Tata Motors Ltd	1.00
Vedanta Aluminium Metal Limited	0.98
Cemindia Projects Ltd	0.88
Radico Khaitan Limited	0.67
Turtlemint Fintech Solutions Limited	0.57
SBI Life Insurance Company Limited	0.50
Hindustan Copper Limited	0.40
Tata Steel Limited	0.29
Eternal Limited	0.27
Brigade Enterprises Limited	0.03
Total	**90.31**
MONEY MARKET INSTRUMENTS	
Certificate of Deposit	
Union Bank of India (ICRA A1+)	0.89
HDFC Bank Limited (CRISIL A1+)	0.53
Union Bank of India (FITCH A1+)	0.53
Canara Bank (CRISIL A1+)	0.45
Bank of Baroda (FITCH A1+)	0.44
HDFC Bank Limited (CRISIL A1+)	0.43
National Bank For Agriculture and Rural Development (CRISIL A1+)	0.43
Punjab National Bank (CARE A1+)	0.36
Total	**4.06**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 07/01/2027) (SOV)	0.02
Total	**0.02**
CASH & CASH EQUIVALENT	
Net Receivables/(Payables)	0.38
TREPS/ Repo	5.23
Total	**5.61**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on July 31, 2026)

Mcap Category	Percentage
Large Cap	42.13%
Small Cap	30.64%
Mid Cap	17.54%
GB/TB/Repo/Others	5.63%
Debt	4.06%
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

₹2,712.61 Crs.

LATEST AUM

₹2,786.40 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, 2026)

0.92 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS (As on July 31, 2026)

Standard Deviation (Annualized): 18.81% (Bank of India Flexi Cap Fund)
15.22% (BSE 500 TRI)

Beta: 1.12
Sharpe Ratio*: 0.70
Tracking Error (Annualized): 8.21%
Above ratios are calculated using 3 years history of monthly return.
*Risk-free rate assumed to be 5.41% (MIBOR as on July 31, 2026)

NAV (As on July 31, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	37.72	Growth	41.45
IDCW	34.27	IDCW	35.43

EXPENSE RATIO

Regular Plan: 1.69% Direct Plan: 0.49%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL

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

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

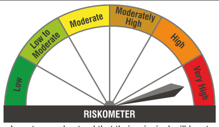
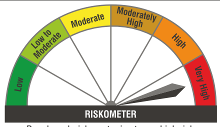
Equity Fund | Hybrid Fund | Debt Fund

Bank of India Small Cap Fund

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

Invest Now

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

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

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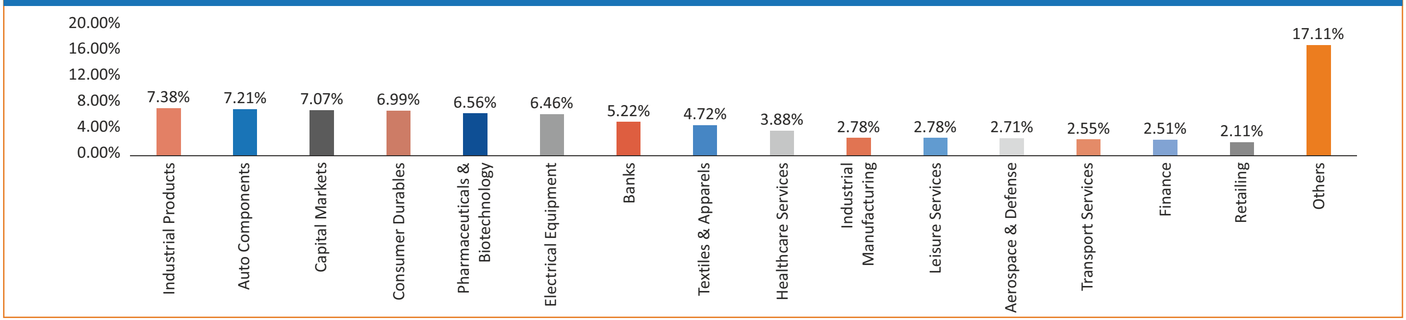
EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
INDUSTRIAL PRODUCTS	**7.38**
Knack Packaging Limited	1.11
Goodluck India Limited	1.08
Laser Power And Infra Limited	1.06
Tinna Rubber and Infrastructure Limited	0.96
Steelcast Ltd	0.93
HEG Limited	0.70
Vidya Wires Limited	0.48
Xpro India Limited	0.43
KSB Limited	0.34
KSH International Limited	0.29
AUTO COMPONENTS	**7.21**
FIEM Industries Limited	1.76
ZF Commercial Vehicle Control Systems India Limited	1.23
Carraro India Limited	1.21
GNA Axles Limited	1.03
Lumax Auto Technologies Limited	0.99
TVS Srichakra Limited	0.99
CAPITAL MARKETS	**7.07**
✔ Computer Age Management Services Limited	2.13
Anand Rathi Wealth Limited	1.54
Nuvama Wealth Management Limited	1.21
Prudent Corporate Advisory Services Limited	1.12
Multi Commodity Exchange of India Limited	0.87
ICICI Prudential Asset Management Company Limited	0.20
CONSUMER DURABLES	**6.99**
✔ Sky Gold And Diamonds Limited	2.82
✔ PG Electroplast Limited	1.94
Stylam Industries Limited	1.32
ETHOS LTD.	0.47
Senco Gold Limited	0.44
PHARMACEUTICALS & BIOTECHNOLOGY	**6.56**
✔ Wockhardt Limited	2.43
Acutaas Chemicals Limited	1.72
Eris Lifesciences Limited	1.62
Gufic Biosciences Limited	0.79
ELECTRICAL EQUIPMENT	**6.46**
✔ Quality Power Electrical Eqp Ltd	2.27
Atlanta Electricals Ltd	1.20
Hitachi Energy India Limited	1.03
Apar Industries Limited	1.02
TD Power Systems Limited	0.94
BANKS	**5.22**
✔ City Union Bank Limited	2.50
Indian Bank	1.57
Ujjivan Small Finance Bank Limited	1.15
TEXTILES & APPARELS	**4.72**
✔ Arvind Limited	2.00
Sanathan Textiles Limited	1.07
Vardhman Textiles Limited	0.83
Ganesha Ecosphere Limited	0.82
HEALTHCARE SERVICES	**3.88**
Krishna Institute Of Medical Sciences Limited	1.92
Vijaya Diagnostic Centre Limited	1.14
Thyrocare Technologies Limited	0.82
INDUSTRIAL MANUFACTURING	**2.78**
Swan Defence And Heavy Industries Ltd	1.24
Titagarh Rail Systems Limited	0.70
Jash Engineering Limited	0.55
Syrma SGS Technology Limited	0.29
LEISURE SERVICES	**2.78**
TBO Tek Limited	1.87
Leela Palaces Hotels & Resorts Limited	0.91
AEROSPACE & DEFENSE	**2.71**
Sigma Advanced Systems Limited	1.50
Aequs Limited	1.21
TRANSPORT SERVICES	**2.55**
✔ Shreeji Shipping Global Limited	1.99
Shipping Corporation Of India Limited	0.56
FINANCE	**2.51**
CreditAccess Grameen Limited	1.11
Housing & Urban Development Corporation Limited	1.04
Onemi Technology Solutions Limited	0.36
Aye Finance Limited	0.00
RETAILING	**2.11**
Meesho Ltd	1.20
Entero Healthcare Solutions Ltd	0.91
OTHERS	**17.11**
✔ Sterlite Technologies Limited	1.98
✔ Balrampur Chini Mills Limited	1.93
Lloyds Metals And Energy Limited	1.93
Tata Technologies Limited	1.54
Wework India Management Limited	1.27
Mrs. Bectors Food Specialities Limited	1.15
Canara HSBC Life Insurance company Ltd	1.04
Cemindia Projects Ltd	0.97
JK Cement Limited	0.78
Radico Khaitan Limited	0.75
Godavari Biorefineries Limited	0.60
Turtlemint Fintech Solutions Limited	0.57
Zaggle Prepaid Ocean Services Limited	0.51
Firstsource Solutions Limited	0.44
Castrol India Limited	0.41
Hindustan Copper Limited	0.34
Laxmi Dental Limited	0.34
Clean Science and Technology Limited	0.23
Steel Authority of India Limited	0.18
CMS Info System Limited	0.10
EID Parry India Limited	0.04
Allied Blenders And Distillers Limited	0.01
Total	**88.04**
MONEY MARKET INSTRUMENTS	
Certificate of Deposit	
ICICI Bank Limited (ICRA A1+)	0.88
Union Bank of India (ICRA A1+)	0.87
Union Bank of India (FITCH A1+)	0.53
Kotak Mahindra Bank Limited (CRISIL A1+)	0.52
Indian Bank (CRISIL A1+)	0.44
Bank of Baroda (FITCH A1+)	0.43
HDFC Bank Limited (CRISIL A1+)	0.43
Canara Bank (CRISIL A1+)	0.42
National Bank For Agriculture and Rural Development (CRISIL A1+)	0.42
National Bank For Agriculture and Rural Development (CRISIL A1+)	0.17
Total	**5.11**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 07/01/2027) (SOV)	0.23
Total	**0.23**
CASH & CASH EQUIVALENT	
Net Receivables/Payables	0.41
TREPS / Reverse Repo Investments	6.21
Total	**6.62**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on July 31, 2026)

Mcap Category	Percentage
Small Cap	77.13%
Mid Cap	8.11%
GB/TB/Repo/Others	6.85%
Debt	5.11%
Large Cap	2.80%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^

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

DATE OF ALLOTMENT

December 19, 2018

FUND MANAGER

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

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

AVERAGE AUM

₹ 2,706.77 Crs.

LATEST AUM

₹ 2,819.49 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, 2026)

0.90 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS (As on July 31, 2026)

Standard Deviation (Annualized): 21.75% (Bank of India Small Cap Fund)
21.88% (NIFTY Smallcap 250 TRI)

Beta: 0.94
Sharpe Ratio*: 0.69
Tracking Error (Annualized): 6.94%
Above ratios are calculated using 3 years history of monthly return.
*Risk-free rate assumed to be 5.41% (MIBOR as on July 31, 2026)

NAV (As on July 31, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	55.20	Growth	62.49
IDCW	40.24	IDCW	46.79

EXPENSE RATIO

Regular Plan: 1.69% Direct Plan: 0.44%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

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

SMALL CAP FUND

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

Equity Fund | Hybrid Fund | Debt Fund

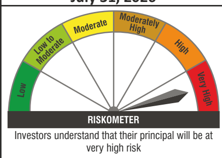
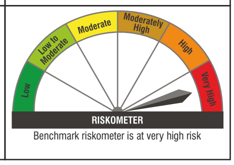
Bank of India ELSS Tax Saver

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

80C Benefit $

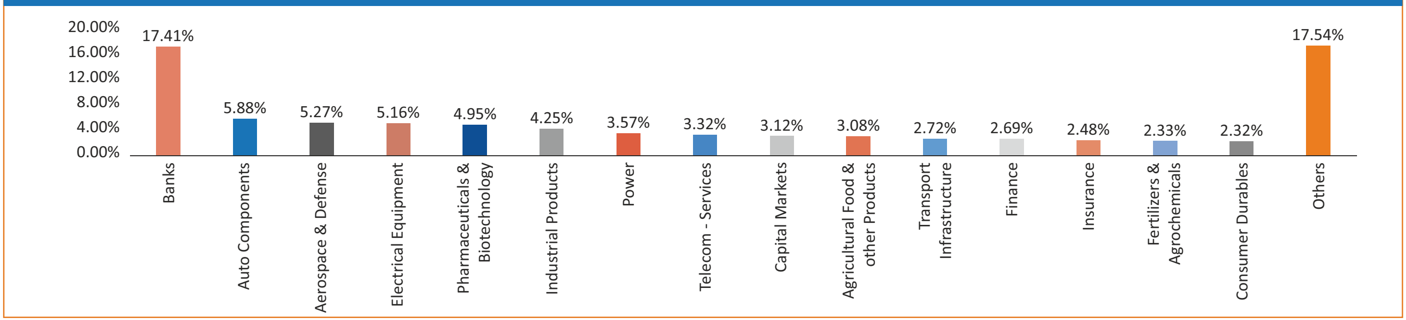
Invest Now

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

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on July 31, 2026	Benchmark Risk-o-meter as on July 31, 2026^
• Long-term capital growth. • Investment in equity and equity-related securities of companies across market capitalisations.		

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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
BANKS	**17.41**
✔ State Bank of India	5.26
✔ ICICI Bank Limited	4.53
HDFC Bank Limited	2.31
Indian Bank	2.04
Bank of Baroda	1.97
Canara Bank	1.30
AUTO COMPONENTS	**5.88**
✔ UNO Minda Limited	2.80
Bharat Forge Limited	1.73
ZF Commercial Vehicle Control Systems India Limited	1.35
AEROSPACE & DEFENSE	**5.27**
✔ Hindustan Aeronautics Limited	3.66
Bharat Electronics Limited	1.61
ELECTRICAL EQUIPMENT	**5.16**
✔ Quality Power Electrical Eqp Ltd	2.63
Siemens Limited	1.13
Siemens Energy India Limited	1.11
Bharat Heavy Electricals Limited	0.29
PHARMACEUTICALS & BIOTECHNOLOGY	**4.95**
✔ Dr. Reddy's Laboratories Limited	2.56
Acutaas Chemicals Limited	2.30
Advanced Enzyme Technologies Limited	0.09
INDUSTRIAL PRODUCTS	**4.25**
HEG Limited	2.50
Inox India Limited	1.75
POWER	**3.57**
✔ NTPC Limited	2.59
Tata Power Company Limited	0.98
TELECOM - SERVICES	**3.32**
✔ Bharti Airtel Limited	3.32
CAPITAL MARKETS	**3.12**
Prudent Corporate Advisory Services Limited	2.03
ICICI Prudential Asset Management Company Limited	1.09
AGRICULTURAL FOOD & OTHER PRODUCTS	**3.08**
Balrampur Chini Mills Limited	2.37
Triveni Engineering & Industries Limited	0.71
TRANSPORT INFRASTRUCTURE	**2.72**
✔ Adani Ports and Special Economic Zone Limited	2.72
FINANCE	**2.69**
✔ Power Finance Corporation Limited	2.69
INSURANCE	**2.48**
SBI Life Insurance Company Limited	1.48
Max Financial Services Limited	1.00
FERTILIZERS & AGROCHEMICALS	**2.33**
Coromandel International Limited	2.33
CONSUMER DURABLES	**2.32**
LG Electronics India Ltd	2.32
OTHERS	**17.54**
Reliance Industries Limited	2.11
Mahindra & Mahindra Limited	1.92
Tata Motors Ltd	1.71
Swan Corp Limited	1.43
K.P.R. Mill Limited	1.16
Britannia Industries Limited	1.09
Titagarh Rail Systems Limited	1.09
UltraTech Cement Limited	1.07
ITC Limited	1.01
Vedanta Aluminium Metal Limited	1.01
Zaggle Prepaid Ocean Services Limited	0.82
Apollo Hospitals Enterprise Limited	0.64
Triveni Power Transmission Limited	0.58
Tata Steel Limited	0.41
Vedanta Limited	0.38
JSW Steel Limited	0.34
Varun Beverages Limited	0.32
InterGlobe Aviation Limited	0.24
DLF Limited	0.12
CMS Info System Limited	0.09
Total	**86.09**
MONEY MARKET INSTRUMENTS	
Certificate of Deposit	
Small Industries Dev Bank of India (CRISIL A1+)	1.04
Canara Bank (CRISIL A1+)	0.89
Union Bank of India (ICRA A1+)	0.89
Total	**2.82**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 07/01/2027) (SOV)	0.12
Total	**0.12**
CASH & CASH EQUIVALENT	
Net Receivables/Payables	0.75
TREPS / Reverse Repo Investments	10.22
Total	**10.97**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on July 31, 2026)

Mcap Category	Percentage
Large Cap	51.34%
Small Cap	20.90%
Mid Cap	13.85%
GB/TB/Repo/Others	11.09%
Debt	2.82%
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 capitalizations. 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

₹ 1,402.38 Crs.

LATEST AUM

₹ 1,395.32 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on July 31, 2026)

0.69 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS (As on July 31, 2026)

Standard Deviation (Annualized): 17.71% (Bank of India ELSS Tax Saver)
15.22% (BSE 500 TRI)

Beta: 1.07
Sharpe Ratio*: 0.40
Tracking Error (Annualized): 6.97%
Above ratios are calculated using 3 years history of monthly return.
*Risk-free rate assumed to be 5.41% (MIBOR as on July 31, 2026)

NAV (As on July 31, 2026) — NAV (₹)

Regular Plan		Eco Plan	
Growth	163.37	Growth	177.23
IDCW	31.47	IDCW	29.42
Direct Plan			
Growth	192.67		
IDCW	76.95		

EXPENSE RATIO

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

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load — NIL
Exit Load — NIL

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

EQUITY LINKED SAVING SCHEME

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

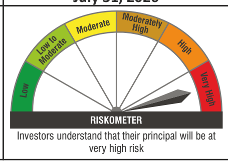
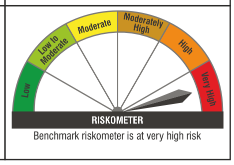
Equity Fund | Hybrid Fund | Debt Fund

Bank of India Multi Cap Fund

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

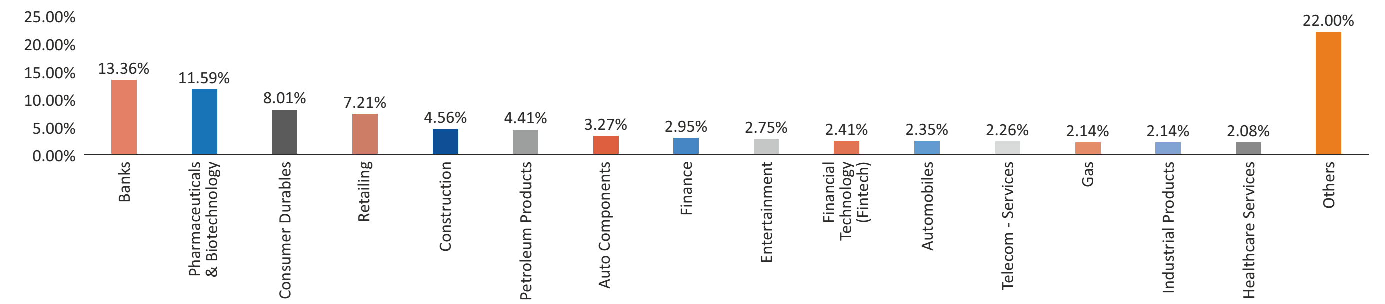
Invest Now

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

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on July 31, 2026	Benchmark Risk-o-meter as on July 31, 2026^
• 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	
BANKS	**13.36**
✔ HDFC Bank Limited	5.84
✔ Kotak Mahindra Bank Limited	2.71
✔ State Bank of India	2.50
Bank of Maharashtra	2.31
PHARMACEUTICALS & BIOTECHNOLOGY	**11.59**
✔ Aurobindo Pharma Limited	3.18
Eris Lifesciences Limited	2.44
Dr. Reddy's Laboratories Limited	2.30
Abbott India Limited	1.47
Mankind Pharma Limited	1.43
Acutaas Chemicals Limited	0.77
CONSUMER DURABLES	**8.01**
✔ Dixon Technologies (India) Limited	3.53
✔ Stylam Industries Limited	2.89
Sky Gold And Diamonds Limited	0.95
Senco Gold Limited	0.64
RETAILING	**7.21**
✔ FSN E-Commerce Ventures Limited	2.97
✔ Entero Healthcare Solutions Ltd	2.62
Aditya Vision Ltd	1.62
CONSTRUCTION	**4.56**
Cemindia Projects Ltd	1.82
Larsen & Toubro Limited	1.52
PSP Projects Limited	1.22
PETROLEUM PRODUCTS	**4.41**
✔ Reliance Industries Limited	4.41
AUTO COMPONENTS	**3.27**
Endurance Technologies Limited	1.37
MRF Limited	0.97
S.J.S. Enterprises Limited	0.93
FINANCE	**2.95**
Shriram Finance Limited	1.60
CreditAccess Grameen Limited	1.35
ENTERTAINMENT	**2.75**
✔ Tips Music Limited	2.75
FINANCIAL TECHNOLOGY (FINTECH)	**2.41**
PB Fintech Limited	1.94
One 97 Communications Limited	0.47
AUTOMOBILES	**2.35**
Maruti Suzuki India Limited	1.53
Hero MotoCorp Limited	0.82
TELECOM - SERVICES	**2.26**
Bharti Airtel Limited	1.57
Bharti Hexacom Limited	0.69
GAS	**2.14**
Petronet LNG Limited	2.14
INDUSTRIAL PRODUCTS	**2.14**
HEG Limited	0.97
Shakti Pumps (India) Limited	0.70
Steelcast Ltd	0.47
HEALTHCARE SERVICES	**2.08**
Apollo Hospitals Enterprise Limited	1.12
Vijaya Diagnostic Centre Limited	0.96
OTHERS	**22.00**
ITC Limited	1.92
Quality Power Electrical Eqp Ltd	1.87
Vedanta Aluminium Metal Limited	1.76
Tata Consultancy Services Limited	1.70
SBI Life Insurance Company Limited	1.49
NTPC Limited	1.33
Godfrey Phillips India Limited	1.29
Britannia Industries Limited	1.18
Emami Limited	1.17
Lloyds Metals And Energy Limited	1.12
Bayer Cropscience Limited	0.97
Jindal Stainless Limited	0.88
Bharat Dynamics Limited	0.77
Jash Engineering Limited	0.62
Adani Ports and Special Economic Zone Limited	0.61
Swan Corp Limited	0.59
Oberoi Realty Limited	0.55
Steel Authority of India Limited	0.51
United Spirits Limited	0.45
Tata Steel Limited	0.44
Canara HSBC Life Insurance company Ltd	0.40
Sobha Limited	0.38
Total	**93.49**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 07/01/2027) (SOV)	0.10
Total	**0.10**
CASH & CASH EQUIVALENT	
Net Receivables/Payables	0.72
TREPS / Reverse Repo Investments	5.69
Total	**6.41**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on July 31, 2026)

Mcap Category	Percentage
Large Cap	33.23%
Mid Cap	31.16%
Small Cap	29.10%
GB/TB/Repo/Others	6.51%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^

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

DATE OF ALLOTMENT

March 3, 2023

FUND MANAGER

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

AVERAGE AUM

₹ 1,229.20 Crs.

LATEST AUM

₹ 1,258.70 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, 2026)

0.70 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS (As on July 31, 2026)

Standard Deviation (Annualized): 16.30% (Bank of India Multi Cap Fund)
16.39% NIFTY 500 Multicap 50:25:25 Total Return Index (TRI)

Beta: 0.97
Sharpe Ratio*: 0.78
Tracking Error (Annualized): 3.68%
Above ratios are calculated using 3 years history of monthly return.
*Risk-free rate assumed to be 5.41% (MIBOR as on July 31, 2026)

NAV (As on July 31, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	19.76	Growth	20.54
IDCW	19.76	IDCW	20.51

EXPENSE RATIO

Regular Plan: 1.86% Direct Plan: 0.74%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL

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

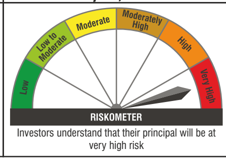
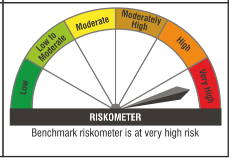
For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 46

Bank of India Manufacturing & Infrastructure Fund

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

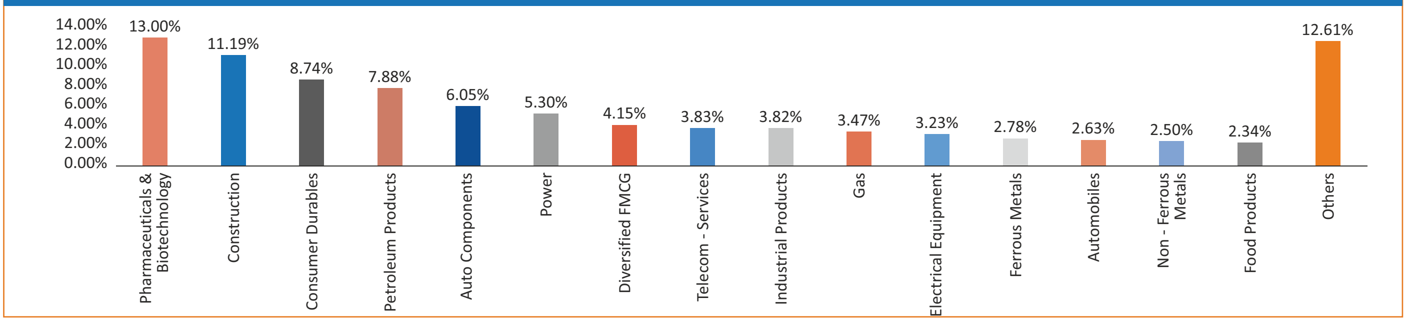
Invest Now

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

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

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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
PHARMACEUTICALS & BIOTECHNOLOGY	**13.00**
✔ Aurobindo Pharma Limited	3.47
Eris Lifesciences Limited	1.91
Abbott India Limited	1.86
Dr. Reddy's Laboratories Limited	1.85
Mankind Pharma Limited	1.38
Acutaas Chemicals Limited	0.95
Gufic Biosciences Limited	0.87
Wockhardt Limited	0.71
CONSTRUCTION	**11.19**
✔ Larsen & Toubro Limited	5.62
PSP Projects Limited	2.32
Cemindia Projects Ltd	1.95
Kalpataru Projects International Limited	0.67
KNR Constructions Limited	0.63
CONSUMER DURABLES	**8.74**
✔ Dixon Technologies (India) Limited	3.89
✔ Stylam Industries Limited	2.90
Sky Gold And Diamonds Limited	1.07
Senco Gold Limited	0.88
PETROLEUM PRODUCTS	**7.88**
✔ Reliance Industries Limited	7.88
AUTO COMPONENTS	**6.05**
Endurance Technologies Limited	2.23
MRF Limited	1.64
Carraro India Limited	1.21
S.J.S. Enterprises Limited	0.97
POWER	**5.30**
✔ NTPC Limited	5.30
DIVERSIFIED FMCG	**4.15**
✔ ITC Limited	4.15
TELECOM - SERVICES	**3.83**
✔ Bharti Airtel Limited	3.83
INDUSTRIAL PRODUCTS	**3.82**
HEG Limited	1.11
Steelcast Ltd	1.06
Shakti Pumps (India) Limited	0.90
Knack Packaging Limited	0.75
GAS	**3.47**
✔ Petronet LNG Limited	3.47
ELECTRICAL EQUIPMENT	**3.23**
✔ Quality Power Electrical Eqp Ltd	2.60
TD Power Systems Limited	0.63
FERROUS METALS	**2.78**
Steel Authority of India Limited	1.41
Jindal Stainless Limited	1.03
Tata Steel Limited	0.34
AUTOMOBILES	**2.63**
Maruti Suzuki India Limited	1.78
Hero MotoCorp Limited	0.85
NON - FERROUS METALS	**2.50**
Vedanta Aluminium Metal Limited	2.50
FOOD PRODUCTS	**2.34**
Britannia Industries Limited	2.34
OTHERS	**12.61**
Adani Ports and Special Economic Zone Limited	1.41
Lloyds Metals And Energy Limited	1.30
United Spirits Limited	1.26
Bayer Cropscience Limited	1.24
Ganesha Ecosphere Limited	0.99
Bharat Dynamics Limited	0.98
Jash Engineering Limited	0.91
Jyoti CNC Automation Ltd	0.88
Sanathan Textiles Limited	0.87
Swan Corp Limited	0.83
Oil India Limited	0.79
Swan Defence And Heavy Industries Ltd	0.47
JK Cement Limited	0.35
Sobha Limited	0.33
Oil & Natural Gas Corporation Limited	0.00
Total	93.52
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 07/01/2027) (SOV)	0.09
Total	**0.09**
CASH & CASH EQUIVALENT	
Net Receivables/Payables	1.01
TREPS / Reverse Repo Investments	5.38
Total	**6.39**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on July 31, 2026)

Mcap Category	Percentage
Large Cap	35.15%
Small Cap	30.61%
Mid Cap	27.76%
GB/TB/Repo/Others	6.48%
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

₹ 868.28 Crs.

LATEST AUM

₹ 893.08 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on July 31, 2026)

0.66 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS (As on July 31, 2026)

Standard Deviation (Annualized): 18.05% (Bank of India Manufacturing & Infrastructure Fund)
19.29% (50% BSE India Manufacturing Index TRI & 50% BSE India Infrastructure Index TRI)

Beta: 0.83
Sharpe Ratio*: 0.93
Tracking Error (Annualized): 8.96%
Above ratios are calculated using 3 years history of monthly return.
*Risk-free rate assumed to be 5.41% (MIBOR as on July 31, 2026)

NAV (As on July 31, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	66.60	Growth	79.23
IDCW	42.45	IDCW	74.76
Quarterly IDCW	43.23	Quarterly IDCW	77.88

EXPENSE RATIO

Regular Plan: 1.96% Direct Plan: 0.61%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL

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

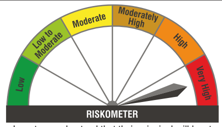
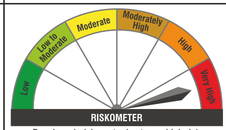
For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 46

Bank of India Mid Cap Fund

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

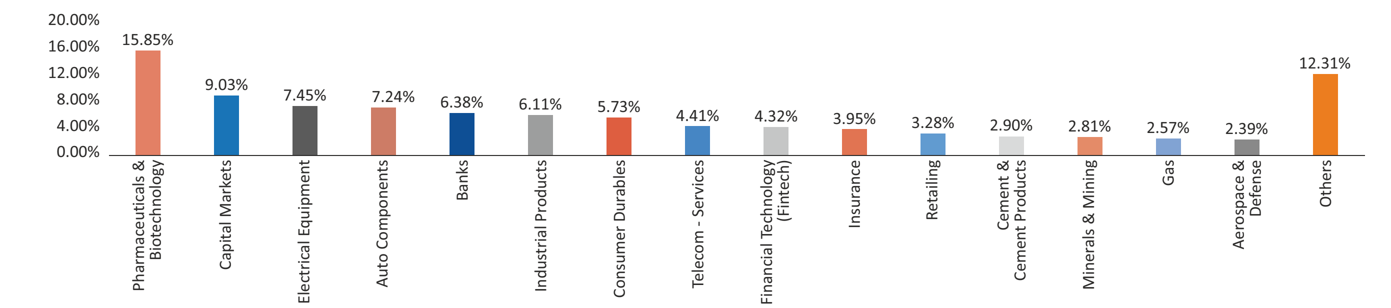
Invest Now

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

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on July 31, 2026	Benchmark Risk-o-meter as on July 31, 2026^
• Long term capital appreciation • Investment in equity and equity-related instruments investing predominantly in mid 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	
PHARMACEUTICALS & BIOTECHNOLOGY	**15.85**
✔ Aurobindo Pharma Limited	5.39
✔ Abbott India Limited	4.93
✔ Mankind Pharma Limited	2.87
Eris Lifesciences Limited	1.93
Acutaas Chemicals Limited	0.73
CAPITAL MARKETS	**9.03**
✔ Multi Commodity Exchange of India Limited	3.86
✔ Nippon Life India Asset Management Limited	2.98
ICICI Prudential Asset Management Company Limited	1.19
BSE Limited	1.00
ELECTRICAL EQUIPMENT	**7.45**
Quality Power Electrical Eqp Ltd	2.59
Hitachi Energy India Limited	2.20
Powerica Limited	1.54
GE Vernova T&D India Limited	1.12
AUTO COMPONENTS	**7.24**
✔ UNO Minda Limited	2.80
Gabriel India Limited	1.97
Schaeffler India Limited	1.53
MRF Limited	0.94
BANKS	**6.38**
Bank of Maharashtra	2.54
The Federal Bank Limited	2.01
Indian Bank	1.83
INDUSTRIAL PRODUCTS	**6.11**
Laser Power And Infra Limited	1.53
Polycab India Limited	1.37
KRN Heat Exchanger And Refrigeration Limited	1.21
CMR Green Technologies Limited	1.08
Knack Packaging Limited	0.92
CONSUMER DURABLES	**5.73**
Dixon Technologies (India) Limited	1.92
LG Electronics India Ltd	1.46
Century Plyboards (India) Limited	1.28
PG Electroplast Limited	1.07
TELECOM - SERVICES	**4.41**
✔ Bharti Hexacom Limited	4.41
FINANCIAL TECHNOLOGY (FINTECH)	**4.32**
One 97 Communications Limited	2.57
PB Fintech Limited	1.75
INSURANCE	**3.95**
✔ Max Financial Services Limited	2.64
ICICI Lombard General Insurance Company Limited	1.31
RETAILING	**3.28**
Meesho Ltd	2.01
FSN E-Commerce Ventures Limited	1.27
CEMENT & CEMENT PRODUCTS	**2.90**
✔ JK Cement Limited	2.90
MINERALS & MINING	**2.81**
✔ Lloyds Metals And Energy Limited	2.81
GAS	**2.57**
Petronet LNG Limited	2.57
AEROSPACE & DEFENSE	**2.39**
Bharat Dynamics Limited	2.39
OTHERS	**12.31**
Oil India Limited	2.32
K.P.R. Mill Limited	1.92
Housing & Urban Development Corporation Limited	1.40
Jindal Stainless Limited	1.40
Radico Khaitan Limited	1.07
United Spirits Limited	1.03
Sundaram Finance Limited	0.76
Firstsource Solutions Limited	0.72
Sterlite Technologies Limited	0.52
Steel Authority of India Limited	0.39
Hindustan Copper Limited	0.34
Clean Science and Technology Limited	0.32
National Aluminium Company Limited	0.12
Total	**96.73**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 07/01/2027) (SOV)	0.33
Total	**0.33**
CASH & CASH EQUIVALENT	
Net Receivables/Payables	1.17
TREPS / Reverse Repo Investments	1.77
Total	**2.94**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on July 31, 2026)

Mcap Category	Percentage
Large Cap	7.59%
Mid Cap	69.81%
Small Cap	19.33%
GB/TB/Repo/Others	3.27%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^

Nifty Midcap 150 Total Return Index (TRI)

DATE OF ALLOTMENT

August 22, 2025

FUND MANAGER

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

AVERAGE AUM

₹ 728.96 Crs.

LATEST AUM

₹ 732.64 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, 2026)

0.73 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on July 31, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	10.26	Growth	10.37
IDCW	10.26	IDCW	10.37

EXPENSE RATIO

Regular Plan: 2.03% Direct Plan: 1.02%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

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

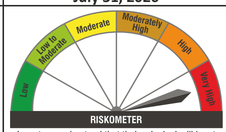
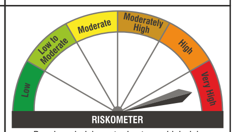
For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 46

Bank of India Business Cycle Fund

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

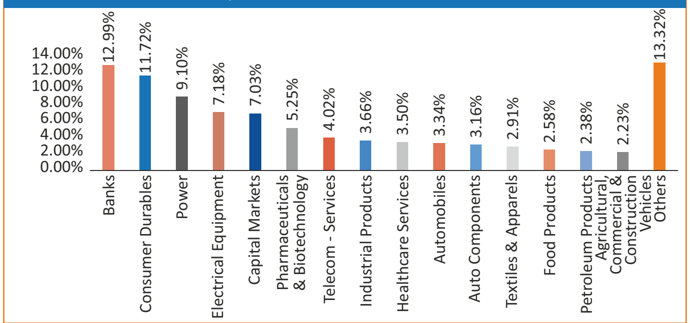
Invest Now

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

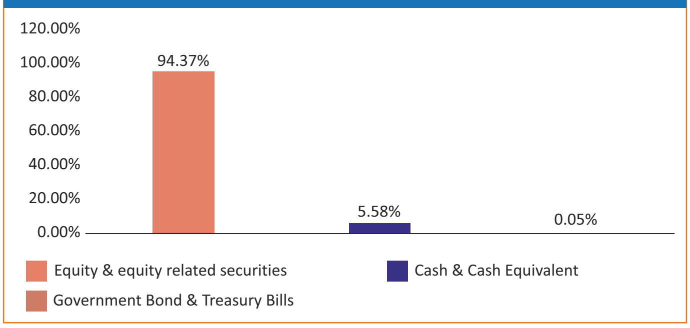
This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on July 31, 2026	Benchmark Risk-o-meter as on July 31, 2026^
• Long term capital appreciation. • Investment in equity and equity related instruments with a focus on navigating business cycles through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

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

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
BANKS	12.99
✔ ICICI Bank Limited	5.57
✔ State Bank of India	5.15
HDFC Bank Limited	2.27
CONSUMER DURABLES	11.72
✔ Sky Gold And Diamonds Limited	3.27
LG Electronics India Ltd	2.49
Asian Paints Limited	1.87
Century Plyboards (India) Limited	1.56
Dixon Technologies (India) Limited	1.43
ETHOS LTD.	1.10
POWER	9.10
✔ NTPC Limited	4.25
✔ Power Grid Corporation of India Limited	2.92
Tata Power Company Limited	1.16
Torrent Power Limited	0.77
ELECTRICAL EQUIPMENT	7.18
✔ Quality Power Electrical Eqp Ltd	2.61
Siemens Energy India Limited	1.65
Siemens Limited	1.63
TD Power Systems Limited	1.29
CAPITAL MARKETS	7.03
✔ Computer Age Management Services Limited	2.59
Nippon Life India Asset Management Limited	1.71
Prudent Corporate Advisory Services Limited	1.44
Nuvama Wealth Management Limited	1.29
PHARMACEUTICALS & BIOTECHNOLOGY	5.25
✔ Glenmark Pharmaceuticals Limited	2.91
Gufic Biosciences Limited	1.24
Dr. Reddy's Laboratories Limited	1.10
TELECOM - SERVICES	4.02
✔ Bharti Airtel Limited	4.02
INDUSTRIAL PRODUCTS	3.66
Tinna Rubber and Infrastructure Limited	2.20
CMR Green Technologies Limited	0.73
Vidya Wires Limited	0.62
Shakti Pumps (India) Limited	0.11
HEALTHCARE SERVICES	3.50
✔ Apollo Hospitals Enterprise Limited	3.50
AUTOMOBILES	3.34
Mahindra & Mahindra Limited	2.14
Bajaj Auto Limited	1.20
AUTO COMPONENTS	3.16
S.J.S. Enterprises Limited	2.58
MRF Limited	0.58
TEXTILES & APPARELS	2.91
Ganesha Ecosphere Limited	1.52
K.P.R. Mill Limited	1.39
FOOD PRODUCTS	2.58
Britannia Industries Limited	2.58
PETROLEUM PRODUCTS	2.38
Reliance Industries Limited	2.38
AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	2.23
Tata Motors Ltd	2.23
OTHERS	13.32
Aequs Limited	2.00
Eternal Limited	1.80
PB Fintech Limited	1.77
Sterlite Technologies Limited	1.11
Zaggle Prepaid Ocean Services Limited	1.08
UltraTech Cement Limited	1.03
United Spirits Limited	1.02
ITC Limited	1.00
Oil India Limited	0.98
Vedanta Aluminium Metal Limited	0.98
SBI Life Insurance Company Limited	0.49
Arvind Fashions Limited	0.06
Total	**94.37**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 07/01/2027) (SOV)	0.05
Total	**0.05**
CASH & CASH EQUIVALENT	
Net Receivables/(Payables)	0.02
TREPS / Reverse Repo Investments	5.56
Total	**5.58**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on July 31, 2026)	
Mcap Category	**Percentage**
Large Cap	48.17%
Mid Cap	16.41%
Small Cap	29.79%
GB/TB/Repo/Others	5.63%
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

₹ 462.33 Crs.

LATEST AUM

₹ 461.14 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, 2026)

0.56 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on July 31, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	9.52	Growth	9.75
IDCW	9.52	IDCW	9.75

EXPENSE RATIO

Regular Plan: 2.10% Direct Plan: 1.01%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL

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

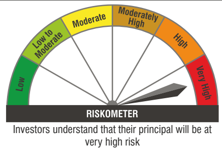
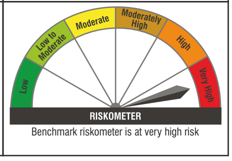
THEMATIC FUND

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

Bank of India Large & Mid Cap Fund#

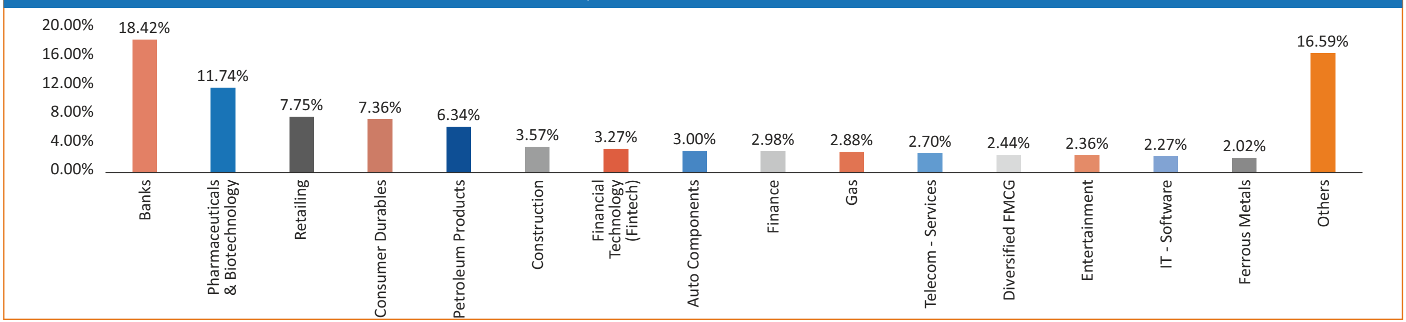
(Formerly Bank of India Large & Mid Cap Equity Fund)
(An open ended equity scheme investing in both large cap and mid cap stocks)
All data as on July 31, 2026 (Unless indicated otherwise)

Invest Now

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

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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
BANKS	**18.42**
✔ HDFC Bank Limited	8.11
✔ Kotak Mahindra Bank Limited	3.54
✔ State Bank of India	3.34
Bank of Maharashtra	2.43
ICICI Bank Limited	1.00
PHARMACEUTICALS & BIOTECHNOLOGY	**11.74**
✔ Aurobindo Pharma Limited	3.48
Dr. Reddy's Laboratories Limited	2.50
Eris Lifesciences Limited	2.33
Abbott India Limited	1.86
Mankind Pharma Limited	1.46
Acutaas Chemicals Limited	0.11
RETAILING	**7.75**
✔ FSN E-Commerce Ventures Limited	4.18
Entero Healthcare Solutions Ltd	2.09
Aditya Vision Ltd	1.48
CONSUMER DURABLES	**7.36**
✔ Dixon Technologies (India) Limited	4.33
Stylam Industries Limited	1.65
Sky Gold And Diamonds Limited	0.82
Senco Gold Limited	0.56
PETROLEUM PRODUCTS	**6.34**
✔ Reliance Industries Limited	6.34
CONSTRUCTION	**3.57**
✔ Larsen & Toubro Limited	3.48
Cemindia Projects Ltd	0.09
FINANCIAL TECHNOLOGY (FINTECH)	**3.27**
✔ PB Fintech Limited	2.79
One 97 Communications Limited	0.48
AUTO COMPONENTS	**3.00**
Endurance Technologies Limited	1.59
MRF Limited	1.41
FINANCE	**2.98**
Shriram Finance Limited	1.73
CreditAccess Grameen Limited	1.25
GAS	**2.88**
✔ Petronet LNG Limited	2.88
TELECOM - SERVICES	**2.70**
Bharti Airtel Limited	1.93
Bharti Hexacom Limited	0.77
DIVERSIFIED FMCG	**2.44**
ITC Limited	2.44
ENTERTAINMENT	**2.36**
Tips Music Limited	2.36
IT - SOFTWARE	**2.27**
Tata Consultancy Services Limited	2.27
FERROUS METALS	**2.02**
Steel Authority of India Limited	1.02
Jindal Stainless Limited	1.00
OTHERS	**16.59**
Vedanta Aluminium Metal Limited	1.89
SBI Life Insurance Company Limited	1.51
NTPC Limited	1.49
Godfrey Phillips India Limited	1.27
Lloyds Metals And Energy Limited	1.27
Britannia Industries Limited	1.16
Maruti Suzuki India Limited	1.03
Apollo Hospitals Enterprise Limited	1.01
Bayer Cropscience Limited	1.00
Quality Power Electrical Eqp Ltd	0.99
Hero MotoCorp Limited	0.95
United Spirits Limited	0.89
Bharat Dynamics Limited	0.81
Adani Ports and Special Economic Zone Limited	0.72
Swan Corp Limited	0.60
Total	**95.69**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 07/01/2027) (SOV)	0.01
Total	**0.01**
CASH & CASH EQUIVALENT	
Net Receivables/Payables	0.07
TREPS / Reverse Repo Investments	4.23
Total	**4.30**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on July 31, 2026)

Mcap Category	Market Value as % of Net Asset
Large Cap	42.99%
Mid Cap	37.37%
Small Cap	15.33%
GB/TB/Repo/Others	4.31%
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

₹ 508.59 Crs.

LATEST AUM

₹ 513.52 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, 2026)

0.66 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS (As on July 31, 2026)

Standard Deviation (Annualized): 15.75% (Bank of India Large & Mid Cap Fund)
14.84% (BSE 250 LargeMidCap (TRI))

Beta: 1.01
Sharpe Ratio*: 0.53
Tracking Error (Annualized): 4.65%
Above ratios are calculated using 3 years history of monthly return.
*Risk-free rate assumed to be 5.41% (MIBOR as on July 31, 2026)

NAV (As on July 31, 2026) NAV (₹)

Regular Plan		Eco Plan	
Growth	92.81	Growth	102.80
Bonus	92.80	Bonus	102.80
IDCW	27.70	IDCW	28.78
Quarterly IDCW	33.80	Quarterly IDCW	29.00

Direct Plan	
Growth	108.07
Bonus	55.80
IDCW	29.56
Quarterly IDCW	30.01

EXPENSE RATIO

Regular Plan: 2.09% Direct Plan: 0.92% Eco Plan: 1.49%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL

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

#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

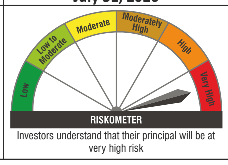
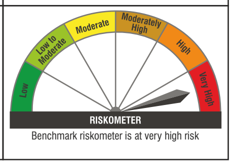
For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 46

Bank of India Consumption Fund

(An open ended equity scheme following consumption theme)

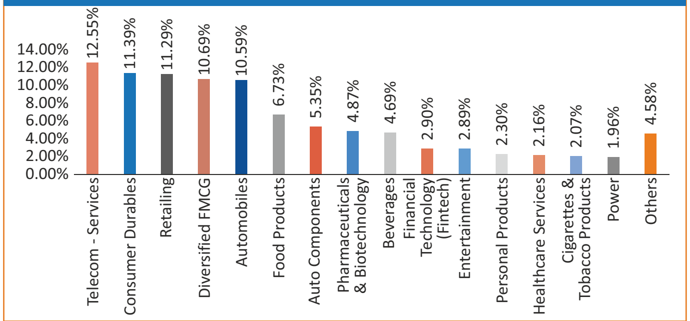
Invest Now

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

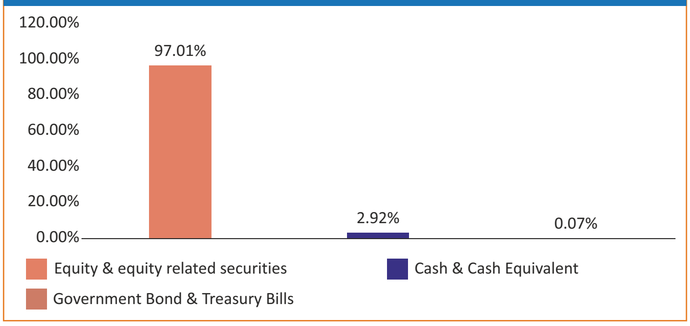
This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on July 31, 2026	Benchmark Risk-o-meter as on July 31, 2026^
• Long term capital appreciation. • An equity scheme investing in equity & equity related securities of companies engaged in consumption 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	
TELECOM - SERVICES	**12.55**
✔ Bharti Airtel Limited	10.10
Bharti Hexacom Limited	2.45
CONSUMER DURABLES	**11.39**
✔ Dixon Technologies (India) Limited	4.77
✔ Stylam Industries Limited	2.99
Sky Gold And Diamonds Limited	1.76
Senco Gold Limited	1.22
Titan Company Limited	0.65
RETAILING	**11.29**
✔ FSN E-Commerce Ventures Limited	4.05
Entero Healthcare Solutions Ltd	2.75
Eternal Limited	2.46
Aditya Vision Ltd	1.97
Avenue Supermarts Limited	0.06
DIVERSIFIED FMCG	**10.69**
✔ ITC Limited	8.77
Hindustan Unilever Limited	1.92
AUTOMOBILES	**10.59**
✔ Mahindra & Mahindra Limited	4.98
✔ Maruti Suzuki India Limited	4.52
Hero MotoCorp Limited	1.09
FOOD PRODUCTS	**6.73**
✔ Britannia Industries Limited	6.73
AUTO COMPONENTS	**5.35**
Endurance Technologies Limited	2.57
S.J.S. Enterprises Limited	1.56
MRF Limited	1.22
PHARMACEUTICALS & BIOTECHNOLOGY	**4.87**
Eris Lifesciences Limited	2.74
Abbott India Limited	1.66
Mankind Pharma Limited	0.47
BEVERAGES	**4.69**
✔ United Spirits Limited	4.69
FINANCIAL TECHNOLOGY (FINTECH)	**2.90**
PB Fintech Limited	2.42
One 97 Communications Limited	0.48
ENTERTAINMENT	**2.89**
✔ Tips Music Limited	2.89
PERSONAL PRODUCTS	**2.30**
Emami Limited	2.30
HEALTHCARE SERVICES	**2.16**
Apollo Hospitals Enterprise Limited	2.16
CIGARETTES & TOBACCO PRODUCTS	**2.07**
Godfrey Phillips India Limited	2.07
POWER	**1.96**
NTPC Limited	1.96
OTHERS	**4.58**
Bayer Cropscience Limited	1.68
SBI Life Insurance Company Limited	1.06
Balrampur Chini Mills Limited	0.94
Knack Packaging Limited	0.90
Total	**97.01**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 07/01/2027) (SOV)	0.07
Total	**0.07**
CASH & CASH EQUIVALENT	
Net Receivables/Payables	0.16
TREPS / Reverse Repo Investments	2.76
Total	**2.92**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on July 31, 2026)

Mcap Category	Percentage
Large Cap	45.37%
Mid Cap	27.94%
Small Cap	23.70%
GB/TB/Repo/Others	2.99%
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

₹ 369.61 Crs.

LATEST AUM

₹ 373.19 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on July 31, 2026)

0.51 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on July 31, 2026) — NAV (₹)

Regular Plan		Direct Plan	
Growth	11.21	Growth	11.42
IDCW	11.20	IDCW	11.42

EXPENSE RATIO

Regular Plan: 2.10% Direct Plan: 1.08%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL

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

THEMATIC FUND

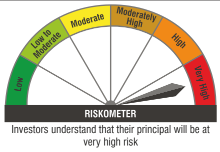
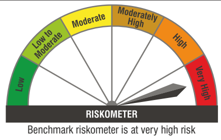
For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 46

Bank of India Banking & Financial Services Fund

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

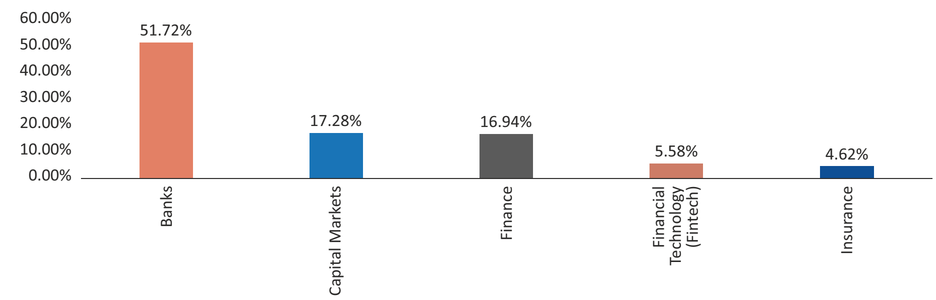
Invest Now

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

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on July 31, 2026	Benchmark Risk-o-meter as on July 31, 2026^
• Long term appreciation • Investment predominantly capital in a portfolio of equity and equity related securities of companies engaged in banking and financial services activities.		

*Investors 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	**51.72**
✔ ICICI Bank Limited	13.19
✔ HDFC Bank Limited	11.10
✔ State Bank of India	8.56
✔ Indian Bank	2.98
✔ City Union Bank Limited	2.97
Kotak Mahindra Bank Limited	2.62
Bank of Baroda	2.41
Axis Bank Limited	2.19
Bank of Maharashtra	1.87
Ujjivan Small Finance Bank Limited	1.57
Karur Vysya Bank Limited	1.28
Canara Bank	0.98
CAPITAL MARKETS	**17.28**
✔ ICICI Prudential Asset Management Company Limited	3.26
✔ HDFC Asset Management Company Limited	3.09
Computer Age Management Services Limited	2.91
BSE Limited	2.66
Angel One Limited	2.50
Nippon Life India Asset Management Limited	1.06
Nuvama Wealth Management Limited	0.99
Multi Commodity Exchange of India Limited	0.81
FINANCE	**16.94**
✔ Bajaj Finance Limited	4.24
✔ Shriram Finance Limited	3.78
CreditAccess Grameen Limited	2.85
Power Finance Corporation Limited	2.28
Cholamandalam Investment and Finance Company Ltd	1.36
Housing & Urban Development Corporation Limited	1.28
Onemi Technology Solutions Limited	1.04
SBI Cards and Payment Services Limited	0.11
FINANCIAL TECHNOLOGY (FINTECH)	**5.58**
✔ One 97 Communications Limited	2.94
PB Fintech Limited	1.93
Turtlemint Fintech Solutions Limited	0.71
INSURANCE	**4.62**
SBI Life Insurance Company Limited	2.57
Max Financial Services Limited	2.05
Total	**96.14**
CASH & CASH EQUIVALENT	
Net Receivables/Payables	0.61
TREPS / Reverse Repo Investments	3.25
Total	**3.86**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on July 31, 2026)

Mcap Category	Percentage
Large Cap	67.27%
Small Cap	16.82%
Mid Cap	12.05%
GB/TB/Repo/Others	3.86%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^

Nifty Financial Services TRI

DATE OF ALLOTMENT

January 30, 2026

FUND MANAGER

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

AVERAGE AUM

₹ 277.62 Crs.

LATEST AUM

₹ 273.76 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on July 31, 2026)

0.28 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS (As on July 31, 2026)

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on July 31, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	9.78	Growth	9.84
IDCW	9.78	IDCW	9.84

EXPENSE RATIO

Regular Plan: 2.10% Direct Plan: 1.13%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL

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

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

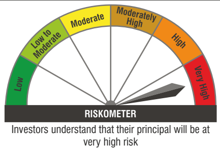
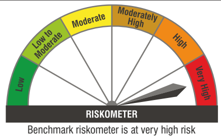
Equity Fund | Hybrid Fund | Debt Fund

Bank of India Large Cap Fund$

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

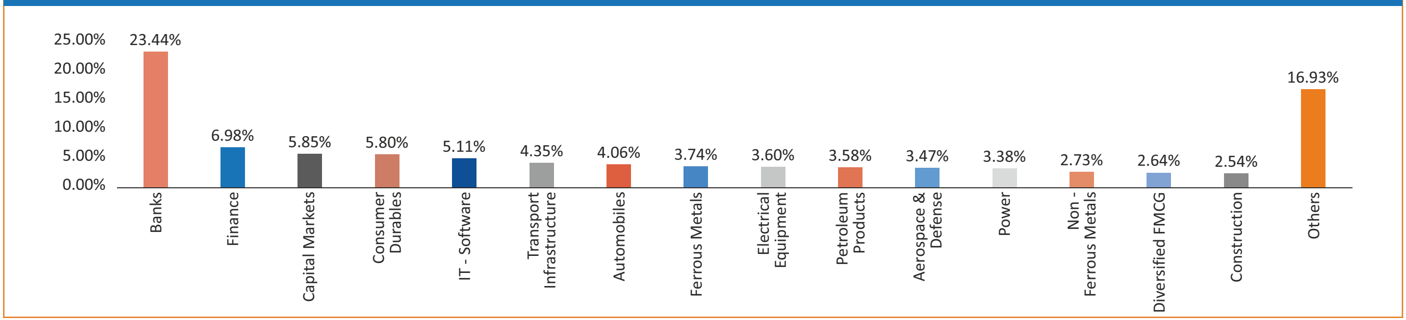
Invest Now

All data as on July 31, 2026 (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, 2026	Benchmark Risk-o-meter as on July 31, 2026^
• Long term capital appreciation. • Investment predominantly in equity and equity-related instruments of large cap companies.		

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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
BANKS	**23.44**
✔ HDFC Bank Limited	7.70
✔ ICICI Bank Limited	6.11
✔ State Bank of India	4.99
Axis Bank Limited	2.03
Bank of Baroda	1.63
Canara Bank	0.98
FINANCE	**6.98**
✔ Shriram Finance Limited	2.81
CreditAccess Grameen Limited	1.76
Power Finance Corporation Limited	1.41
Onemi Technology Solutions Limited	1.00
CAPITAL MARKETS	**5.85**
✔ ICICI Prudential Asset Management Company Limited	3.54
HDFC Asset Management Company Limited	1.49
BSE Limited	0.82
CONSUMER DURABLES	**5.80**
Titan Company Limited	1.77
Asian Paints Limited	1.71
Stylam Industries Limited	1.58
Sky Gold And Diamonds Limited	0.74
IT - SOFTWARE	**5.11**
✔ Tech Mahindra Limited	3.34
Coforge Limited	1.77
TRANSPORT INFRASTRUCTURE	**4.35**
✔ Adani Ports and Special Economic Zone Limited	4.35
AUTOMOBILES	**4.06**
Mahindra & Mahindra Limited	2.48
Bajaj Auto Limited	1.58
FERROUS METALS	**3.74**
Tata Steel Limited	2.20
JSW Steel Limited	1.52
Vedanta Iron And Steel Limited	0.02
ELECTRICAL EQUIPMENT	**3.60**
✔ Quality Power Electrical Eqp Ltd	2.51
TD Power Systems Limited	1.09
PETROLEUM PRODUCTS	**3.58**
✔ Reliance Industries Limited	3.58
AEROSPACE & DEFENSE	**3.47**
Bharat Electronics Limited	1.74
Hindustan Aeronautics Limited	1.73
POWER	**3.38**
Power Grid Corporation of India Limited	1.45
NTPC Limited	0.98
Adani Power Limited	0.95
NON - FERROUS METALS	**2.73**
✔ Vedanta Aluminium Metal Limited	2.73
DIVERSIFIED FMCG	**2.64**
Hindustan Unilever Limited	1.38
ITC Limited	1.26
CONSTRUCTION	**2.54**
Larsen & Toubro Limited	1.77
Cemindia Projects Ltd	0.77
OTHERS	**16.93**
Samvardhana Motherson International Limited	1.99
Bharti Airtel Limited	1.94
UltraTech Cement Limited	1.87
Solar Industries India Limited	1.75
Apollo Hospitals Enterprise Limited	1.53
Britannia Industries Limited	1.43
Mankind Pharma Limited	1.22
SBI Life Insurance Company Limited	1.19
Tata Motors Ltd	1.11
Mazagon Dock Shipbuilders Limited	1.07
Balrampur Chini Mills Limited	1.05
TVS Srichakra Limited	0.53
Pidilite Industries Limited	0.25
Total	**98.20**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 07/01/2027) (SOV)	0.02
Total	**0.02**
CASH & CASH EQUIVALENT	
Net Receivables/Payables	(0.04)
TREPS / Reverse Repo Investments	1.82
Total	**1.78**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on July 31, 2026)

Mcap Category	Percentage
Large Cap	83.09%
Small Cap	11.05%
Mid Cap	4.06%
GB/TB/Repo/Others	1.80%
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

₹ 222.43 Crs.

LATEST AUM

₹ 223.11 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, 2026)

0.75 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS (As on July 31, 2026)

Standard Deviation (Annualized): 16.10% (Bank of India Large Cap Fund)
14.49% (NIFTY 100 TRI)

Beta: 1.06
Sharpe Ratio*: 0.42
Tracking Error (Annualized): 4.77%
Above ratios are calculated using 3 years history of monthly return.
*Risk-free rate assumed to be 5.41% (MIBOR as on July 31, 2026)

NAV (As on July 31, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	16.66	Growth	17.80
IDCW	16.66	IDCW	17.77

EXPENSE RATIO

Regular Plan: 2.10% Direct Plan: 0.87%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

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

$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

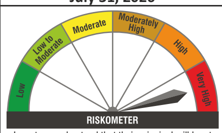
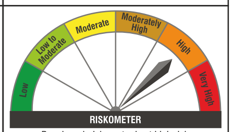
For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 46

Bank of India Mid & Small Cap Equity & Debt Fund

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

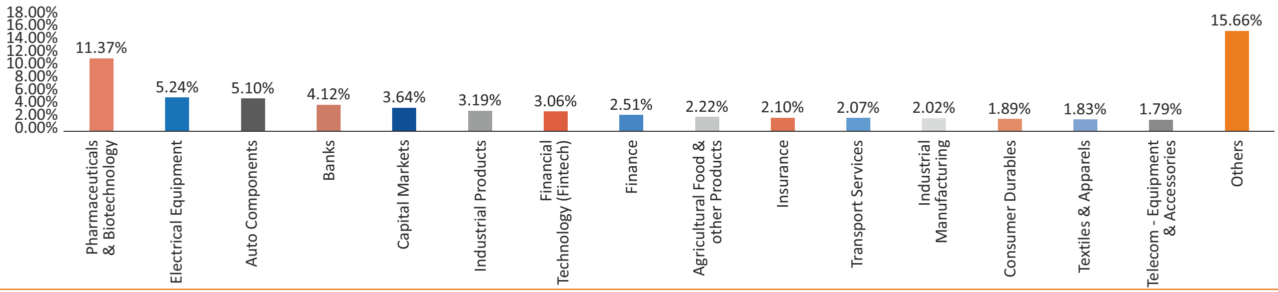
Invest Now

All data as on July 31, 2026 (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, 2026	Benchmark Risk-o-meter as on July 31, 2026^
• Long term capital appreciation and income distribution. • Equity fund investing in Mid & Small Cap equity and equity related securities (not part of the top 100 stocks by market capitalization) as well as fixed income securities.	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at high risk

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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

	Portfolio Holdings Industry/ Rating	% to Net Assets
	EQUITY HOLDINGS	
	PHARMACEUTICALS & BIOTECHNOLOGY	**11.37**
✔	Abbott India Limited	2.27
✔	Mankind Pharma Limited	2.15
✔	Aurobindo Pharma Limited	2.06
✔	Glenmark Pharmaceuticals Limited	1.82
	Eris Lifesciences Limited	1.49
	Ajanta Pharma Limited	0.87
	IPCA Laboratories Limited	0.71
	ELECTRICAL EQUIPMENT	**5.24**
	Quality Power Electrical Eqp Ltd	1.61
	Powerica Limited	1.25
	TD Power Systems Limited	0.99
	GE Vernova T&D India Limited	0.82
	Atlanta Electricals Ltd	0.57
	AUTO COMPONENTS	**5.10**
✔	UNO Minda Limited	2.12
	Bharat Forge Limited	1.25
	Schaeffler India Limited	1.06
	MRF Limited	0.67
	BANKS	**4.12**
✔	Bank of Maharashtra	2.15
✔	The Federal Bank Limited	1.97
	CAPITAL MARKETS	**3.64**
✔	Nippon Life India Asset Management Limited	1.89
	Prudent Corporate Advisory Services Limited	0.95
	Multi Commodity Exchange of India Limited	0.80
	INDUSTRIAL PRODUCTS	**3.19**
	HEG Limited	1.18
	KRN Heat Exchanger And Refrigeration Limited	0.90
	Goodluck India Limited	0.82
	KSH International Limited	0.29
	FINANCIAL TECHNOLOGY (FINTECH)	**3.06**
	One 97 Communications Limited	1.28
	PB Fintech Limited	0.97
	Turtlemint Fintech Solutions Limited	0.81
	FINANCE	**2.51**
	Housing & Urban Development Corporation Limited	1.30
	Sundaram Finance Limited	1.01
	Onemi Technology Solutions Limited	0.20
	AGRICULTURAL FOOD & OTHER PRODUCTS	**2.22**
✔	Balrampur Chini Mills Limited	1.90
	Triveni Engineering & Industries Limited	0.32
	INSURANCE	**2.10**
	Max Financial Services Limited	1.57
	ICICI Lombard General Insurance Company Limited	0.53
	TRANSPORT SERVICES	**2.07**
✔	Shreeji Shipping Global Limited	2.07
	INDUSTRIAL MANUFACTURING	**2.02**
	Swan Defence And Heavy Industries Ltd	0.81
	Titagarh Rail Systems Limited	0.69
	Syrma SGS Technology Limited	0.26
	Triveni Power Transmission Limited	0.26
	CONSUMER DURABLES	**1.89**
	Dixon Technologies (India) Limited	1.07
	ETHOS LTD.	0.50
	Senco Gold Limited	0.32
	TEXTILES & APPARELS	**1.83**
	Arvind Limited	0.98
	Ganesha Ecosphere Limited	0.85
	TELECOM - EQUIPMENT & ACCESSORIES	**1.79**
	Sterlite Technologies Limited	1.79
	OTHERS	**15.66**
	Lloyds Metals And Energy Limited	1.75
	JK Cement Limited	1.69
	Bharat Dynamics Limited	1.65
	Coromandel International Limited	1.57
	Petronet LNG Limited	1.22
	Jindal Stainless Limited	1.12
	United Spirits Limited	1.07
	Leela Palaces Hotels & Resorts Limited	0.97
	Wework India Management Limited	0.94
	Swan Corp Limited	0.88
	Torrent Power Limited	0.64
	Radico Khaitan Limited	0.59
	Zaggle Prepaid Ocean Services Limited	0.55
	Bharti Hexacom Limited	0.39
	Hindustan Copper Limited	0.35
	Steel Authority of India Limited	0.28
	Total	**67.81**
	CORPORATE DEBT	
	Non-Convertible Debentures	
	Indian Railway Finance Corporation Limited (CRISIL AAA)	1.10
	National Bank For Agriculture and Rural Development (CRISIL AAA)	1.08
	Small Industries Dev Bank of India (CRISIL AAA)	0.98
	REC Limited (CRISIL AAA)	0.71
	Vedanta Limited (CRISIL AA+)	0.71
	Indian Railway Finance Corporation Limited (CRISIL AAA)	0.60
	Power Finance Corporation Limited (CRISIL AAA)	0.38
	National Bank For Agriculture and Rural Development (CRISIL AAA)	0.36
	Tata Capital Housing Finance Limited (CRISIL AAA)	0.33
	LIC Housing Finance Limited (CRISIL AAA)	0.27
	Torrent Pharmaceuticals Limited (ICRA AA+)	0.27
	Aditya Birla Real Estate Limited (CRISIL AA)	0.16
	Total	**6.95**
	MONEY MARKET INSTRUMENTS	
	Certificate of Deposit	
	ICICI Bank Limited (ICRA A1+)	1.35
	Bank of Baroda (FITCH A1+)	1.28
	Canara Bank (CRISIL A1+)	1.28
	Union Bank of India (FITCH A1+)	1.08
	Punjab National Bank (CRISIL A1+)	1.05
	Axis Bank Limited (CRISIL A1+)	0.80
	HDFC Bank Limited (CRISIL A1+)	0.80
	Canara Bank (CRISIL A1+)	0.79
	ICICI Bank Limited (ICRA A1+)	0.79
	National Bank For Agriculture and Rural Development (CRISIL A1+)	0.73
	Union Bank of India (ICRA A1+)	0.68
	Indian Bank (CRISIL A1+)	0.67
	ICICI Bank Limited (ICRA A1+)	0.66
	Kotak Mahindra Bank Limited (CRISIL A1+)	0.58
	Indian Bank (CRISIL A1+)	0.54
	Kotak Mahindra Bank Limited (CRISIL A1+)	0.53
	Canara Bank (ICRA A1+)	0.52
	Axis Bank Limited (CRISIL A1+)	0.42
	Bank of Baroda (FITCH A1+)	0.27
	Indian Bank (CRISIL A1+)	0.24
	Bank of Baroda (CARE A1+)	0.11
	Total	**15.17**
	Commercial Paper	
	L&T Finance Limited (CRISIL A1+)	0.26
	Motilal Oswal Financial Services Limited (CRISIL A1+)	0.26
	Total	**0.52**
	RFV_N-AMRT	
	Non-Convertible Debentures	
	Power Grid Corporation of India Limited (CRISIL AAA)	0.66
	Birla Corporation Limited (ICRA AA)	0.15
	Total	**0.81**
	GOVERNMENT BOND AND TREASURY BILL	
	Government Bond	
	7.1% GOI (MD 18/04/2029) (SOV)	0.91
	6.48% GOI (MD 06/10/2035) (SOV)	0.49
	Total	**1.40**
	State Government Bond	
	6.98% punjab SDL (MD 29/09/2033) (SOV)	0.27
	Total	**0.27**
	Treasury Bill	
	364 Days Tbill (MD 07/01/2027) (SOV)	0.16
	364 Days Tbill (MD 28/05/2027) (SOV)	0.03
	Total	**0.19**
	CASH & CASH EQUIVALENT	
	Net Receivables/(Payables)	1.19
	TREPS / Reverse Repo Investments	5.69
	Total	**6.88**
	GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on July 31, 2026)

Mcap Category	Percentage
Mid Cap	42.66%
Small Cap	25.15%
Debt	23.45%
GB/TB/Repo/Others	8.74%
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

₹ 1,773.53 Crs.

LATEST AUM

₹ 1,840.69 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on July 31, 2026)

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

EQUITY PARAMETER (As on July 31, 2026)

Standard Deviation (Annualized): 15.80% (Bank of India Mid & Small Cap Equity & Debt Fund)
13.45% (Nifty Midsmallcap 400 TRI - 70% & CRISIL Short Term Bond Fund Index - 30%)

Beta: 1.13
Sharpe Ratio*: 0.72
Tracking Error (Annualized): 4.70%
Above ratios are calculated using 3 years history of monthly return.
*Risk-free rate assumed to be 5.41% (MIBOR as on July 31, 2026)

DEBT PARAMETER (As on July 31, 2026)

Average / Residual Maturity: 1.19 Years
Macaulay Duration: 1.01 Years
Modified Duration: 0.96 Years
Annualised Yield: 6.63%

NAV (As on July 31, 2026) — NAV (₹)

Regular Plan		Direct Plan	
Growth	41.84	Growth	46.24
IDCW	33.65	IDCW	35.81

EXPENSE RATIO

Regular Plan: 1.78% **Direct Plan:** 0.60%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

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

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

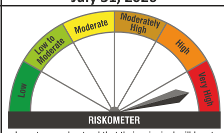
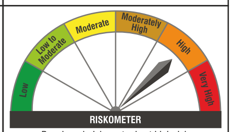
Equity Fund | **Hybrid Fund** | Debt Fund

Bank of India Multi Asset Allocation Fund

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

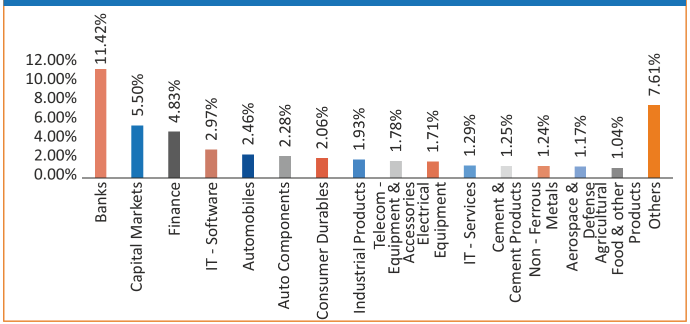
Invest Now

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

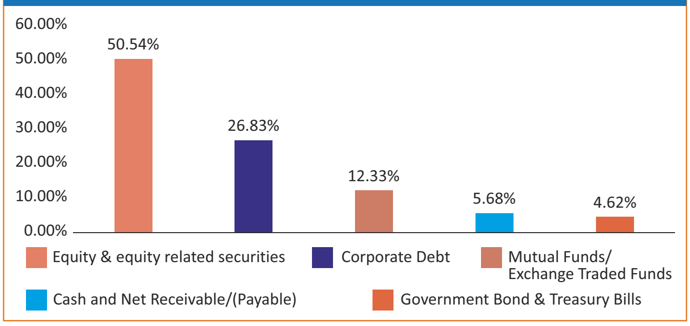
This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on July 31, 2026	Benchmark Risk-o-meter as on July 31, 2026^
• Wealth creation over medium to long term • Investment in equity and equity related securities, debt and money market instruments, Gold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



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
BANKS	**11.42**
✔ State Bank of India	3.38
✔ ICICI Bank Limited	3.27
✔ HDFC Bank Limited	2.35
Bank of Baroda	1.39
Canara Bank	1.03
CAPITAL MARKETS	**5.50**
✔ HDFC Asset Management Company Limited	1.50
ICICI Prudential Asset Management Company Limited	1.09
Prudent Corporate Advisory Services Limited	1.09
Multi Commodity Exchange of India Limited	0.70
BSE Limited	0.64
Computer Age Management Services Limited	0.48
FINANCE	**4.83**
✔ CreditAccess Grameen Limited	2.06
✔ Shriram Finance Limited	1.57
Housing & Urban Development Corporation Limited	0.70
Power Finance Corporation Limited	0.50
IT - SOFTWARE	**2.97**
Tech Mahindra Limited	1.49
Coforge Limited	1.48
AUTOMOBILES	**2.46**
✔ Mahindra & Mahindra Limited	1.70
Bajaj Auto Limited	0.76
AUTO COMPONENTS	**2.28**
✔ FIEM Industries Limited	1.84
TVS Srichakra Limited	0.44
CONSUMER DURABLES	**2.06**
Titan Company Limited	1.07
Sky Gold And Diamonds Limited	0.74
PG Electroplast Limited	0.25
INDUSTRIAL PRODUCTS	**1.93**
Goodluck India Limited	1.00
KRN Heat Exchanger And Refrigeration Limited	0.93

Portfolio Holdings Industry/ Rating	% to Net Assets
TELECOM - EQUIPMENT & ACCESSORIES	**1.78**
✔ Sterlite Technologies Limited	1.78
ELECTRICAL EQUIPMENT	**1.71**
✔ Quality Power Electrical Eqp Ltd	1.71
IT - SERVICES	**1.29**
Tata Technologies Limited	1.29
CEMENT & CEMENT PRODUCTS	**1.25**
UltraTech Cement Limited	1.25
NON - FERROUS METALS	**1.24**
Vedanta Aluminium Metal Limited	1.24
AEROSPACE & DEFENSE	**1.17**
Hindustan Aeronautics Limited	0.64
Bharat Electronics Limited	0.53
AGRICULTURAL FOOD & OTHER PRODUCTS	**1.04**
Balrampur Chini Mills Limited	1.04
OTHERS	**7.61**
Cemindia Projects Ltd	1.03
Knowledge Marine & Engineering Works Limited	1.01
Mankind Pharma Limited	0.99
Adani Ports and Special Economic Zone Limited	0.97
Apollo Hospitals Enterprise Limited	0.70
Bharti Airtel Limited	0.65
Tata Steel Limited	0.65
Reliance Industries Limited	0.63
Power Grid Corporation of India Limited	0.56
Tata Motors Ltd	0.42
Total	**50.54**
CORPORATE DEBT	
Non-Convertible Debentures	
Indian Railway Finance Corporation Limited (CRISIL AAA)	6.87
Muthoot Finance Limited (CRISIL AA+)	5.44
Bajaj Finance Limited (CRISIL AAA)	4.94
Tata Capital Housing Finance Limited (CRISIL AAA)	4.37

Portfolio Holdings Industry/ Rating	% to Net Assets
National Bank For Agriculture and Rural Development (CRISIL AAA)	1.38
LIC Housing Finance Limited (CRISIL AAA)	1.37
Torrent Pharmaceuticals Limited (ICRA AA+)	1.36
Manappuram Finance Limited (CRISIL AA)	0.55
Vedanta Limited (CRISIL AA+)	0.55
Total	**26.83**
MUTUAL FUNDS/EXCHANGE TRADED FUNDS	
Exchange Traded Funds	
ICICI Prudential Mutual Fund	5.66
DSP Mutual Fund	3.39
Nippon India Mutual Fund	3.28
Total	**12.33**
GOVERNMENT BOND AND TREASURY BILL	
Government Bond	
6.48% GOI (MD 06/10/2035) (SOV)	3.26
6.94% GOI (MD 11/05/2036) (SOV)	0.92
7.1% GOI (MD 18/04/2029) (SOV)	0.28
Total	**4.46**

Portfolio Holdings Industry/ Rating	% to Net Assets
Treasury Bill	
364 Days Tbill (MD 07/01/2027) (SOV)	0.16
Total	**0.16**
CASH & CASH EQUIVALENT	
Net Receivables/(Payables)	1.75
TREPS / Reverse Repo Investments	3.93
Total	**5.68**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on July 31, 2026)

Mcap Category	Percentage
Debt	26.83%
GB/TB/Repo/Others	10.30%
Large Cap	29.98%
Mid Cap	3.87%
Small Cap	16.69%
Gold ETF	12.33%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

BENCHMARK^

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

DATE OF ALLOTMENT

February 28, 2024

FUND MANAGER

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

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

AVERAGE AUM

₹ 365.45 Crs.

LATEST AUM

₹ 365.56 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, 2026)

0.71 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS (As on July 31, 2026)

Average / Residual Maturity: 3.61 Years
Macaulay Duration: 2.90 Years
Modified Duration: 2.73 Years
Annualised Yield: 7.34%

NAV (As on July 31, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	12.6036	Growth	12.9252
IDCW	12.6047	IDCW	12.9199

EXPENSE RATIO

Regular Plan: 1.74% Direct Plan: 0.78%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

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

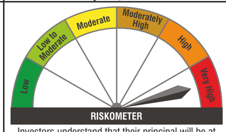
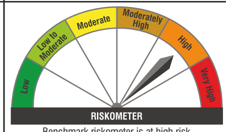
For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 46

Bank of India Balanced Advantage Fund

(An Open Ended Dynamic Asset Allocation Fund)

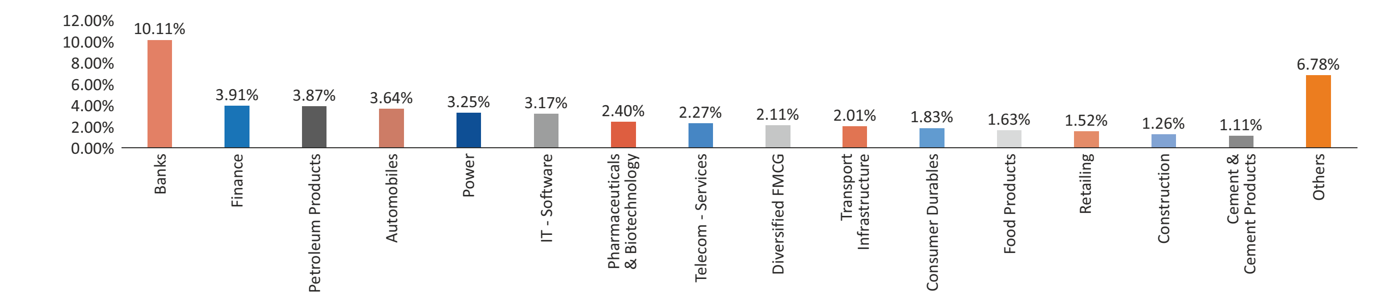
Invest Now

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

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

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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
BANKS	10.11
✔ ICICI Bank Limited	3.72
✔ State Bank of India	1.91
✔ HDFC Bank Limited	1.90
Axis Bank Limited	1.24
Kotak Mahindra Bank Limited	0.97
Bank of Baroda	0.37
FINANCE	3.91
✔ Shriram Finance Limited	1.96
✔ Bajaj Finance Limited	1.43
Bajaj Finserv Limited	0.28
Jio Financial Services Limited	0.24
PETROLEUM PRODUCTS	3.87
✔ Reliance Industries Limited	3.87
AUTOMOBILES	3.64
Mahindra & Mahindra Limited	1.15
Hero MotoCorp Limited	0.76
Bajaj Auto Limited	0.60
Maruti Suzuki India Limited	0.48
Eicher Motors Limited	0.42
Tata Motors Passenger Vehicles Limited	0.23
POWER	3.25
✔ NTPC Limited	1.55
Power Grid Corporation of India Limited	0.91
Tata Power Company Limited	0.79
IT - SOFTWARE	3.17
Infosys Limited	0.86
Tata Consultancy Services Limited	0.78
Tech Mahindra Limited	0.70
HCL Technologies Limited	0.60
Wipro Limited	0.23
PHARMACEUTICALS & BIOTECHNOLOGY	2.40
Dr. Reddy's Laboratories Limited	0.87
Sun Pharmaceutical Industries Limited	0.78
Divi's Laboratories Limited	0.42
Cipla Limited	0.33
TELECOM - SERVICES	2.27
✔ Bharti Airtel Limited	2.27
DIVERSIFIED FMCG	2.11
✔ ITC Limited	1.52
Hindustan Unilever Limited	0.59
TRANSPORT INFRASTRUCTURE	2.01
✔ Adani Ports and Special Economic Zone Limited	2.01
CONSUMER DURABLES	1.83
Titan Company Limited	1.34
Asian Paints Limited	0.49
FOOD PRODUCTS	1.63
Britannia Industries Limited	1.16
Nestle India Limited	0.47
RETAILING	1.52
Eternal Limited	1.04
Trent Limited	0.48
CONSTRUCTION	1.26
Larsen & Toubro Limited	1.26
CEMENT & CEMENT PRODUCTS	1.11
UltraTech Cement Limited	0.61
Grasim Industries Limited	0.50
OTHERS	6.78
Bharat Electronics Limited	1.10
Hindalco Industries Limited	1.04
Adani Enterprises Limited	0.71
SBI Life Insurance Company Limited	0.57
Apollo Hospitals Enterprise Limited	0.46
JSW Steel Limited	0.46
Coal India Limited	0.40
Tata Steel Limited	0.40
Oil & Natural Gas Corporation Limited	0.37
InterGlobe Aviation Limited	0.29
Tata Motors Ltd	0.29
Max Healthcare Institute Limited	0.25
HDFC Life Insurance Company Limited	0.22
Tata Consumer Products Limited	0.22
Total	**50.87**
CORPORATE DEBT	
Non-Convertible Debentures	
National Bank For Agriculture and Rural Development (CRISIL AAA)	2.83
Small Industries Dev Bank of India (CRISIL AAA)	2.82
Indian Railway Finance Corporation Limited (CRISIL AAA)	2.26
Torrent Pharmaceuticals Limited (ICRA AA+)	1.68
Muthoot Finance Limited (CRISIL AA+)	1.41
Vedanta Limited (CRISIL AA+)	1.14
Manappuram Finance Limited (CRISIL AA)	0.56
Total	**12.70**
INVIT	
IRB InvIT Fund	3.40
IndiGrid Infrastructure Trust	1.52
Total	**4.92**
FUTURES AND OPTIONS	
Equity Futures	
NIFTY	12.53
Total	**12.53**
GOVERNMENT BOND AND TREASURY BILL	
Government Bond	
7.1% GOI (MD 18/04/2029) (SOV)	1.44
6.48% GOI (MD 06/10/2035) (SOV)	0.83
Total	**2.27**
Treasury Bill	
364 Days Tbill (MD 28/05/2027) (SOV)	2.42
364 Days Tbill (MD 07/01/2027) (SOV)	0.30
182 Days Tbill (MD 22/10/2026) (SOV)	0.07
Total	**2.79**
CASH & CASH EQUIVALENT	
Net Receivables/(Payables)	(11.23)
TREPS / Reverse Repo Investments	25.15
Total	**13.92**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on July 31, 2026)

Mcap Category	Percentage
Large Cap	48.99%
GB/TB/Repo/Others	18.98%
Debt	12.70%
Arbitrage Positions	12.53%
InvIT	4.92%
Mid Cap	1.88%
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

₹ 173.78 Crs.

LATEST AUM

₹ 177.62 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, 2026)

Average / Residual Maturity: 1.07 Years
Macaulay Duration: 0.97 Years
Modified Duration: 0.91 Years
Annualised Yield: 5.90%

NAV (As on July 31, 2026) — NAV (₹)

Regular Plan		Direct Plan	
Growth	26.2962	Growth	28.7592
IDCW	18.3466	IDCW	17.3524

EXPENSE RATIO

Regular Plan: 2.10% — Direct Plan: 1.05%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load — NIL

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

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

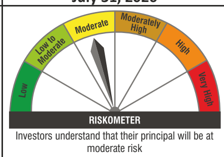
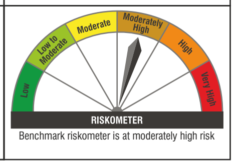
Equity Fund | **Hybrid Fund** | Debt Fund

Bank of India Conservative Hybrid Fund

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

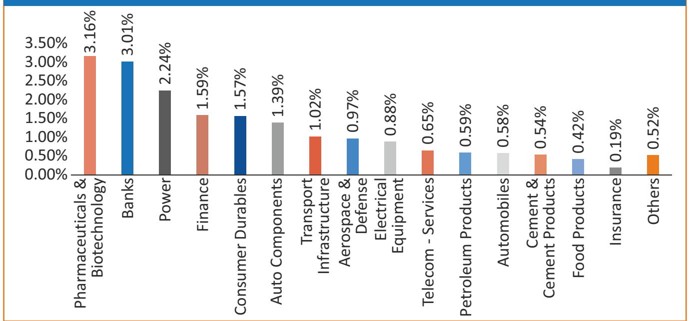
Invest Now

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

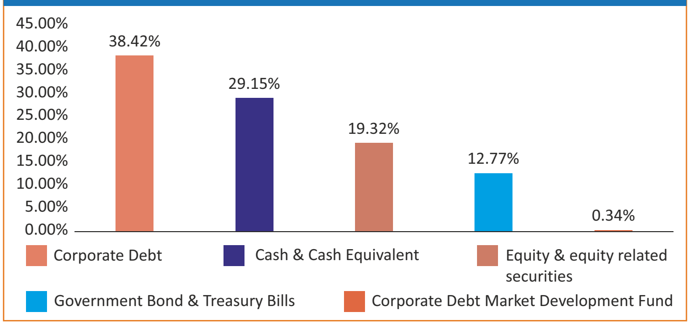
This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on July 31, 2026	Benchmark Risk-o-meter as on July 31, 2026^
• Long term capital appreciation and regular income. • Investment in equity and equity related securities (10% - 25%) as well as fixed income securities (Debt / Money Market Instruments/ Govt. Securities).		

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

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
PHARMACEUTICALS & BIOTECHNOLOGY	**3.16**
✔ Glenmark Pharmaceuticals Limited	2.44
Dr. Reddy's Laboratories Limited	0.72
BANKS	**3.01**
✔ State Bank of India	1.44
✔ ICICI Bank Limited	1.34
HDFC Bank Limited	0.23
POWER	**2.24**
✔ NTPC Limited	1.22
✔ Power Grid Corporation of India Limited	1.02
FINANCE	**1.59**
✔ Power Finance Corporation Limited	1.59
CONSUMER DURABLES	**1.57**
✔ Asian Paints Limited	0.97
Sky Gold And Diamonds Limited	0.60
AUTO COMPONENTS	**1.39**
S.J.S. Enterprises Limited	0.73
MRF Limited	0.66
TRANSPORT INFRASTRUCTURE	**1.02**
✔ Adani Ports and Special Economic Zone Limited	1.02
AEROSPACE & DEFENSE	**0.97**
✔ Bharat Electronics Limited	0.97
ELECTRICAL EQUIPMENT	**0.88**
✔ Siemens Limited	0.88
TELECOM - SERVICES	**0.65**
Bharti Airtel Limited	0.65
PETROLEUM PRODUCTS	**0.59**
Reliance Industries Limited	0.59
AUTOMOBILES	**0.58**
Mahindra & Mahindra Limited	0.58
CEMENT & CEMENT PRODUCTS	**0.54**
UltraTech Cement Limited	0.54
FOOD PRODUCTS	**0.42**
Britannia Industries Limited	0.42
INSURANCE	**0.19**
Max Financial Services Limited	0.19
OTHERS	**0.52**
Zaggle Prepaid Ocean Services Limited	0.15
Laxmi Dental Limited	0.13
Triveni Engineering & Industries Limited	0.13
Triveni Power Transmission Limited	0.11
Total	**19.32**
CORPORATE DEBT	
Non-Convertible Debentures	
Indian Railway Finance Corporation Limited (CRISIL AAA)	7.88
National Bank For Agriculture and Rural Development (CRISIL AAA)	7.85
Tata Capital Housing Finance Limited (CRISIL AAA)	4.68
Muthoot Finance Limited (CRISIL AA+)	3.92
Power Finance Corporation Limited (CRISIL AAA)	3.14
Bajaj Finance Limited (CRISIL AAA)	3.13
Nirma Limited (CRISIL AA)	3.13
Small Industries Dev Bank of India (CRISIL AAA)	3.13
Manappuram Finance Limited (CRISIL AA)	1.56
Total	**38.42**
CDMDF	
Corporate Debt Market Development Fund	
Corporate Debt Market Development Fund	0.34
Total	**0.34**
GOVERNMENT BOND AND TREASURY BILL	
Government Bond	
7.1% GOI (MD 18/04/2029) (SOV)	7.97
6.48% GOI (MD 06/10/2035) (SOV)	2.70
6.94% GOI (MD 11/05/2036) (SOV)	1.57
Total	**12.24**
Treasury Bill	
364 Days Tbill (MD 07/01/2027) (SOV)	0.53
Total	**0.53**
CASH & CASH EQUIVALENT	
Net Receivables/(Payables)	2.45
TREPS / Reverse Repo Investments	26.70
Total	**29.15**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on July 31, 2026)

Mcap Category	Percentage
GB/TB/Repo/Others	41.92%
Debt	38.42%
Large Cap	13.46%
Mid Cap	4.01%
Small Cap	1.85%
Units of CDMDF	0.34%
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

₹ 65.08 Crs.

LATEST AUM

₹ 64.05 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, 2026)

Average / Residual Maturity: 1.91 Years
Macaulay Duration: 1.66 Years
Modified Duration: 1.56 Years
Annualised Yield: 6.57%

NAV (As on July 31, 2026) NAV (₹)

Regular Plan		Eco Plan	
Growth	35.1877	Growth	36.5576
Monthly IDCW	18.1161	Monthly IDCW	27.6923
Quarterly IDCW	18.7767	Quarterly IDCW	-
Annual IDCW	17.0815	Annual IDCW	-
Direct Plan			
Growth	38.0144		
Monthly IDCW	16.9330		
Quarterly IDCW	18.6768		
Annual IDCW	17.3215		

EXPENSE RATIO

Regular Plan: 1.85% Direct Plan: 0.94% Eco Plan: 1.52%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

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

CONSERVATIVE HYBRID FUND

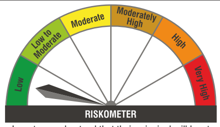
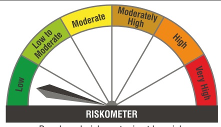
For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 46

Bank of India Arbitrage Fund

(An open ended scheme investing in arbitrage opportunities)

Invest Now

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

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on July 31, 2026	Benchmark Risk-o-meter as on July 31, 2026^
• Income over short to medium term. • Income through arbitrage opportunities between cash and derivative segments of the equity market and arbitrage opportunities within the derivative segment.	 Investors 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	
BANK	**22.00**
✔ Canara Bank	4.97
✔ State Bank of India	3.57
✔ Bank of Baroda	3.45
✔ Kotak Mahindra Bank Limited	3.22
HDFC Bank Limited	3.04
Axis Bank Limited	2.26
Indian Bank	1.42
Punjab National Bank	0.07
FERROUS METALS	**8.44**
Steel Authority of India Limited	3.10
Tata Steel Limited	2.65
JSW Steel Limited	2.59
Jindal Steel Limited	0.10
DIVERSIFIED FMCG	**7.00**
✔ ITC Limited	3.89
Hindustan Unilever Limited	3.11
PHARMACEUTICALS & BIOTECHNOLOGY	**5.42**
✔ Divi's Laboratories Limited	3.74
Cipla Limited	0.97
Biocon Limited	0.71
TELECOM - SERVICES	**4.51**
✔ Vodafone Idea Limited	3.36
Bharti Airtel Limited	1.10
Indus Towers Limited	0.05
DIVERSIFIED METALS	**4.12**
✔ Vedanta Limited	4.12
FINANCE	**3.66**
✔ Bajaj Finance Limited	3.66
PETROLEUM PRODUCTS	**3.18**
✔ Reliance Industries Limited	3.18
CEMENT & CEMENT PRODUCTS	**2.61**
Ambuja Cements Limited	1.49
Grasim Industries Limited	0.86
UltraTech Cement Limited	0.26
AUTO COMPONENTS	**2.25**
Samvardhana Motherson International Limited	2.25
NON - FERROUS METALS	**2.03**
National Aluminium Company Limited	2.03
INSURANCE	**1.46**
ICICI Prudential Life Insurance Company Limited	0.84
HDFC Life Insurance Company Limited	0.62
FERTILIZERS & AGROCHEMICALS	**1.09**
UPL Limited	1.09
ELECTRICAL EQUIPMENT	**0.76**
CG Power and Industrial Solutions Limited	0.76
HEALTHCARE SERVICES	**0.74**
Apollo Hospitals Enterprise Limited	0.74
OTHERS	**1.31**
Info Edge (India) Limited	0.60
Godrej Properties Limited	0.40
Petronet LNG Limited	0.31
Total	**70.58**
FUTURES AND OPTIONS	
Equity Futures	
Indus Towers Limited	-0.05
Punjab National Bank	-0.07
Jindal Steel Limited	-0.10
UltraTech Cement Limited	-0.26
Petronet LNG Limited	-0.31
Godrej Properties Limited	-0.40
Info Edge (India) Limited	-0.60
HDFC Life Insurance Company Limited	-0.63
Biocon Limited	-0.71
Apollo Hospitals Enterprise Limited	-0.74
CG Power and Industrial Solutions Limited	-0.76
ICICI Prudential Life Insurance Company Limited	-0.85
Grasim Industries Limited	-0.86
Cipla Limited	-0.97
UPL Limited	-1.09
Bharti Airtel Limited	-1.11
Indian Bank	-1.42
Ambuja Cements Limited	-1.50
National Aluminium Company Limited	-2.03
Axis Bank Limited	-2.27
Samvardhana Motherson International Limited	-2.27
JSW Steel Limited	-2.60
Tata Steel Limited	-2.66
HDFC Bank Limited	-3.06
Steel Authority of India Limited	-3.11
Hindustan Unilever Limited	-3.12
Reliance Industries Limited	-3.19
Kotak Mahindra Bank Limited	-3.23
Vodafone Idea Limited	-3.37
Bank of Baroda	-3.47
State Bank of India	-3.59
Bajaj Finance Limited	-3.67
Divi's Laboratories Limited	-3.75
ITC Limited	-3.90
Vedanta Limited	-4.14
Canara Bank	-4.98
Total	**-70.84**
MUTUAL FUND INVESTMENT	
Bank of India Liquid Fund - Direct Plan - Growth	14.15
Total	**14.15**
MONEY MARKET INSTRUMENTS	
Certificate of Deposit	
Punjab National Bank (CRISIL A1+)	3.56
Total	**3.56**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
91 Days Tbill (MD 01/10/2026) (SOV)	1.09
364 Days Tbill (MD 08/10/2026) (SOV)	0.73
364 Days Tbill (MD 04/03/2027) (SOV)	0.64
364 Days Tbill (MD 10/09/2026) (SOV)	0.37
182 Days Tbill (MD 19/11/2026) (SOV)	0.36
182 Days Tbill (MD 22/10/2026) (SOV)	0.36
364 Days Tbill (MD 07/01/2027) (SOV)	0.04
Total	**3.59**
CASH & CASH EQUIVALENT	
Net Receivables/(Payables) after adjusting for futures	75.37
TREPS / Reverse Repo Investments	3.59
Total	**78.96**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on July 31, 2026)

Mcap Category	Percentage
Arbitrage Positions	70.84%
Debt	3.56%
Mutual Fund Units	14.15%
GB/TB/Repo/Others	11.45%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

BENCHMARK^

NIFTY 50 Arbitrage Index

DATE OF ALLOTMENT

June 18, 2018

FUND MANAGER

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

AVERAGE AUM

₹ 121.34 Crs.

LATEST AUM

₹ 135.81 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

OTHER PARAMETERS (As on July 31, 2026)

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

NAV (As on July 31, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	14.6194	Growth	15.3452
Monthly IDCW	13.2492	Monthly IDCW	13.8258
Quarterly IDCW	13.9869	Quarterly IDCW	14.5768
Annual IDCW	13.5091	Annual IDCW	13.8686

EXPENSE RATIO

Regular Plan: 0.88% Direct Plan: 0.36%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

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

ARBITRAGE FUND

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

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

Bank of India Liquid Fund

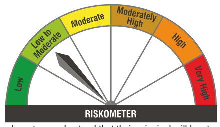
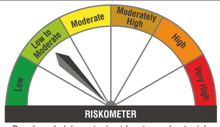
(An Open Ended Liquid Scheme. A Relatively Low Interest Rate Risk and Moderate Credit Risk.)

ICRA A1+mfs

IND - A1+mfs

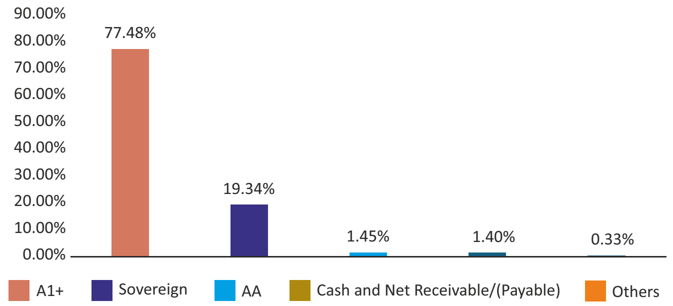
Invest Now

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

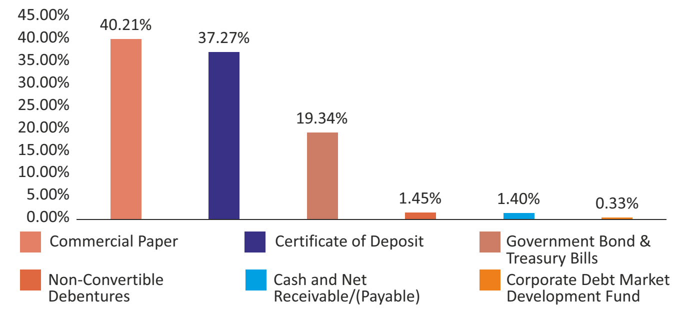
This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on July 31, 2026	Benchmark Risk-o-meter as on July 31, 2026^
• Income over short term. • Investment in Debt and Money Market Instruments.	 Investors understand that their principal will be at low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

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

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
Manappuram Finance Limited	CRISIL AA	1.45
Total		**1.45**
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Kotak Mahindra Bank Limited	CRISIL A1+	4.32
ICICI Bank Limited	CRISIL A1+	2.88
Bank of Baroda	CARE A1+	2.87
Bank of Baroda	FITCH A1+	2.87
Indian Bank	CRISIL A1+	2.87
Kotak Mahindra Bank Limited	CRISIL A1+	2.87
Union Bank of India	ICRA A1+	2.87
HDFC Bank Limited	CRISIL A1+	2.85
HDFC Bank Limited	CRISIL A1+	2.85
Union Bank of India	ICRA A1+	2.56
Indian Bank	CRISIL A1+	2.30
Union Bank of India	FITCH A1+	1.44
HDFC Bank Limited	CRISIL A1+	1.43
Indian Bank	CRISIL A1+	1.43
Punjab National Bank	CARE A1+	0.86
Total		**37.27**
Commercial Paper		
Bajaj Financial Securities Limited	CRISIL A1+	2.88
Godrej Agrovet Limited	CARE A1+	2.88
Kotak Securities Limited	CRISIL A1+	2.88
Export Import Bank of India	CRISIL A1+	2.87
ICICI Home Finance Company Limited	CRISIL A1+	2.87
ICICI Securities Limited	CRISIL A1+	2.87
National Bank For Agriculture and Rural Development	CRISIL A1+	2.87
Poonawalla Fincorp Limited	CRISIL A1+	2.87
REC Limited	CRISIL A1+	2.87
Small Industries Dev Bank of India	CARE A1+	2.87
HDFC Securities Limited	CRISIL A1+	2.86
Export Import Bank of India	CRISIL A1+	1.44
HDFC Securities Limited	CRISIL A1+	1.44
Motilal Oswal Financial Services Limited	ICRA A1+	1.44
National Bank For Agriculture and Rural Development	CRISIL A1+	1.44
Motilal Oswal Financial Services Limited	ICRA A1+	1.43
NTPC Limited	CRISIL A1+	1.43
Total		**40.21**

Portfolio Holdings	Industry/ Rating	% to Net Assets
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.33
Total		**0.33**
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
91 Days Tbill (MD 28/08/2026)	SOV	5.96
91 Days Tbill (MD 17/09/2026)	SOV	5.75
182 Days Tbill (MD 21/08/2026)	SOV	3.12
91 Days Tbill (MD 01/10/2026)	SOV	3.07
182 Days Tbill (MD 03/09/2026)	SOV	1.44
Total		**19.34**
CASH & CASH EQUIVALENT		
Net Receivables/Payables		0.14
TREPS / Reverse Repo Investments		1.26
Total		**1.40**
GRAND TOTAL		**100.00**

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

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

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

INVESTMENT OBJECTIVE

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

BENCHMARK^

Tier 1: CRISIL Liquid Debt A-I Index

DATE OF ALLOTMENT

July 16, 2008

FUND MANAGER

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

AVERAGE AUM#

₹ 1,694.68 Crs.

LATEST AUM#

₹ 1,728.49 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

OTHER PARAMETERS (As on July 31, 2026)

Average / Residual Maturity: 0.12 Years
Macaulay Duration: 0.12 Years
Modified Duration: 0.12 Years
Annualised Yield: 6.26%

NAV (As on July 31, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	3,213.8534	Growth	3,247.3115
Daily IDCW	1,005.0000	Daily IDCW	1,005.0000
Weekly IDCW	1,005.7236	Weekly IDCW	1,005.7301

EXPENSE RATIO

Regular Plan: 0.12% Direct Plan: 0.07%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL

Exit Load:

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

#Aggregate value of investments by other schemes of Bank of India Mutual Fund as on 31st July 2026 is ₹ 1,922.24 Lacs.

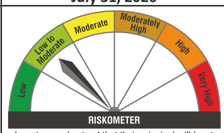
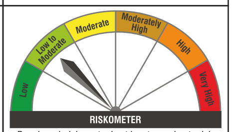
For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 46

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.)

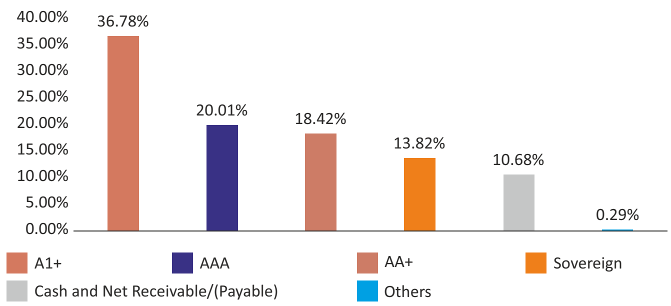
Invest Now

All data as on July 31, 2026 (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, 2026	Benchmark Risk-o-meter as on July 31, 2026^
• Regular income over short to medium term. • Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 1 year - 3 years.	 Investors understand that their principal will be at 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 HOLDING PERIOD

Duration	% of Assets
Upto 3 months	10.47%
3 months to 6 months	11.46%
6 months to 1 year	26.06%
> 1 year	52.01%

PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
LIC Housing Finance Limited	CRISIL AAA	7.30
Torrent Pharmaceuticals Limited	ICRA AA+	4.39
Godrej Industries Limited	CRISIL AA+	3.69
Indian Railway Finance Corporation Limited	CRISIL AAA	3.69
Muthoot Finance Limited	CRISIL AA+	3.69
Vedanta Limited	CRISIL AA+	2.96
Power Finance Corporation Limited	CRISIL AAA	2.22
Vedanta Limited	CRISIL AA+	1.86
Bajaj Finance Limited	CRISIL AAA	1.84
National Bank For Agriculture and Rural Development	CRISIL AAA	1.84
Muthoot Finance Limited	CRISIL AA+	1.83
National Bank For Agriculture and Rural Development	CRISIL AAA	1.83
National Bank For Agriculture and Rural Development	CRISIL AAA	1.29
Total		**38.43**
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Bank of Baroda	FITCH A1+	7.17
Canara Bank	ICRA A1+	5.29
Small Industries Dev Bank of India	CRISIL A1+	5.19
HDFC Bank Limited	CRISIL A1+	3.60
AU Small Finance Bank Limited	CARE A1+	1.82
Punjab National Bank	CRISIL A1+	1.42
Total		**24.49**
Commercial Paper		
L&T Finance Limited	CRISIL A1+	7.02
ICICI Securities Limited	CRISIL A1+	3.51
Godrej Housing Finance Limited	CRISIL A1+	1.76
Total		**12.29**
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.29
Total		**0.29**
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
6.48% GOI (MD 06/10/2035)	SOV	5.52
6.94% GOI (MD 11/05/2036)	SOV	3.95
7.1% GOI (MD 18/04/2029)	SOV	1.87
Total		**11.34**
State Government Bond		
6.98% punjab SDL (MD 29/09/2033)	SOV	1.80
Total		**1.80**
Treasury Bill		
364 Days Tbill (MD 07/01/2027)	SOV	0.68
Total		**0.68**
CASH & CASH EQUIVALENT		
Net Receivables/Payables		2.56
TREPS / Reverse Repo Investments		8.12
Total		**10.68**
GRAND TOTAL		**100.00**

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

Potential Risk Class Matrix

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

INVESTMENT OBJECTIVE

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

BENCHMARK^

Tier 1: CRISIL Short Duration Debt A-II Index

DATE OF ALLOTMENT

December 18, 2008

FUND MANAGER

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

AVERAGE AUM

₹ 270.47 Crs.

LATEST AUM

₹ 272.24 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, 2026)

Average / Residual Maturity: 2.08 Years
Macaulay Duration: 1.74 Years
Modified Duration: 1.66 Years
Annualised Yield: 6.96%

NAV (As on July 31, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	28.2857	Growth	30.9439
Monthly IDCW	14.5149	Monthly IDCW	15.0445
Quarterly IDCW	14.3038	Quarterly IDCW	14.2652

EXPENSE RATIO

Regular Plan: 1.00% Direct Plan: 0.45%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

SHORT DURATION FUND

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

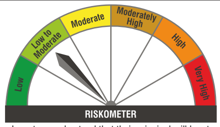
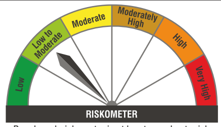
Bank of India Ultra Short Duration Fund

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.)

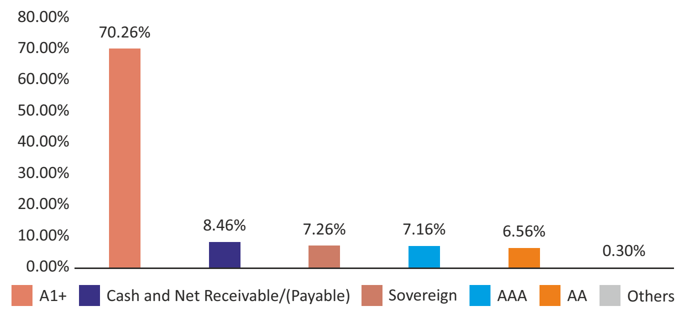
Invest Now

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

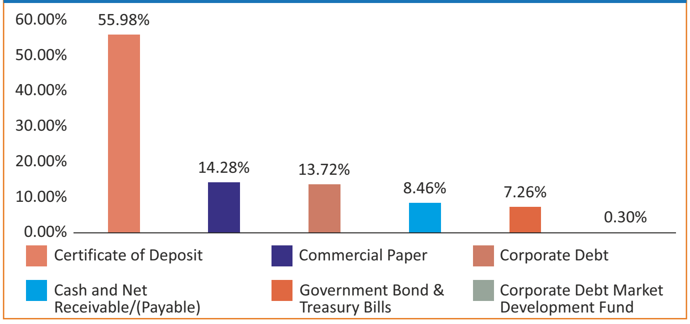
This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on July 31, 2026	Benchmark Risk-o-meter as on July 31, 2026^
• Regular income over Short to Medium term. • Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio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

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

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
REC Limited	CRISIL AAA	7.16
Manappuram Finance Limited	CRISIL AA	6.56
Total		**13.72**
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Kotak Mahindra Bank Limited	CRISIL A1+	8.13
Bank of Baroda	CARE A1+	8.08
Indian Bank	CRISIL A1+	6.99
National Bank For Agriculture and Rural Development	CRISIL A1+	6.28
AU Small Finance Bank Limited	CARE A1+	5.91
Axis Bank Limited	CRISIL A1+	5.88
HDFC Bank Limited	CRISIL A1+	5.84
Small Industries Dev Bank of India	CRISIL A1+	5.75
Small Industries Dev Bank of India	CRISIL A1+	2.25
Axis Bank Limited	CRISIL A1+	0.87
Total		**55.98**
Commercial Paper		
Aditya Birla Housing Finance Limited	CRISIL A1+	5.72
ICICI Securities Limited	CRISIL A1+	5.70
Motilal Oswal Financial Services Limited	CRISIL A1+	2.86
Total		**14.28**
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.30
Total		**0.30**
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
364 Days Tbill (MD 25/12/2026)	SOV	2.92
364 Days Tbill (MD 28/05/2027)	SOV	2.85
364 Days Tbill (MD 07/01/2027)	SOV	1.02
364 Days Tbill (MD 08/10/2026)	SOV	0.47
Total		**7.26**
CASH & CASH EQUIVALENT		
Net Receivables/Payables		1.04
TREPS / Reverse Repo Investments		7.42
Total		**8.46**
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

₹ 157.26 Crs.

LATEST AUM

₹ 167.74 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, 2026)

Average / Residual Maturity: 0.42 Years
Macaulay Duration: 0.42 Years
Modified Duration: 0.41 Years
Annualised Yield: 6.70%

NAV (As on July 31, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	3,365.0301	Growth	3,501.0611
Bonus	-	Bonus	3,485.6593
Daily IDCW	1,005.0000	Daily IDCW	1,005.0001
Weekly IDCW	1,005.6225	Weekly IDCW	1,005.6841

EXPENSE RATIO

Regular Plan: 0.85% Direct Plan: 0.37%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

ULTRA SHORT DURATION FUND

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

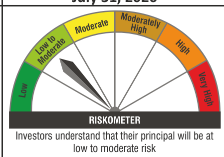
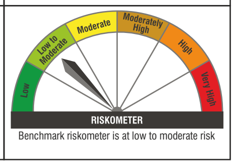
Equity Fund | Hybrid Fund | **Debt Fund**

Bank of India Money Market Fund

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

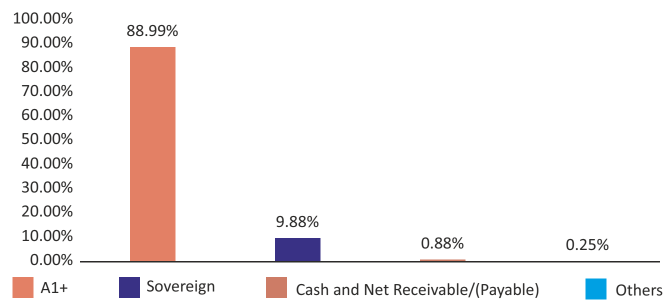
Invest Now

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

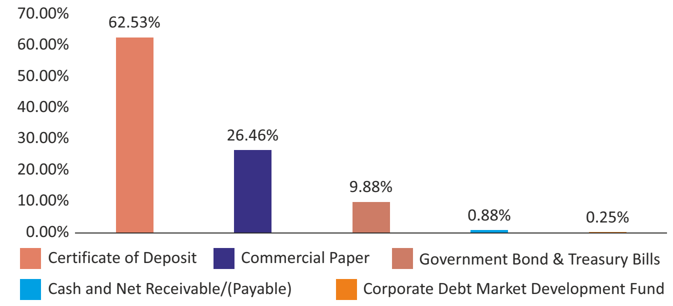
This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on July 31, 2026	Benchmark Risk-o-meter as on July 31, 2026^
• Regular income over short to medium term • Investment in Money Market instruments with maturity upto one year		

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

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Small Industries Dev Bank of India	CRISIL A1+	6.19
Punjab National Bank	CRISIL A1+	5.17
Kotak Mahindra Bank Limited	CRISIL A1+	5.12
Axis Bank Limited	CRISIL A1+	5.11
HDFC Bank Limited	CRISIL A1+	5.09
National Bank For Agriculture and Rural Development	CRISIL A1+	5.09
ICICI Bank Limited	ICRA A1+	5.07
Punjab National Bank	CRISIL A1+	4.30
National Bank For Agriculture and Rural Development	CRISIL A1+	4.06
Axis Bank Limited	CRISIL A1+	3.20
ICICI Bank Limited	ICRA A1+	2.56
Canara Bank	CRISIL A1+	2.49
AU Small Finance Bank Limited	CARE A1+	2.10
Canara Bank	CRISIL A1+	2.05
ICICI Bank Limited	ICRA A1+	2.04
Bank of Baroda	CARE A1+	1.85
Union Bank of India	ICRA A1+	1.04
Total		**62.53**
Commercial Paper		
Axis Finance Limited	CRISIL A1+	5.10
Kotak Securities Limited	CRISIL A1+	5.10
Manappuram Finance Limited	CRISIL A1+	5.09
Godrej Housing Finance Limited	CRISIL A1+	4.05
Motilal Oswal Financial Services Limited	CRISIL A1+	3.06
Aditya Birla Housing Finance Limited	CRISIL A1+	3.05
ICICI Securities Limited	CRISIL A1+	1.01
Total		**26.46**
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.25
Total		**0.25**
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
364 Days Tbill (MD 25/02/2027)	SOV	5.14
364 Days Tbill (MD 25/12/2026)	SOV	3.11
364 Days Tbill (MD 17/09/2026)	SOV	1.05
364 Days Tbill (MD 07/01/2027)	SOV	0.52
364 Days Tbill (MD 10/09/2026)	SOV	0.06
Total		**9.88**
CASH & CASH EQUIVALENT		
Net Receivables/Payables		(0.01)
TREPS / Reverse Repo Investments		0.89
Total		**0.88**
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	
Interest Rate Risk: Moderate (Class II)			
Interest Rate Risk: 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

₹ 474.01 Crs.

LATEST AUM

₹ 471.77 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, 2026)

Average / Residual Maturity: 0.55 Years
Macaulay Duration: 0.55 Years
Modified Duration: 0.55 Years
Annualised Yield: 6.92%

NAV (As on July 31, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	11.0146	Growth	11.0936
Daily IDCW	10.0500	Daily IDCW	10.0500
Weekly IDCW	10.0576	Weekly IDCW	-
Monthly IDCW	10.0577	Monthly IDCW	10.0580

EXPENSE RATIO

Regular Plan: 0.45% Direct Plan: 0.14%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

MONEY MARKET FUND

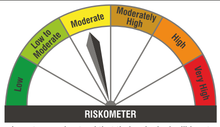
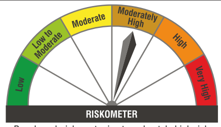
For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 46

Bank of India Credit Risk Fund

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

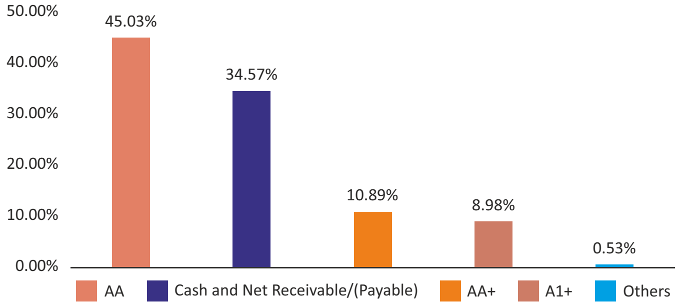
Invest Now

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

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on July 31, 2026	Benchmark Risk-o-meter as on July 31, 2026^
• Long term capital appreciation. • Investment primarily in corporate debt securities with medium to long term maturities across the credit spectrum within the universe of investment grade rating.	 Investors understand that their principal will be at moderate risk	 Benchmark riskometer is at moderately high risk

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

CREDIT PROFILE



PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
Nirma Limited	CRISIL AA	8.67
Aditya Birla Real Estate Limited	CRISIL AA	7.61
Vedanta Limited	CRISIL AA+	5.49
360 One Prime Limited	ICRA AA	5.43
Rashtriya Chemicals and Fertilizers Limited	ICRA AA	5.42
Manappuram Finance Limited	CRISIL AA	5.41
JSW Steel Limited	ICRA AA+	5.40
Nuvoco Vistas Corporation Limited	CRISIL AA	5.35
Total		**48.78**
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Indian Bank	CRISIL A1+	8.98
Total		**8.98**
RFV_N-AMRT		
Non-convertible Debentures		
Birla Corporation Limited	ICRA AA	7.14
Total		**7.14**
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.53
Total		**0.53**

Portfolio Holdings	Industry/ Rating	% to Net Assets
CASH & CASH EQUIVALENT		
Net Receivables/Payables		3.55
TREPS / Reverse Repo Investments		31.02
Total		**34.57**
GRAND TOTAL		**100.00**

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

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

INVESTMENT OBJECTIVE

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

BENCHMARK^

Tier 1: CRISIL Credit Risk Debt B-II Index

DATE OF ALLOTMENT

February 27, 2015

FUND MANAGER

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

AVERAGE AUM

₹ 88.91 Crs.

LATEST AUM

₹ 92.49 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

OTHER PARAMETERS (As on July 31, 2026)

Average / Residual Maturity: 0.54 Years
Macaulay Duration: 0.51 Years
Modified Duration: 0.47 Years
Annualised Yield: 6.65%

NAV (As on July 31, 2026) NAV (₹)

Regular Plan: 14.3400 Direct Plan: 14.7620

EXPENSE RATIO

Regular Plan: 1.15% Direct Plan: 0.51%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

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

CREDIT RISK FUND

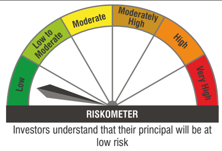
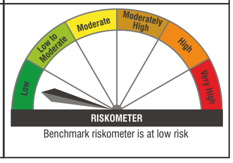
For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 46

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.)

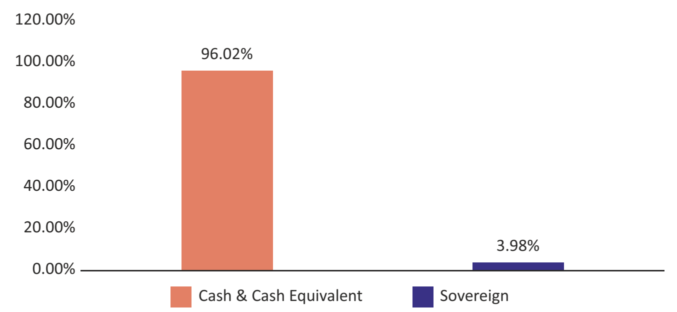
Invest Now

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

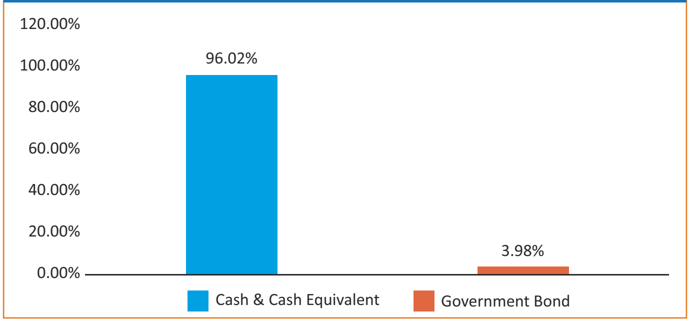
This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on July 31, 2026	Benchmark Risk-o-meter as on July 31, 2026^
• Income over short term with low risk and high liquidity. • Investments in overnight securities having residual maturity of 1 business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

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

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
91 Days Tbill (MD 28/08/2026)	SOV	2.39
182 Days Tbill (MD 21/08/2026)	SOV	1.59
Total		**3.98**
CASH & CASH EQUIVALENT		
Net Receivables/Payables		0.10
TREPS / Reverse Repo Investments		95.92
Total		**96.02**
GRAND TOTAL		**100.00**

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

Potential Risk Class Matrix

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

INVESTMENT OBJECTIVE

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

BENCHMARK^

Tier 1: CRISIL Liquid Overnight Index

DATE OF ALLOTMENT

January 28, 2020

FUND MANAGER

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

AVERAGE AUM

₹ 65.77 Crs.

LATEST AUM

₹ 62.62 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, 2026)

Average / Residual Maturity: 1 Day
Macaulay Duration: 1 Day
Modified Duration: 1 Day
Annualised Yield: 5.37%

NAV (As on July 31, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	1,389.5766	Growth	1,393.8903
Daily IDCW	1,000.0000	Daily IDCW	1,000.0000
Weekly IDCW	-	Weekly IDCW	-
Monthly IDCW	1,000.5717	Monthly IDCW	1,000.5766

EXPENSE RATIO

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

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

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

IDCW History

EQUITY FUNDS[$]

Record Date	IDCW/ Unit Declared (in ₹)	NAV^ as on Record Date
Bank of India Large & Mid Cap Fund (Formerly Bank of India Large & Mid Cap Equity Fund)		
Regular Plan - Regular IDCW		
25-March-2021	0.90	12.88
29-July-2021	0.25	15.61
Regular Plan - Quarterly IDCW		
25-September-2018	0.09	13.00
25-March-2021	1.00	15.46
Eco Plan - Regular IDCW		
25-March-2021	1.00	13.16
29-July-2021	0.50	15.74
Eco Plan - Quarterly IDCW		
25-March-2019	0.04	10.36
25-March-2021	0.90	12.86
Eco Plan - Annual IDCW		
18-December-2014	5.00	18.59
Institutional Plan - Regular IDCW[#]		
25-November-2009	1.00	-
29-April-2010	1.00	-
Institutional Plan - Quarterly IDCW[#]		
29-March-2010	1.00	-
29-April-2010	1.00	-
Direct Plan - Regular IDCW		
30-June-2021	1.00	15.23
30-June-2021	1.00	15.23
Direct Plan - Quarterly IDCW		
25-March-2019	0.18	10.45
25-March-2021	1.00	12.98
Bank of India ELSS Tax Saver		
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-February-2026	0.24	31.99
27-March-2026	0.23	30.27
27-April-2026	0.25	33.26
26-May-2026	0.25	33.43
29-June-2026	0.26	33.78
27-July-2026	0.25	33.52
Direct Plan - Regular IDCW		
26-February-2026	0.25	33.85
27-March-2026	0.24	32.05
27-April-2026	0.26	35.27
26-May-2026	0.26	35.49
29-June-2026	0.27	35.92
27-July-2026	0.27	35.67
Bank of India Small Cap Fund		
Regular Plan - Regular IDCW		
30-June-2021	1.25	17.37
29-July-2021	1.00	17.44
Direct Plan - Regular IDCW		
30-June-2021	1.25	18.06
29-July-2021	0.40	18.79
Bank of India Flexi Cap Fund		
Regular Plan - Regular IDCW		
7-December-2020	0.44601387	12.76
30-June-2021	1.00000000	15.85
Direct Plan - Regular IDCW		
30-June-2021	1.00000000	15.43
29-July-2021	0.25000000	15.96

HYBRID FUND[$]

Record Date	IDCW/ Unit Declared (in ₹)	NAV^ as on Record Date
Bank of India Arbitrage Fund		
Regular Monthly IDCW		
27-April-2020	0.05385541	10.0000[a]
27-April-2020	0.05385543	10.0000[b]
26-May-2020	0.04345086	10.0000[a]
26-May-2020	0.04345088	10.0000[b]
Regular Quarterly IDCW		
26-December-2019	0.05539822	10.5148[a]
26-December-2019	0.05539822	10.5148[b]
26-March-2020	0.12553389	10.4501[a]
26-March-2020	0.12553389	10.4501[b]
Regular Annual IDCW		
26-December-2019	0.05266000	10.0788[a]
26-December-2019	0.05266000	10.0788[b]
26-March-2020	0.10504000	10.0613[a]
26-March-2020	0.10504000	10.0613[b]
Direct Monthly IDCW		
27-April-2020	0.06160558	10.0855[a]
27-April-2020	0.06160558	10.0855[b]
26-May-2020	0.05007525	10.0859[a]
26-May-2020	0.05007525	10.0859[b]
Direct Quarterly IDCW		
26-December-2019	0.07443389	10.5612[a]
26-December-2019	0.07443389	10.5612[b]
26-March-2020	0.14323909	10.5101[a]
26-March-2020	0.14323909	10.5101[b]
Direct Annual IDCW		
26-December-2019	0.07038567	10.0544[a]
26-December-2019	0.07038567	10.0544[b]
26-March-2020	0.13992202	10.0000[a]
26-March-2020	0.13992202	10.0000[b]
Bank of India Conservative Hybrid Fund		
Regular Monthly IDCW		
02-February-2021	0.23090000	11.2228[a]
02-February-2021	0.23090000	11.2228[b]
30-June-2021	0.30000000	11.3853[a]
30-June-2021	0.30000000	11.3853[b]
Regular Quarterly IDCW		
25-June-2018	0.0864385	11.1417[a]
25-June-2018	0.08004287	11.1417[b]
25-March-2019	0.03320971	11.1241[a]
25-March-2019	0.03075255	11.1241[b]
Regular Annual IDCW		
25-March-2019	0.07203243	10.3827[a]
25-March-2019	0.06670224	10.3827[b]
02-February-2021	0.26970000	10.3095[a]
02-February-2021	0.26970000	10.3095[b]
Regular Plan Regular IDCW		
25-June-2013	0.389636	12.0556[a]
25-June-2013	0.373162	12.0556[b]
25-March-2014	0.389636	10.9004[a]
25-March-2014	0.373162	10.9004[b]
Direct Monthly IDCW		
02-February-2021	0.22820000	10.1643[a]
02-February-2021	0.22820000	10.1643[b]
30-June-2021	0.03000000	10.3018[a]
30-June-2021	0.03000000	10.3018[b]
Direct Quarterly IDCW		
26-December-2018	0.21610173	10.6590[a]
26-December-2018	0.20010672	10.6590[b]
25-March-2019	0.21610173	10.5824[a]
25-March-2019	0.20010672	10.5824[b]
Direct Annual IDCW		
25-March-2019	0.28811758	10.2199[a]
25-March-2019	0.26680896	10.2199[b]
02-February-2021	0.41970000	10.1017[a]
02-February-2021	0.41970000	10.1017[b]
Eco Monthly IDCW		
02-February-2021	0.49370000	16.9514[a]
02-February-2021	0.49370000	16.9514[b]
30-June-2021	0.50000000	17.1667[a]
30-June-2021	0.50000000	17.1667[b]
Eco Quarterly IDCW		
26-December-2018	0.06838875	10.0000[a]
26-December-2018	0.06324962	10.0000[b]
25-March-2019	0.07206263	10.1033[a]
25-March-2019	0.06670224	10.1033[b]
Eco Plan Regular IDCW		
25-March-2013	0.440456	12.5487[a]
25-March-2013	0.377515	12.5487[b]
25-March-2014	0.779271	11.5826[a]
25-March-2014	0.746324	11.5826[b]
Bank of India Balanced Advantage Fund		
Regular Plan - Regular IDCW		
25-June-2018	0.02449771	10.7707[a]
25-June-2018	0.02449722	10.7707[b]
29-July-2021	0.40000000	11.2226[a]
29-July-2021	0.40000000	11.2226[b]
Direct Plan - Regular IDCW		
25-March-2019	0.44270637	10.2965[a]
25-June-2019	0.04427025	10.0302[a]
25-June-2019	0.0442703	10.0302[b]
30-June-2021	1.00000000	10.0785[a b]

[$]Face Value - ₹ 10/-

[$$]Face Value - ₹ 1000/-

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

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

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

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

For complete IDCW History please click here.

IDCW History

DEBT / INCOME FUNDS

Record Date	IDCW/ Unit Declared (in ₹)	NAV^ as on Record Date
Bank of India Short Term 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		
29-June-26	4.7830914	1,000.1453[b]
29-June-26	4.7830914	1,000.1453[b]
27-July-26	3.9805815	1,000.1426[b]
27-July-26	3.9805815	1,000.1426[b]
Direct Monthly IDCW		
29-June-26	4.8245799	1,000.1466[b]
29-June-26	4.8245799	1,000.1466[b]
27-July-26	4.0153247	1,000.1439[b]
27-July-26	4.0153247	1,000.1439[b]

DEBT / INCOME FUNDS

Record Date	IDCW/ Unit Declared (in ₹)	NAV^ as on Record Date
Bank of India Money Market Fund [$]		
Regular Monthly IDCW		
29-June-2026	0.1171103	10.0566[a]
29-June-2026	0.1171103	10.0566[b]
27-July-2026	0.0438951	10.0525[a]
27-July-2026	0.0438951	10.0525[b]
Direct Plan - Monthly IDCW		
29-June-2026	0.1205469	10.0561[a]
29-June-2026	0.1205469	10.0561[b]
27-July-2026	0.0460819	10.0525[a]
27-July-2026	0.0460819	10.0525[b]

[$]Face Value - ₹ 10/-

$$Face Value - ₹ 1000/-

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

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

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

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

For complete IDCW History please click here.

Scheme Performance - Regular Plan

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

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	10.55%	2.98%	-0.43%	11,055	10,298	9,957
3 years	18.67%	11.88%	8.56%	16,720	14,010	12,798
5 years	15.52%	12.34%	10.39%	20,590	17,902	16,405
Since inception*	24.34%	19.33%	16.56%	37,720	29,351	25,444

^ Past performance may or may not be sustained in the future. *Date of Allotment - June 29, 2020.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

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

Fund Manager - Alok Singh and Nav Bhardwaj				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty Smallcap 250 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Smallcap 250 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	17.17%	5.19%	-0.43%	11,717	10,519	9,957
3 years	20.43%	17.13%	8.56%	17,474	16,078	12,798
5 years	18.04%	15.27%	10.39%	22,933	20,363	16,405
Since inception*	25.12%	18.32%	12.40%	55,200	36,036	24,367

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

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

Bank of India ELSS Tax Saver - Growth Option - PERFORMANCE (As on July 31, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	2.77%	2.98%	-0.43%	10,277	10,298	9,957
3 years	12.41%	11.88%	8.56%	14,210	14,010	12,798
5 years	11.50%	12.34%	10.39%	17,242	17,902	16,405
Since inception*	17.37%	16.46%	14.66%	1,63,370	1,42,548	1,08,764

^ Past performance may or may not be sustained in the future. *Date of Allotment - February 25, 2009.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

Notes

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

Scheme Performance - Regular Plan

Bank of India Business Cycle Fund - Growth Option - PERFORMANCE (As on July 31, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	3.70%	3.37%	-0.43%	10,370	10,337	9,957
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	-2.53%	0.34%	-0.64%	9,520	10,065	9,877

^ Past performance may or may not be sustained in the future. *Date of Allotment - August 30, 2024.
Above returns are on Simple Annualized Return.
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.
1. Mr. Alok Singh has been managing this scheme from August 30, 2024. In addition to this, he manages 7 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

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

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty Midcap 150 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midcap 150 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
6 Months	16.04%	16.22%	-5.98%	10,800	10,809	9,702
1 year	NA	NA	NA	NA	NA	NA
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	2.76%	9.05%	-1.06%	10,260	10,851	9,900

^ Past performance may or may not be sustained in the future. *Date of Allotment - August 22, 2025.
Above returns are on Simple Annualized Return..
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.
1. Mr. Alok Singh has been managing the Scheme since inception. In addition to this, he manages 7 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure

Bank of India Mid & Small Cap Equity & Debt Fund - Growth Option - PERFORMANCE (As on July 31, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	9.85%	7.26%	-0.43%	10,985	10,726	9,957
3 years	16.83%	15.03%	8.56%	15,951	15,227	12,798
5 years	13.75%	14.06%	10.39%	19,062	19,322	16,405
Since inception*	15.32%	14.40%	12.34%	41,840	38,576	32,152

^ Past performance may or may not be sustained in the future. *Date of Allotment - July 20, 2016.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.
1. Mr. Alok Singh has been managing this scheme from February 16, 2017. In addition to this, he manages 7 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

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

Scheme Performance - Regular Plan

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

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	6.85%	1.15%	-0.43%	10,685	10,115	9,957
3 years	8.72%	7.62%	8.56%	12,854	12,466	12,798
5 years	10.32%	8.22%	10.39%	16,352	14,850	16,405
Since inception*	8.11%	10.52%	12.63%	26,296	34,546	43,652

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

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

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

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	2.87%	4.30%	2.27%	10,287	10,430	10,227
3 years	6.08%	7.86%	6.78%	11,938	12,550	12,176
5 years	9.40%	7.11%	5.34%	15,680	14,106	12,971
Since inception*	7.51%	8.95%	5.89%	35,188	44,386	27,038

^ Past performance may or may not be sustained in the future. *Date of Allotment - March 18, 2009.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

Bank of India Credit Risk Fund - Growth Option - PERFORMANCE (As on July 31, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	17.03%	7.13%	2.27%	11,703	10,713	10,227
3 years	9.61%	8.03%	6.78%	13,173	12,610	12,176
5 years	27.31%	7.27%	5.34%	33,491	14,212	12,971
Since inception*	3.20%	8.19%	6.33%	14,340	24,586	20,180

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

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

Notes

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

Scheme Performance - Regular Plan

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

Fund Manager - Alok Singh and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty 100 TRI) (%)	Additional Benchmark Returns (BSE SENSEX TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 100 TRI) (₹)	Additional Benchmark Returns (BSE SENSEX TRI) (₹)
1 year	5.84%	1.54%	-2.76%	10,584	10,154	9,724
3 years	12.11%	10.23%	6.75%	17,893	16,418	13,946
5 years	10.26%	10.92%	9.53%	16,301	16,800	15,771
Since inception*	10.54%	10.83%	9.41%	16,660	16,880	15,807

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

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

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

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (%)	Additional Benchmark Returns (BSE 500 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (₹)	Additional Benchmark Returns (BSE 500 TRI) (₹)
1 year	12.46%	4.46%	2.98%	11,246	10,446	10,298
3 years	18.10%	14.20%	11.88%	16,480	14,897	14,010
5 years	NA	NA	NA	NA	NA	NA
Since inception*	22.06%	18.17%	15.27%	19,760	17,688	16,252

^ 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, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period@	Scheme Returns (%) ^	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	17.88%	5.10%	-0.43%	11,788	10,510	9,957
3 years	22.23%	17.37%	8.56%	18,272	16,174	12,798
5 years	20.25%	18.66%	10.39%	25,170	23,550	16,405
Since inception*	12.24%	8.25%	11.36%	66,600	36,728	58,537

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

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

Notes

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

Scheme Performance - Regular Plan

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

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period@	Scheme Returns (%) ^	Benchmark Returns (BSE 250 Large MidCap (TRI)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 250 Large MidCap (TRI)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	7.69%	2.87%	-0.43%	10,769	10,287	9,957
3 years	13.71%	11.57%	8.56%	14,706	13,893	12,798
5 years	12.06%	12.11%	10.39%	17,685	17,720	16,405
Since inception*	13.34%	14.78%	13.37%	92,810	1,16,169	93,279

^ Past performance may or may not be sustained in the future. *Date of Allotment - October 21, 2008.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.
1. Mr. Nitin Gosar has been appointed Fund Manager for this scheme w.e.f. from September 27, 2022. In addition to this scheme, he manages 3 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

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

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty India Consumption TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty India Consumption TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	4.96%	3.84%	-0.43%	10,496	10,384	9,957
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	7.33%	5.68%	3.38%	11,210	10,932	10,550

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

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

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	6.18%	6.10%	5.48%	10,012	10,011	10,010
15 Days	6.39%	6.22%	3.48%	10,025	10,025	10,014
30 Days	5.94%	5.88%	3.31%	10,049	10,049	10,028
3 Months	6.59%	6.23%	4.65%	10,162	10,154	10,115
6 Months	6.76%	6.44%	4.47%	10,310	10,300	10,206
1 year	6.36%	6.14%	4.21%	10,636	10,614	10,421
3 years	6.95%	6.80%	6.32%	12,234	12,184	12,019
5 years	6.24%	6.19%	5.67%	13,539	13,506	13,177
Since inception*	6.68%	6.78%	6.30%	32,139	32,665	30,110

^ Past performance may or may not be sustained in the future. *Date of Allotment - July 16, 2008.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.
1. Mr. Mithraem Bharucha has been managing this scheme w.e.f. August 17, 2021. In addition to this scheme, he manages 4 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

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

Scheme Performance - Regular Plan

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

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	6.60%	6.82%	5.48%	10,012	10,013	10,010
15 Days	6.76%	6.69%	3.48%	10,027	10,027	10,014
30 Days	4.93%	5.90%	3.31%	10,041	10,049	10,028
3 Months	6.34%	6.44%	4.65%	10,156	10,159	10,115
6 Months	6.55%	6.82%	4.48%	10,286	10,309	10,208
1 year	5.82%	6.30%	4.21%	10,582	10,630	10,421
3 years	6.37%	7.11%	6.32%	12,037	12,289	12,019
5 years	5.71%	6.45%	5.67%	13,204	13,672	13,179
Since inception*	6.95%	7.37%	6.30%	33,650	36,109	30,110

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

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

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

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	5.16%	5.18%	5.48%	10,010	10,010	10,010
15 Days	5.19%	5.17%	3.48%	10,021	10,021	10,014
30 Days	5.17%	5.18%	3.31%	10,043	10,043	10,028
3 Months	5.82%	5.21%	4.65%	10,144	10,129	10,115
6 Months	5.49%	5.13%	4.47%	10,271	10,260	10,206
1 year	5.54%	5.32%	4.21%	10,554	10,532	10,421
3 years	6.26%	6.15%	6.32%	11,999	11,964	12,019
5 years	5.75%	5.70%	5.67%	13,547	13,193	13,177
Since inception*	5.18%	5.13%	5.54%	13,896	13,849	14,203

^ 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, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	4.93%	5.56%	2.27%	10,493	10,556	10,227
3 years	7.14%	7.28%	6.78%	12,302	12,348	12,176
5 years	10.27%	6.24%	5.34%	16,311	13,540	12,971
Since inception*	6.08%	7.46%	5.40%	28,286	35,530	25,255

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

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

Notes

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

Scheme Performance - Regular Plan

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

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (CRISIL Money Market A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Money Market A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	8.01%	6.95%	5.48%	10,015	10,013	10,010
15 Days	7.73%	7.17%	3.48%	10,031	10,029	10,014
30 Days	5.27%	5.64%	3.31%	10,044	10,047	10,028
3 Months	6.79%	6.63%	4.65%	10,167	10,163	10,115
6 Months	6.68%	6.52%	4.48%	10,327	10,320	10,208
1 year	5.97%	5.96%	4.21%	10,597	10,596	10,421
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	6.71%	6.49%	5.32%	11,015	10,406	10,391

^ Past performance may or may not be sustained in the future. *Date of Allotment - February 4, 2025.
Above returns are on Simple Annualized Basis.
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

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

Co Fund Manager - Mithraem Bharucha and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty500 TRI(40%)+ Nifty Composite Debt Index(40%)+Domestic Prices of Gold(15%)+ Domestic Prices of Silver(5%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty500 TRI(40%)+ Nifty Composite Debt Index(40%)+Domestic Prices of Gold(15%)+ Domestic Prices of Silver(5%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	11.17%	6.59%	-0.43%	11,117	10,659	9,957
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	10.01%	10.38%	5.75%	11,001	11,038	10,575

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

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

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

Fund Manager - Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Arbitrage Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Arbitrage Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	5.50%	7.31%	4.21%	10,550	10,731	10,421
3 years	6.30%	7.56%	6.32%	12,012	12,445	12,019
5 years	5.19%	6.52%	5.67%	12,884	13,721	13,179
Since inception*	4.78%	5.80%	5.94%	14,619	15,817	15,985

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

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

Notes

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

Scheme Performance - Regular Plan

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

Fund Manager - Nilesh jethani				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty Financial Services TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Financial Services TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
6 Months	-4.80%	-4.03%	-5.98%	9,760	9,799	9,702
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*	-4.39%	-4.01%	-5.95%	9,778	9,797	9,697

^ Past performance may or may not be sustained in the future. *Date of Allotment - January 30, 2026.
Above returns are on Simple Annualized Return..
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

Notes

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

Scheme Performance - Direct Plan

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

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	12.15%	2.98%	-0.43%	11,215	10,298	9,957
3 years	20.39%	11.88%	8.56%	17,460	14,010	12,798
5 years	17.26%	12.34%	10.39%	22,190	17,902	16,405
Since inception#	26.28%	19.33%	16.56%	41,450	29,351	25,444

^ Past performance may or may not be sustained in the future. #Date of Allotment - June 29, 2020.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

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

Fund Manager - Alok Singh and Nav Bhardwaj				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty Smallcap 250 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Smallcap 250 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	18.82%	5.19%	-0.43%	11,882	10,519	9,957
3 years	22.20%	17.13%	8.56%	18,256	16,078	12,798
5 years	19.85%	15.27%	10.39%	24,749	20,363	16,405
Since inception#	27.18%	18.32%	12.40%	62,490	36,036	24,367

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

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

Bank of India ELSS Tax Saver - Growth Option - PERFORMANCE (As on July 31, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	4.05%	2.98%	-0.43%	10,405	10,298	9,957
3 years	13.70%	11.88%	8.56%	14,703	14,010	12,798
5 years	12.76%	12.34%	10.39%	18,242	17,902	16,405
Since inception#	16.79%	13.67%	12.30%	82,408	57,049	48,362

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

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

Notes

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

Scheme Performance - Direct Plan

Bank of India Business Cycle Fund - Growth Option - PERFORMANCE (As on July 31, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	5.18%	3.37%	-0.43%	10,518	10,337	9,957
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception#	-1.31%	0.34%	-0.64%	9,750	10,065	9,877

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

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

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

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty Midcap 150 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midcap 150 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
6 Months	17.22%	16.22%	-5.98%	10,859	10,809	9,702
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#	3.93%	9.05%	-1.06%	10,370	10,851	9,900

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

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

Bank of India Mid & Small Cap Equity & Debt Fund - Growth Option - PERFORMANCE (As on July 31, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	11.34%	7.26%	-0.43%	11,134	10,726	9,957
3 years	18.28%	15.03%	8.56%	16,556	15,227	12,798
5 years	15.05%	14.06%	10.39%	20,175	19,322	16,405
Since inception#	16.48%	14.40%	12.34%	46,240	38,576	32,152

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

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

Notes

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

Scheme Performance - Direct Plan

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

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	8.18%	1.15%	-0.43%	10,818	10,115	9,957
3 years	9.91%	7.62%	8.56%	13,282	12,466	12,798
5 years	11.43%	8.22%	10.39%	17,188	14,850	16,405
Since inception#	8.90%	10.52%	12.63%	28,759	34,546	43,652

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

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

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	3.80%	4.30%	2.27%	10,380	10,430	10,227
3 years	6.98%	7.86%	6.78%	12,247	12,550	12,176
5 years	10.17%	7.11%	5.34%	16,242	14,106	12,971
Since inception#	8.20%	8.72%	6.41%	29,198	31,137	23,258

^ Past performance may or may not be sustained in the future. #Date of Allotment - January 1, 2013.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.
1. Mr. Alok Singh has been managing this scheme from May 21, 2012. In addition to this, he manages 7 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure

Bank of India Credit Risk Fund - Growth Option - PERFORMANCE (As on July 31, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	17.55%	7.13%	2.27%	11,755	10,713	10,227
3 years	10.03%	8.03%	6.78%	13,324	12,610	12,176
5 years	27.74%	7.27%	5.34%	34,056	14,212	12,971
Since inception#	3.47%	8.19%	6.33%	14,762	24,586	20,180

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

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

Scheme Performance - Direct Plan

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

Fund Manager - Alok Singh and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty 100 TRI) (%)	Additional Benchmark Returns (BSE SENSEX TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 100 TRI) (₹)	Additional Benchmark Returns (BSE SENSEX TRI) (₹)
1 year	7.49%	1.54%	-2.76%	10,749	10,154	9,724
3 years	13.59%	10.23%	6.75%	19,132	16,418	13,946
5 years	11.68%	10.92%	9.53%	17,383	16,800	15,771
Since inception#	11.99%	10.83%	9.41%	17,800	16,880	15,807

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

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

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

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (%)	Additional Benchmark Returns (BSE 500 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (₹)	Additional Benchmark Returns (BSE 500 TRI) (₹)
1 year	13.92%	4.46%	2.98%	11,392	10,446	10,298
3 years	19.47%	14.20%	11.88%	17,060	14,897	14,010
5 years	NA	NA	NA	NA	NA	NA
Since inception#	23.45%	18.17%	15.27%	20,540	17,688	16,252

^ 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, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period@	Scheme Returns (%) ^	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	19.79%	5.10%	-0.43%	11,979	10,510	9,957
3 years	24.07%	17.37%	8.56%	19,110	16,174	12,798
5 years	21.96%	18.66%	10.39%	27,013	23,550	16,405
Since inception#	17.85%	11.95%	12.30%	93,212	46,368	48,362

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

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

Notes

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

Scheme Performance - Direct Plan

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

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period@	Scheme Returns (%) ^	Benchmark Returns (BSE 250 Large MidCap (TRI)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 250 Large MidCap (TRI)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	9.17%	2.87%	-0.43%	10,917	10,287	9,957
3 years	15.05%	11.57%	8.56%	15,236	13,893	12,798
5 years	13.31%	12.11%	10.39%	18,694	17,720	16,405
Since inception#	13.90%	13.64%	12.30%	58,606	56,816	48,362

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

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

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

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty India Consumption TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty India Consumption TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	6.13%	3.84%	-0.43%	10,613	10,384	9,957
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception#	8.58%	5.68%	3.38%	11,420	10,932	10,550

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

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

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

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	6.24%	6.10%	5.48%	10,012	10,011	10,010
15 Days	6.45%	6.22%	3.48%	10,026	10,025	10,014
30 Days	6.00%	5.88%	3.31%	10,050	10,049	10,028
3 Months	6.65%	6.23%	4.65%	10,164	10,154	10,115
6 Months	6.81%	6.44%	4.47%	10,312	10,300	10,206
1 year	6.40%	6.14%	4.21%	10,640	10,614	10,421
3 years	6.98%	6.80%	6.32%	12,248	12,184	12,019
5 years	6.29%	6.19%	5.67%	13,571	13,506	13,177
Since inception#	6.83%	6.71%	6.37%	24,562	24,179	23,157

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

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

Notes

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

Scheme Performance - Direct Plan

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

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	7.16%	6.82%	5.48%	10,013	10,013	10,010
15 Days	7.33%	6.69%	3.48%	10,029	10,027	10,014
30 Days	5.49%	5.90%	3.31%	10,046	10,049	10,028
3 Months	6.86%	6.44%	4.65%	10,169	10,159	10,115
6 Months	7.07%	6.82%	4.48%	10,312	10,309	10,208
1 year	6.35%	6.30%	4.21%	10,635	10,630	10,421
3 years	6.89%	7.11%	6.32%	12,214	12,289	12,019
5 years	6.13%	6.45%	5.67%	13,471	13,672	13,179
Since inception#	7.27%	7.18%	6.37%	25,954	25,650	23,147

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

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

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

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	5.21%	5.18%	5.48%	10,010	10,010	10,010
15 Days	5.24%	5.17%	3.48%	10,021	10,021	10,014
30 Days	5.22%	5.18%	3.31%	10,043	10,043	10,028
3 Months	5.87%	5.21%	4.65%	10,145	10,129	10,115
6 Months	5.53%	5.13%	4.47%	10,273	10,260	10,206
1 year	5.58%	5.32%	4.21%	10,558	10,532	10,421
3 years	6.28%	6.15%	6.32%	12,008	11,964	12,019
5 years	5.78%	5.70%	5.67%	13,564	13,193	13,177
Since inception#	5.23%	5.13%	5.54%	13,939	13,849	14,203

^ 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, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	5.54%	5.56%	2.27%	10,554	10,556	10,227
3 years	7.74%	7.28%	6.78%	12,508	12,348	12,176
5 years	10.80%	6.24%	5.34%	16,705	13,540	12,971
Since inception#	6.87%	7.54%	6.41%	24,678	26,867	23,258

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

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

Notes

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

Scheme Performance - Direct Plan

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

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (CRISIL Money Market A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Money Market A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	8.33%	6.95%	5.48%	10,015	10,013	10,010
15 Days	8.10%	7.17%	3.48%	10,032	10,029	10,014
30 Days	5.62%	5.64%	3.31%	10,047	10,047	10,028
3 Months	7.14%	6.63%	4.65%	10,175	10,163	10,115
6 Months	7.10%	6.52%	4.48%	10,348	10,320	10,208
1 year	6.46%	5.96%	4.21%	10,646	10,596	10,421
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception#	7.23%	6.49%	5.32%	11,094	10,406	10,391

^ Past performance may or may not be sustained in the future. #Date of Allotment - February 4, 2025.
Above returns are on Simple Annualized Basis.
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.
1. Mr. Mithraem Bharucha has been managing this scheme since inception. In addition to this scheme, he manages 4 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the month preceding the date of publication.
3. Different plans shall have a different expense structure.

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

Co Fund Manager - Mithraem Bharucha and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty500 TRI(40%)+ Nifty Composite Debt Index(40%)+Domestic Prices of Gold(15%)+ Domestic Prices of Silver(5%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty500 TRI(40%)+ Nifty Composite Debt Index(40%)+Domestic Prices of Gold(15%)+ Domestic Prices of Silver(5%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	12.40%	6.59%	-0.43%	11,240	10,659	9,957
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception#	11.16%	10.38%	5.75%	11,116	11,038	10,575

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

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

Fund Manager - Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Arbitrage Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Arbitrage Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	6.09%	7.31%	4.21%	10,609	10,731	10,421
3 years	6.95%	7.56%	6.32%	12,234	12,445	12,019
5 years	5.76%	6.52%	5.67%	13,238	13,721	13,179
Since inception#	5.41%	5.80%	5.94%	15,345	15,817	15,985

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

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

Scheme Performance - Direct Plan

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

Fund Manager - Nilesh jethani				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty Financial Services TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Financial Services TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
6 Months	-3.60%	-4.03%	-5.98%	9,820	9,799	9,702
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#	-3.19%	-4.01%	-5.95%	9,839	9,797	9,697

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

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

Schemes managed by Fund Managers

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

Funds Managed:

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

Funds Co-managed: Bank of India Large Cap Fund | Bank of India Small Cap Fund

Regular Plan

	Scheme Names	1 Year		3 Years		5 Years		Since Inception	
		Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#
Top 3	Bank of India Small Cap Fund	17.17%	5.19%	20.43%	17.13%	18.04%	15.27%	25.12%	18.32%
	Bank of India Credit Risk Fund	17.03%	7.13%	9.61%	8.03%	27.31%	7.27%	3.20%	8.19%
	Bank of India Flexi Cap Fund	10.55%	2.98%	18.67%	11.88%	15.52%	12.34%	24.34%	19.33%
Bottom 3	Bank of India Business Cycle Fund	3.70%	3.37%	NA	NA	NA	NA	-2.53%	0.34%
	Bank of India Conservative Hybrid Fund	2.87%	4.30%	6.08%	7.86%	9.40%	7.11%	7.51%	8.95%
	Bank of India ELSS Tax Saver	2.77%	2.98%	12.41%	11.88%	11.50%	12.34%	17.37%	16.46%

Direct Plan

	Scheme Names	1 Year		3 Years		5 Years		Since Inception	
		Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#
Top 3	Bank of India Small Cap Fund	18.82%	5.19%	22.20%	17.13%	19.85%	15.27%	27.18%	18.32%
	Bank of India Credit Risk Fund	17.55%	7.13%	10.03%	8.03%	27.74%	7.27%	3.47%	8.19%
	Bank of India Flexi Cap Fund	12.15%	2.98%	20.39%	11.88%	17.26%	12.34%	26.28%	19.33%
Bottom 3	Bank of India Business Cycle Fund	5.18%	3.37%	NA	NA	NA	NA	-1.31%	0.34%
	Bank of India ELSS Tax Saver	4.05%	2.98%	13.70%	11.88%	12.76%	12.34%	16.79%	13.67%
	Bank of India Conservative Hybrid Fund	3.80%	4.30%	6.98%	7.86%	10.17%	7.11%	8.20%	8.72%

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

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

Schemes managed by Fund Managers

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

Funds Managed:

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

Regular Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Multi Cap Fund	12.46%	4.46%	18.10%	14.20%	NA	NA	22.06%	18.17%
Bank of India Manufacturing and Infrastructure Fund	17.88%	5.10%	22.23%	17.37%	20.25%	18.66%	12.24%	8.25%
Bank of India Consumption Fund	4.96%	3.84%	NA	NA	NA	NA	7.33%	5.68%
Bank of India Large & Mid Cap Fund	7.69%	2.87%	13.71%	11.57%	12.06%	12.11%	13.34%	14.78%

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	13.92%	4.46%	19.47%	14.20%	NA	NA	23.45%	18.17%
Bank of India Manufacturing and Infrastructure Fund	19.79%	5.10%	24.07%	17.37%	21.96%	18.66%	17.85%	11.95%
Bank of India Consumption Fund	6.13%	3.84%	NA	NA	NA	NA	8.58%	5.68%
Bank of India Large & Mid Cap Fund	9.17%	2.87%	15.05%	11.57%	13.31%	12.11%	13.90%	13.64%

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

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

Funds Managed:

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

Funds Co-managed:

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

Regular Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Large Cap Fund	5.84%	1.54%	12.11%	10.23%	10.26%	10.92%	10.54%	10.83%
Bank of India Multi Asset Allocation Fund	11.17%	6.59%	NA	NA	NA	NA	10.01%	10.38%
Bank of India Mid Cap Tax Fund - Series 1	8.63%	2.98%	15.26%	11.88%	12.35%	12.34%	13.52%	13.00%
Bank of India Mid Cap Tax Fund - Series 2	6.47%	2.98%	15.07%	11.88%	11.47%	12.34%	17.11%	14.86%
Bank of India Arbitrage Fund	5.50%	7.31%	6.30%	7.56%	5.19%	6.52%	4.78%	5.80%
Bank of India Banking & Financial Services Fund	NA	NA	NA	NA	NA	NA	-4.39%	-4.01%

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	7.49%	1.54%	13.59%	10.23%	11.68%	10.92%	11.99%	10.83%
Bank of India Multi Asset Allocation Fund	12.40%	6.59%	NA	NA	NA	NA	11.16%	10.38%
Bank of India Mid Cap Tax Fund - Series 1	8.95%	2.98%	15.27%	11.88%	12.58%	12.34%	14.02%	13.00%
Bank of India Mid Cap Tax Fund - Series 2	6.67%	2.98%	14.97%	11.88%	11.71%	12.34%	17.73%	14.86%
Bank of India Arbitrage Fund	6.09%	7.31%	6.95%	7.56%	5.76%	6.52%	5.41%	5.80%
Bank of India Banking & Financial Services Fund	NA	NA	NA	NA	NA	NA	-3.19%	-4.01%

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

Schemes managed by Fund Managers

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

Funds Managed:

- Bank of India Liquid Fund
- Bank of India Money Market Fund
- Bank of India Ultra Short 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	6.36%	6.14%	6.95%	6.80%	6.24%	6.19%	6.68%	6.78%
Bank of India Money Market Fund	5.97%	5.96%	NA	NA	NA	NA	6.71%	6.49%
Bank of India Ultra Short Duration Fund	5.82%	6.30%	6.37%	7.11%	5.71%	6.45%	6.95%	7.37%
Bank of India Overnight Fund	5.54%	5.32%	6.26%	6.15%	5.75%	5.70%	5.18%	5.13%
Bank of India Short Term Income Fund	4.93%	5.56%	7.14%	7.28%	10.27%	6.24%	6.08%	7.46%
Bank of India Multi Asset Allocation Fund	11.17%	6.59%	NA	NA	NA	NA	10.01%	10.38%

Direct Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Liquid Fund	6.40%	6.14%	6.98%	6.80%	6.29%	6.19%	6.83%	6.71%
Bank of India Money Market Fund	6.46%	5.96%	NA	NA	NA	NA	7.23%	6.49%
Bank of India Ultra Short Duration Fund	6.35%	6.30%	6.89%	7.11%	6.13%	6.45%	7.27%	7.18%
Bank of India Overnight Fund	5.58%	5.32%	6.28%	6.15%	5.78%	5.70%	5.23%	5.13%
Bank of India Short Term Income Fund	5.54%	5.56%	7.74%	7.28%	10.80%	6.24%	6.87%	7.54%
Bank of India Multi Asset Allocation Fund	12.40%	6.59%	NA	NA	NA	NA	11.16%	10.38%

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

Mr. Nav Bhardwaj: Nav Bhardwaj is an Assistant Fund Manager & Senior Analyst with around 17 years of diverse experience, in equity research, project finance, derivative trading and 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	17.17%	5.19%	20.43%	17.13%	18.04%	15.27%	25.12%	18.32%

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	18.82%	5.19%	22.20%	17.13%	19.85%	15.27%	27.18%	18.32%

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

SIP Returns of Selected Schemes

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

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	21,30,000
Market Value of amount Invested	1,25,851	4,08,138	8,12,307	72,11,568
Scheme Returns (CAGR)	9.20%	8.34%	12.08%	12.43%
Benchmark returns# (CAGR)	4.41%	6.75%	10.56%	13.64%
Additional Benchmark## (CAGR)	-0.61%	4.40%	8.16%	12.24%

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	16,30,000
Market Value of amount Invested	1,26,765	4,16,521	8,39,690	46,33,202
Scheme Returns (CAGR)	10.67%	9.72%	13.42%	14.27%
Benchmark returns# (CAGR)	4.41%	6.75%	10.56%	13.70%
Additional Benchmark## (CAGR)	-0.61%	4.40%	8.16%	12.16%

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

Scheme Benchmark: BSE 250 LargeMidCap TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	20,90,000
Market Value of amount Invested	1,23,450	3,88,860	7,86,361	87,62,248
Scheme Returns (CAGR)	5.40%	5.08%	10.77%	14.75%
Benchmark returns# (CAGR)	5.37%	6.94%	10.91%	13.53%
Additional Benchmark## (CAGR)	-0.61%	4.40%	8.16%	12.08%

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	16,30,000
Market Value of amount Invested	1,24,275	3,96,297	8,12,536	55,89,109
Scheme Returns (CAGR)	6.70%	6.35%	12.09%	16.70%
Benchmark returns# (CAGR)	5.37%	6.94%	10.91%	13.87%
Additional Benchmark## (CAGR)	-0.61%	4.40%	8.16%	12.16%

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

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	19,60,000
Market Value of amount Invested	1,35,343	4,63,534	10,12,552	89,89,089
Scheme Returns (CAGR)	24.65%	17.15%	21.07%	16.73%
Benchmark returns# (CAGR)	3.71%	7.12%	15.73%	12.95%
Additional Benchmark## (CAGR)	-0.61%	4.40%	8.16%	12.04%

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	16,30,000
Market Value of amount Invested	1,36,535	4,75,601	10,57,763	73,84,170
Scheme Returns (CAGR)	26.63%	18.98%	22.88%	20.27%
Benchmark returns# (CAGR)	3.71%	7.12%	15.73%	14.76%
Additional Benchmark## (CAGR)	-0.61%	4.40%	8.16%	12.16%

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, 2026 (Unless indicated otherwise)

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	12,10,000
Market Value of amount Invested	1,30,622	4,27,552	8,69,275	28,91,031
Scheme Returns (CAGR)	16.89%	11.51%	14.82%	16.46%
Benchmark returns# (CAGR)	12.31%	10.31%	14.08%	15.26%
Additional Benchmark## (CAGR)	-0.61%	4.40%	8.16%	11.98%

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	12,10,000
Market Value of amount Invested	1,31,581	4,36,696	8,99,918	30,89,277
Scheme Returns (CAGR)	18.46%	12.97%	16.23%	17.68%
Benchmark returns# (CAGR)	12.31%	10.31%	14.08%	15.26%
Additional Benchmark## (CAGR)	-0.61%	4.40%	8.16%	11.98%

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	9,10,000
Market Value of amount Invested	1,43,331	4,64,518	9,72,936	24,15,703
Scheme Returns (CAGR)	38.11%	17.30%	19.43%	25.12%
Benchmark returns# (CAGR)	16.89%	9.93%	15.89%	20.90%
Additional Benchmark## (CAGR)	-0.61%	4.40%	8.16%	11.69%

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	9,10,000
Market Value of amount Invested	1,44,468	4,75,652	10,16,061	26,15,438
Scheme Returns (CAGR)	40.05%	18.99%	21.22%	27.17%
Benchmark returns# (CAGR)	16.89%	9.93%	15.89%	20.90%
Additional Benchmark## (CAGR)	-0.61%	4.40%	8.16%	11.69%

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	7,40,000
Market Value of amount Invested	1,29,602	4,27,762	8,95,899	13,09,261
Scheme Returns (CAGR)	15.23%	11.55%	16.05%	18.36%
Benchmark returns# (CAGR)	5.37%	6.94%	10.91%	13.16%
Additional Benchmark## (CAGR)	-0.61%	4.40%	8.16%	10.37%

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	7,40,000
Market Value of amount Invested	1,30,595	4,38,039	9,34,834	13,85,482
Scheme Returns (CAGR)	16.85%	13.19%	17.79%	20.20%
Benchmark returns# (CAGR)	5.37%	6.94%	10.91%	13.16%
Additional Benchmark## (CAGR)	-0.61%	4.40%	8.16%	10.37%

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

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

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

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

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

How to Read a Factsheet

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

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

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

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

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

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

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

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

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

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

IDCW: Income Distribution cum Capital Withdrawal

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

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

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

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

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

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

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

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

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

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

Disclaimer/Statutory Details

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

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

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

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

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

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

AMC Website: www.boimf.in is also an Investor Service Centre (for online transactions)

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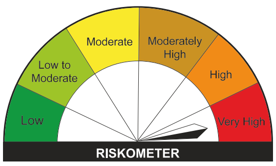
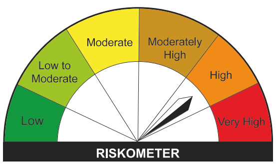
Risk-o-meter is based on the scheme portfolio as on July 31, 2026	Benchmark# Risk-o-meter as on July 31, 2026	**Bank of India Mid & Small Cap Equity & Debt Fund** (An open ended hybrid scheme investing predominantly in equity and equity related instruments)
		This product is suitable for investors who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

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

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