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**June 2022**

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

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# MARKET UPDATE

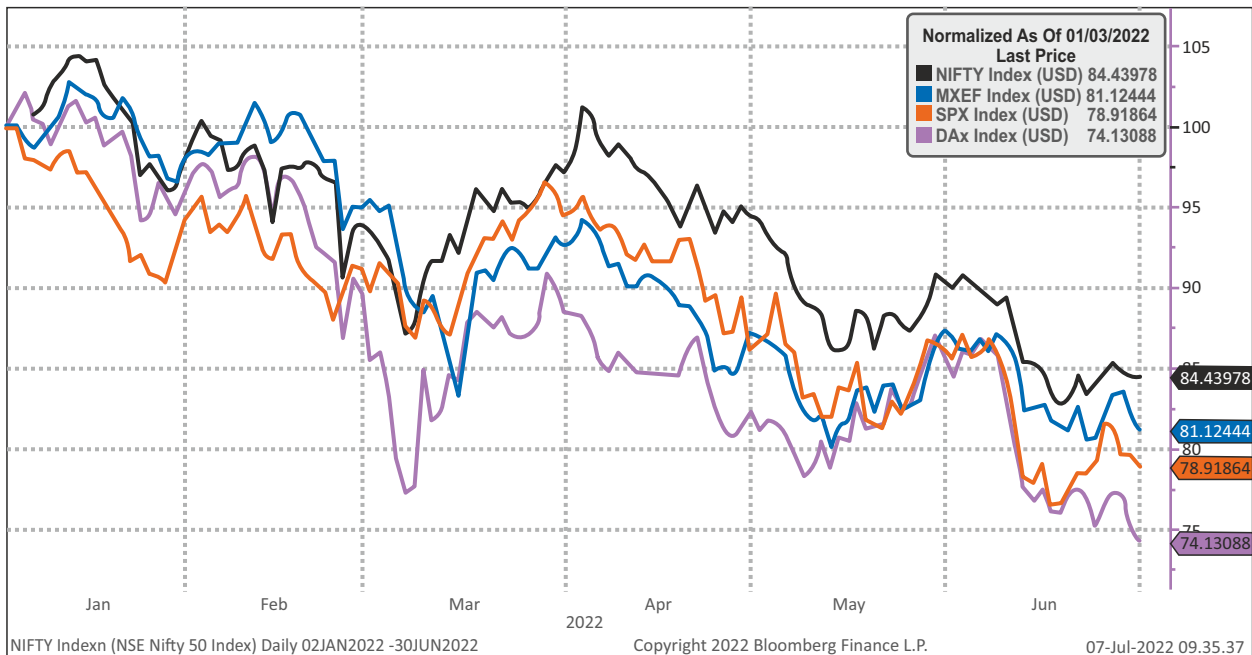
The month of June started with markets being fearful of rising inflationary pressure. Though most of it was animating from supply side issues, it was still troubling the global policy makers as the supply side issues were persisting from a very long period of time and were not showing any sign of timely resolution. This situation was having influence on inflation expectations and generalisation of inflation. Central banks were left with no choice other than to start withdrawal of the accommodative monetary policy and increase interest rates aggressively.

US Federal Reserve increased the rate by 75bps points, resulting in policy rates to reach 150bps which were near zero levels few months back. Reserve Bank of India was also very proactive in trying to address the inflation issue. After intra policy increase in repo rate, it further increased the rate by another 50bps. This rate increase along with the introduction of standing deposit policy at 25bps below repo rate in last few months has resulted in operating rate in the market moving up by around 150bps point. RBI along with rate hikes and introduction of Standing Deposit Facility (SDF) also started removing the excess liquidity from the banking system.

The resolve of central banks to fight inflation by aggressive rate hikes unnerved the bond markets. The bond prices started discounting multiple rate hikes.

The US 10yr Govt. bond yield touched 3.47%. This was higher than the pre pandemic levels. The US Government 2 year bond yields moved above the 10yr bond yield. This inversion in the yield curve indicates market expectation of economy entering into recession in next 18-24 months. Indian bond market also witnessed spike in yields across the yield curve. In fact the short end of the yield curve moved up more than the long end, resulting in bear flattening of the yield curve. The 10 year GOI bond yield touched 7.60%.

The equity market was any ways struggling with the falling margins because of high input cost related issues. At the same time the rising interest rate changed the return expectations from the equity markets. This along with the recessionary fear disturbed the equity market sentiment further. Equity market globally witnessed price correction. In India, Nifty50 corrected by over 5%. However Indian equities continue to outperform the global peers as can be seen from the chart below Nifty50 in last six months.



This outperformance and market shift towards the US Dollar asset has resulted in continuous outflow from FPI's (Foreign Portfolio Investors). The FPI selling has been largely replaced by buying by DII (Domestic Institutional Investor) and retail investors. The buying confidence among DII and retail investors is coming from the fact that Indian economy continues to do quite well and Indian government handled the recent crisis quite well. The trends in high frequency data indicate that domestic demand environment may remain quite strong, while the external factors may pose some risk. It is expected that the real GDP growth may remain healthy at 7.6% in FY 23 and 6.7% in FY 24. Also the normalisation of real interest rates should not expose the economy or any particular sector to the debt sustainability issues. However the risk may emerge firstly from slower than expected growth trajectory, which may delay improvement in capex. Secondly a faster than warranted tightening in financial conditions by RBI may disturb the market sentiment.

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

Data Source: Bloomberg/ Internal Research

## Equity Fund

## Hybrid Fund

## Debt Fund

# Bank of India Large & Mid Cap Equity Fund\*\*^^

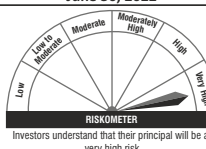
(An open ended equity scheme investing in both large cap and mid cap stocks)

All data as on June 30, 2022 (Unless indicated otherwise)

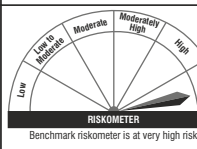
This product is suitable for investors who are seeking\*:

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

Risk-o-meter is based on the scheme portfolio as on June 30, 2022



Benchmark Risk-o-meter as on June 30, 2022^



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

### EQUITY INDUSTRY ALLOCATION

Industry	Allocation (%)
Others	17.76%
Banks	17.47%
Fertilizers & Agrochemicals	6.39%
Automobiles	5.82%
Electrical Equipment	5.79%
Beverages	5.31%
Pharmaceuticals & Biotechnology	5.18%
Petroleum Products	5.14%
Realty	4.59%
IT - Software	4.46%
Finance	4.00%
Capital Markets	3.82%
Cement & Cement Products	3.39%
Ferrous Metals	2.96%
Industrial Products	2.84%
Chemicals & Petrochemicals	2.64%

### 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^

S&P BSE 250 LargeMidCap Total Return Index (TRI)

### DATE OF ALLOTMENT

October 21, 2008

### 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

₹ 181.24 Crs.

### LATEST AUM

₹ 181.85 Crs.

### MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

### ADDITIONAL PURCHASE AMOUNT

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

### PORTFOLIO TURNOVER RATIO (As on June 30, 2022)

0.67 Times\* (\*Basis last rolling 12 months)

### OTHER PARAMETERS (As on June 30, 2022)

Standard Deviation (Annualized): 18.55% (Bank of India Large & Mid Cap Equity Fund) 17.88% (S&P BSE 250 LargeMidCap (TRI))

Beta: 0.97

Sharpe Ratio\*: 0.27

Tracking Error (Annualized): 6.39%

Above ratios are calculated using 6 years history of monthly returns

\*Risk-free rate assumed to be 4.95% (MIBOR as on June 30, 2022)

### NAV (As on June 30, 2022)

Plan	NAV (₹)
Regular Plan	52.34
Growth	52.34
Bonus	14.66
Regular IDCW	14.77
Quarterly IDCW	14.77

### Direct Plan

Growth	53.94
Bonus	27.88
Regular IDCW	14.79
Quarterly IDCW	15.01

### LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

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

\*\*Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

### PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
<b>EQUITY HOLDINGS</b>		<b>FERROUS METALS</b>	
<b>BANKS</b>	<b>17.47</b>	Tata Steel Limited	1.91
✓ State Bank of India	6.66	JSW Steel Limited	1.06
✓ ICICI Bank Limited	5.76	<b>INDUSTRIAL PRODUCTS</b>	
✓ HDFC Bank Limited	3.60	Astral Limited	2.18
Kotak Mahindra Bank Limited	1.46	Timken India Limited	0.65
<b>FERTILIZERS &amp; AGROCHEMICALS</b>		<b>CHEMICALS &amp; PETROCHEMICALS</b>	
Coromandel International Limited	3.14	SRF Limited	1.24
Sumitomo Chemical India Limited	2.26	Vinati Organics Limited	0.98
PI Industries Limited	0.99	Aarti Industries Limited	0.42
<b>AUTOMOBILES</b>		<b>OTHERS</b>	
✓ Tata Motors Limited	3.17	Minda Industries Limited	2.64
Mahindra & Mahindra Limited	2.64	Lemon Tree Hotels Limited	2.43
<b>ELECTRICAL EQUIPMENT</b>		Trent Limited	2.22
✓ ABB India Limited	4.01	Honeywell Automation	2.04
Siemens Limited	1.78	India Limited	
<b>BEVERAGES</b>		Torrent Power Limited	1.81
✓ Varun Beverages Limited	4.35	Bharti Airtel Limited	1.62
United Breweries Limited	0.96	Volta Limited	1.07
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>		NMDC Limited	0.90
Divi's Laboratories Limited	1.60	Hindalco Industries Limited	0.86
Ajanta Pharma Limited	1.43	SBI Life Insurance Company Limited	0.83
Sun Pharmaceutical Industries Limited	1.10	Apollo Hospitals Enterprise Limited	0.83
Alkem Laboratories Limited	1.06	ITC Limited	0.51
<b>PETROLEUM PRODUCTS</b>		<b>Total</b>	<b>97.57</b>
✓ Reliance Industries Limited	5.14	<b>MUTUAL FUNDS/EXCHANGE TRADED FUNDS</b>	
<b>REALTY</b>		Nippon India Mutual Fund	2.20
✓ The Phoenix Mills Limited	3.32	<b>Total</b>	<b>2.20</b>
Sobha Limited	1.27	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
<b>IT - SOFTWARE</b>		<b>Treasury Bill</b>	
✓ Tata Consultancy Services Limited	3.58	182 Days Tbill (MD 15/09/2022) (SOV)	0.08
Infosys Limited	0.88	<b>Total</b>	<b>0.08</b>
<b>FINANCE</b>		<b>CASH &amp; CASH EQUIVALENT</b>	
Aavas Financiers Limited	2.66	Net Receivables/Payables	0.07
Muthoot Finance Limited	1.34	TREPS / Reverse Repo Investments	0.08
<b>CAPITAL MARKETS</b>		<b>Total</b>	<b>0.15</b>
Central Depository Services (India) Limited	2.08	<b>GRAND TOTAL</b>	
Computer Age Management Services Limited	1.74	<b>100.00</b>	
<b>CEMENT &amp; CEMENT PRODUCTS</b>		✓ Indicates Top 10 Holdings.	
UltraTech Cement Limited	3.39		

### MCAP Categorization

Mcap Category	Percentage
Large Cap	50.96%
Mid Cap	35.12%
Small Cap	11.49%
GB/TB/Repo	2.43%
<b>Grand Total</b>	<b>100.00%</b>

^^For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23 [https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd_4)

## Equity Fund

## Hybrid Fund

## Debt Fund

# Bank of India Tax Advantage Fund\*\*^^

(An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)

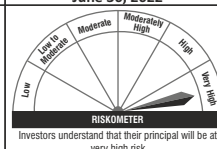


All data as on June 30, 2022 (Unless indicated otherwise)

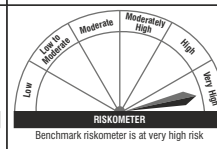
This product is suitable for investors who are seeking\*:

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

Risk-o-meter is based on the scheme portfolio as on June 30, 2022

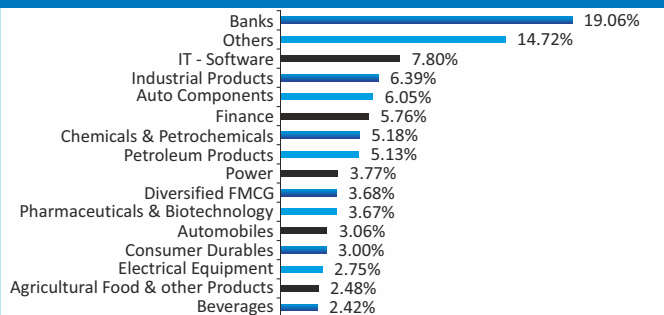


Benchmark Risk-o-meter as on June 30, 2022^



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

### EQUITY INDUSTRY ALLOCATION



### INVESTMENT OBJECTIVE

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

### WHO SHOULD INVEST

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

### BENCHMARK^

S&P BSE 500 Total Return Index (TRI)

### DATE OF ALLOTMENT

February 25, 2009

### FUND MANAGER

Mr. Aakash Manghani (w.e.f July 15, 2019) - Around 11 years of experience in the Financial Services Industry.

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

### AVERAGE AUM

₹ 550.26 Crs.

### LATEST AUM

₹ 551.26 Crs.

### MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

### ADDITIONAL PURCHASE AMOUNT

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

### PORTFOLIO TURNOVER RATIO (As on June 30, 2022)

0.78 Times\* (\*Basis last rolling 12 months)

### OTHER PARAMETERS (As on June 30, 2022)

Standard Deviation (Annualized): 18.87% (Bank of India Tax Advantage Fund)  
18.19% (S&P BSE 500 TRI)

Beta: 0.95

Sharpe Ratio\*: 0.52

Tracking Error (Annualized): 7.56%

Above ratios are calculated using 6 years history of monthly returns

\*Risk-free rate assumed to be 4.95% (MIBOR as on June 30, 2022)

### NAV (As on June 30, 2022)

Plan	NAV (₹)
Regular Plan	85.99
Eco Plan	92.26
Growth IDCW	16.56
Growth IDCW	15.31
Direct Plan	
Growth	96.78
IDCW	38.66

### 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.

\*\*Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

### PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
<b>EQUITY HOLDINGS</b>		Sun Pharmaceutical Industries Limited	0.84
<b>BANKS</b>	<b>19.06</b>	<b>AUTOMOBILES</b>	<b>3.06</b>
✓ ICI Bank Limited	6.79	✓ Mahindra & Mahindra Limited	2.22
✓ HDFC Bank Limited	4.74	TVS Motor Company Limited	0.84
✓ State Bank of India	3.03	<b>CONSUMER DURABLES</b>	<b>3.00</b>
✓ Kotak Mahindra Bank Limited	2.64	Greenpanel Industries Limited	1.15
Axis Bank Limited	1.87	Metro Brands Limited	0.92
<b>IT - SOFTWARE</b>	<b>7.80</b>	Titan Company Limited	0.92
✓ Infosys Limited	4.39	<b>ELECTRICAL EQUIPMENT</b>	<b>2.75</b>
✓ Tata Consultancy Services Limited	3.41	ABB India Limited	1.72
<b>INDUSTRIAL PRODUCTS</b>	<b>6.39</b>	Siemens Limited	1.03
APL Apollo Tubes Limited	1.46	<b>AGRICULTURAL FOOD &amp; OTHER PRODUCTS</b>	<b>2.48</b>
Polycab India Limited	1.40	Tata Consumer Products Limited	1.40
Astral Limited	1.36	Balrampur Chini Mills Limited	1.09
RHI Magnesita India Limited	1.18	<b>BEVERAGES</b>	<b>2.42</b>
Prince Pipes And Fittings Limited	0.98	✓ Varun Beverages Limited	2.42
<b>AUTO COMPONENTS</b>	<b>6.05</b>	<b>OTHERS</b>	<b>14.72</b>
Schaeffler India Limited	1.84	Max Healthcare Institute Limited	1.34
Tube Investments of India Limited	1.83	Krishna Institute of Medical Sciences Limited	0.87
Mothersumi Wiring India Limited	1.22	Bharti Airtel Limited	2.06
Sona BLW Precision Forgings Limited	1.17	The Indian Hotels Company Limited	1.40
<b>FINANCE</b>	<b>5.76</b>	Jubilant Foodworks Limited	0.46
Bajaj Finance Limited	2.18	Trent Limited	1.53
Cholamandalam Investment and Finance Company Ltd	2.14	PI Industries Limited	1.48
Housing Development Finance Corporation Limited	1.02	Page Industries Limited	1.37
CreditAccess Grameen Limited	0.42	SBI Life Insurance Company Limited	1.36
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>5.18</b>	UltraTech Cement Limited	1.20
Navin Fluorine International Limited	1.72	The Phoenix Mills Limited	1.00
SRF Limited	1.69	TCI Express Limited	0.66
Vinati Organics Limited	1.24	<b>Total</b>	<b>94.91</b>
Deepak Nitrite Limited	0.53	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
<b>PETROLEUM PRODUCTS</b>	<b>5.13</b>	<b>Treasury Bill</b>	
✓ Reliance Industries Limited	5.13	182 Days Tbill (MD 15/09/2022) (SOV)	0.10
<b>POWER</b>	<b>3.77</b>	<b>Total</b>	<b>0.10</b>
✓ NTPC Limited	2.53	<b>CASH &amp; CASH EQUIVALENT</b>	
Power Grid Corporation of India Limited	1.24	Net Receivables/Payables	(0.15)
<b>DIVERSIFIED FMCG</b>	<b>3.68</b>	TREPS / Reverse Repo Investments	5.14
ITC Limited	2.22	<b>Total</b>	<b>4.99</b>
Hindustan Unilever Limited	1.45	<b>GRAND TOTAL</b>	<b>100.00</b>
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>3.67</b>		
JB Chemicals & Pharmaceuticals Limited	1.56	✓ Indicates Top 10 Holdings.	
Divi's Laboratories Limited	1.26		

### MCAP Categorization

Mcap Category	Percentage
Large Cap	57.08%
Mid Cap	26.79%
Small Cap	9.83%
GB/TB/Repo	6.30%
<b>Grand Total</b>	<b>100.00%</b>

^^For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23 [https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd_4)

# Bank of India Manufacturing & Infrastructure Fund\*\*^^

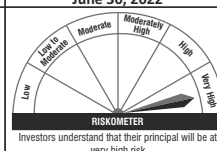
(An open ended equity scheme investing in manufacturing and infrastructure sectors)

All data as on June 30, 2022 (Unless indicated otherwise)

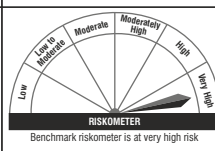
This product is suitable for investors who are seeking\*:

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

Risk-o-meter is based on the scheme portfolio as on June 30, 2022

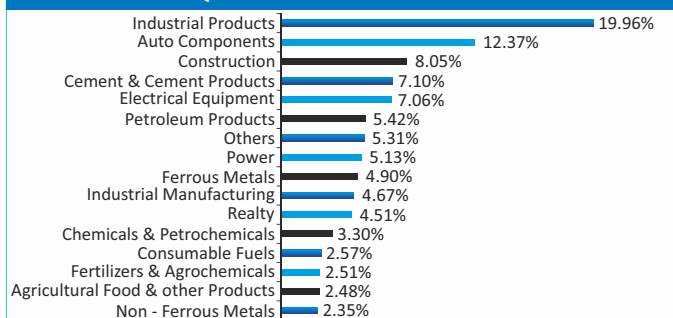


Benchmark Risk-o-meter as on June 30, 2022^



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

## EQUITY INDUSTRY ALLOCATION



## 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. However, for a first time investor, it might still be advisable to initially start his investment with a diversified equity fund.

## BENCHMARK^

S&P BSE India Manufacturing Total Return Index (TRI) - 50% & S&P BSE India Infrastructure Total Return Index (TRI) - 50%

## DATE OF ALLOTMENT

March 05, 2010

## 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

₹ 69.27 Crs.

## LATEST AUM

₹ 69.44 Crs.

## MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

## ADDITIONAL PURCHASE AMOUNT

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

## PORTFOLIO TURNOVER RATIO (As on June 30, 2022)

0.46 Times\* (\*Basis last rolling 12 months)

## OTHER PARAMETERS (As on June 30, 2022)

Standard Deviation (Annualized): 20.26% (Bank of India Manufacturing & Infrastructure Fund)

19.50% (S&P BSE India Manufacturing TRI - 50% & S&P BSE India Infrastructure TRI - 50%)

Beta: 0.94

Sharpe Ratio\*: 0.40

Tracking Error (Annualized): 8.87%

Above ratios are calculated using 5 years history of monthly returns of the fund and the above Indices as the inception of S&P BSE Infrastructure Index is May 28, 2014.

\*Risk-free rate assumed to be 4.95% (MIBOR as on June 30, 2022)

## NAV (As on June 30, 2022)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	28.54
Regular IDCW	Regular IDCW	26.94
Quarterly IDCW	Quarterly IDCW	28.06

## LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

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

\*\*Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

## PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
<b>EQUITY HOLDINGS</b>		<b>REALTY</b> <b>4.51</b>	
<b>INDUSTRIAL PRODUCTS</b> <b>19.96</b>		Brigade Enterprises Limited	2.37
✓ APL Apollo Tubes Limited	3.18	The Phoenix Mills Limited	1.19
✓ Timken India Limited	2.91	DLF Limited	0.95
KEI Industries Limited	2.66	<b>CHEMICALS &amp; PETROCHEMICALS</b> <b>3.30</b>	
Grindwell Norton Limited	2.42	Linde India Limited	2.12
Esab India Limited	2.29	Solar Industries India Limited	1.19
Borosil Renewables Limited	2.17	<b>CONSUMABLE FUELS</b> <b>2.57</b>	
Astral Limited	1.95	Coal India Limited	2.57
Carborundum Universal Limited	1.80	<b>FERTILIZERS &amp; AGROCHEMICALS</b> <b>2.51</b>	
Shakti Pumps (India) Limited	0.58	Sumitomo Chemical India Limited	1.28
<b>AUTO COMPONENTS</b> <b>12.37</b>		Chambal Fertilizers & Chemicals Limited	1.23
✓ Tube Investments of India Limited	4.91	<b>AGRICULTURAL FOOD &amp; OTHER PRODUCTS</b> <b>2.48</b>	
✓ Rolex Rings Limited	3.26	Balrampur Chini Mills Limited	2.48
Schaeffler India Limited	1.98	<b>NON - FERROUS METALS</b> <b>2.35</b>	
S.J.S. Enterprises Limited	1.47	Hindalco Industries Limited	1.46
Alicon Castalloy Limited	0.75	Hindustan Copper Limited	0.89
<b>CONSTRUCTION</b> <b>8.05</b>		<b>OTHERS</b> <b>5.31</b>	
✓ Larsen & Toubro Limited	4.49	K.P.R. Mill Limited	1.78
Kalpataru Power Transmission Limited	1.85	V.S.T Tillers Tractors Limited	1.46
KNR Constructions Limited	1.71	MTAR Technologies Limited	1.10
<b>CEMENT &amp; CEMENT PRODUCTS</b> <b>7.10</b>		Gujarat Gas Limited	0.97
✓ UltraTech Cement Limited	3.23	<b>Total</b>	<b>97.69</b>
✓ Birla Corporation Limited	2.76	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
Dalmia Bharat Limited	1.11	<b>Treasury Bill</b>	
<b>ELECTRICAL EQUIPMENT</b> <b>7.06</b>		182 Days Tbill (MD 15/09/2022) (SOV)	0.14
✓ ABB India Limited	3.51	<b>Total</b>	<b>0.14</b>
Siemens Limited	2.42	<b>CASH &amp; CASH EQUIVALENT</b>	
Triveni Turbine Limited	1.13	Net Receivables/Payables	(0.03)
<b>PETROLEUM PRODUCTS</b> <b>5.42</b>		TREPS / Reverse Repo Investments	2.20
✓ Reliance Industries Limited	5.42	<b>Total</b>	<b>2.17</b>
<b>POWER</b> <b>5.13</b>		<b>GRAND TOTAL</b> <b>100.00</b>	
✓ NTPC Limited	3.54	✓ Indicates Top 10 Holdings.	
Torrent Power Limited	1.59		
<b>FERROUS METALS</b> <b>4.90</b>			
Tata Steel Limited	2.68		
Steel Authority of India Limited	1.61		
JSW Steel Limited	0.61		
<b>INDUSTRIAL MANUFACTURING</b> <b>4.67</b>			
Praj Industries Limited	2.72		
Honeywell Automation India Limited	1.95		

## MCAP Categorization

Mcap Category	Percentage
Small Cap	40.56%
Large Cap	28.98%
Mid Cap	28.16%
GB/TB/Repo	2.30%
<b>Grand Total</b>	<b>100.00%</b>

^^For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23 [https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd_4)

## Equity Fund

## Hybrid Fund

## Debt Fund

# Bank of India Small Cap Fund\*\*^^

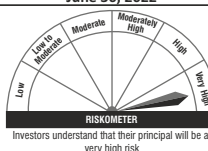
(An open ended equity scheme predominantly investing in small cap stocks)

All data as on June 30, 2022 (Unless indicated otherwise)

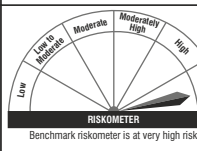
This product is suitable for investors who are seeking\*:

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

Risk-o-meter is based on the scheme portfolio as on June 30, 2022

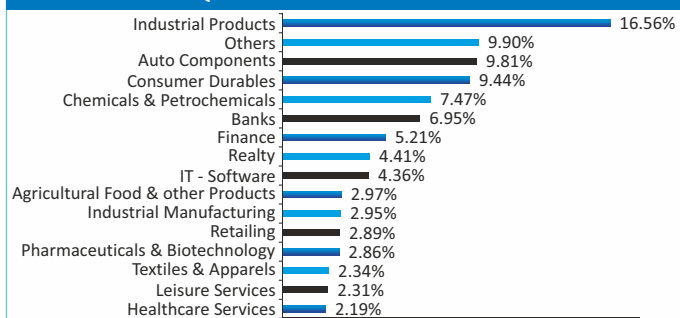


Benchmark Risk-o-meter as on June 30, 2022^



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

### EQUITY INDUSTRY ALLOCATION



### 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 TRI (Tier 1)  
(w.e.f. December 1, 2021)

### DATE OF ALLOTMENT

December 19, 2018

### FUND MANAGER

Mr. Aakash Manghani (w.e.f. December 01, 2021) - Around 11 years of experience in the Financial Services Industry.

Mr. Dhruv Bhatia (w.e.f. April 27, 2022) - Around 10 years of experience in Equity Research, Fund Management and Portfolio Construction.

### AVERAGE AUM

₹ 288.25 Crs.

### LATEST AUM

₹ 294.47 Crs.

### MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

### ADDITIONAL PURCHASE AMOUNT

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

### PORTFOLIO TURNOVER RATIO (As on June 30, 2022)

0.75 Times<sup>5</sup> ("Basis last rolling 12 months)

### OTHER PARAMETERS (As on June 30, 2022)

Standard Deviation (Annualized): 23.79% (Bank of India Small Cap Fund)  
29.48% (NIFTY Smallcap 250 TRI)

Beta: 0.76

Sharpe Ratio\*: 0.92

Tracking Error (Annualized): 10.41%

Above ratios are calculated using 6 years history of monthly returns

\*Risk-free rate assumed to be 4.95% (MIBOR as on June 30, 2022)

### NAV (As on June 30, 2022)

	Regular Plan	Direct Plan	NAV (₹)
Growth	23.08	Growth	24.55
IDCW	16.83	IDCW	18.39

### LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

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

\*\*Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f. May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

### PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
<b>EQUITY HOLDINGS</b>			
<b>INDUSTRIAL PRODUCTS</b>	<b>16.56</b>	Persistent Systems Limited	1.27
✓ Timken India Limited	3.17	Coforge Limited	0.82
✓ Ratnamani Metals & Tubes Limited	2.22	Birlasoft Limited	0.80
SKF India Limited	1.75	<b>AGRICULTURAL FOOD &amp; OTHER PRODUCTS</b>	<b>2.97</b>
KEI Industries Limited	1.71	✓ Balarampur Chini Mills Limited	1.95
Grindwell Norton Limited	1.64	CCL Products (India) Limited	1.02
Mold-Tek Packaging Limited	1.50	<b>INDUSTRIAL MANUFACTURING</b>	<b>2.95</b>
RHI Magnesita India Limited	1.27	Praj Industries Limited	1.79
Carborundum Universal Limited	1.00	Shanthi Gears Limited	1.16
Apcotex Industries Limited	0.91	<b>RETAILING</b>	<b>2.89</b>
KSB Limited	0.80	Vedant Fashions Limited	1.48
Apollo Pipes Limited	0.59	Go Fashion (India) Limited	1.41
<b>AUTO COMPONENTS</b>	<b>9.81</b>	<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>2.86</b>
✓ Jamna Auto Industries Limited	2.26	✓ JB Chemicals & Pharmaceuticals Limited	1.95
Rolex Rings Limited	1.91	Laurus Labs Limited	0.92
Tube Investments of India Limited	1.85	<b>TEXTILES &amp; APPARELS</b>	<b>2.34</b>
Rajratan Global Wire Limited	1.39	✓ K.P.R. Mill Limited	2.34
Jtekt India Limited	0.95	<b>LEISURE SERVICES</b>	<b>2.31</b>
Minda Corporation Limited	0.73	Lemon Tree Hotels Limited	1.44
Minda Industries Limited	0.72	Barbeque Nation Hospitality Limited	0.87
<b>CONSUMER DURABLES</b>	<b>9.44</b>	<b>HEALTHCARE SERVICES</b>	<b>2.19</b>
VIP Industries Limited	1.82	Krishna Institute of Medical Sciences Limited	1.24
Greenpanel Industries Limited	1.68	Narayana Hrudayalaya Limited	0.95
Century Plyboards (India) Limited	1.41	<b>OTHERS</b>	<b>9.90</b>
Blue Star Limited	1.36	TeamLease Services Limited	1.09
Cera Sanitaryware Limited	1.18	eClerx Services Limited	0.61
Metro Brands Limited	1.04	Astec LifeSciences Limited	1.67
La Opala RG Limited	0.94	INOX Leisure Limited	1.51
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>7.47</b>	KNR Constructions Limited	1.09
Solar Industries India Limited	1.62	Bharti Airtel Limited	1.07
Navin Fluorine International Limited	1.31	Birla Corporation Limited	1.00
Fine Organic Industries Limited	1.27	Hitachi Energy India Limited	0.93
Neogen Chemicals Limited	1.26	Central Depository Services (India) Limited	0.92
Linde India Limited	1.10	<b>Total</b>	<b>92.61</b>
Galaxy Surfactants Limited	0.92	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
<b>BANKS</b>	<b>6.95</b>	<b>Treasury Bill</b>	
✓ ICICI Bank Limited	3.33	182 Days Tbill (MD 15/09/2022) (SOV)	0.05
✓ City Union Bank Limited	2.35	<b>Total</b>	<b>0.05</b>
AU Small Finance Bank Limited	1.27	<b>CASH &amp; CASH EQUIVALENT</b>	
<b>FINANCE</b>	<b>5.21</b>	Net Receivables/Payables	0.21
✓ Home First Finance Company India Limited	2.25	TREPS / Reverse Repo Investments	7.13
CreditAccess Grameen Limited	1.64	<b>Total</b>	<b>7.34</b>
Cholamandalam Financial Holdings Limited	1.31	<b>GRAND TOTAL</b>	<b>100.00</b>
<b>REALTY</b>	<b>4.41</b>		
✓ The Phoenix Mills Limited	2.04		
Brigade Enterprises Limited	1.41		
Mahindra Lifespace Developers Limited	0.96		
<b>IT - SOFTWARE</b>	<b>4.36</b>		
Tata Consultancy Services Limited	1.46		

✓ Indicates Top 10 Holdings.

### MCAP Categorization

Mcap Category	Percentage
Small Cap	72.74%
Mid Cap	12.52%
Large Cap	5.86%
GB/TB/Repo	8.88%
<b>Grand Total</b>	<b>100.00%</b>

^^For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23 [https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd_4)

## Equity Fund

## Hybrid Fund

## Debt Fund

# Bank of India Flexi Cap Fund<sup>^^</sup>

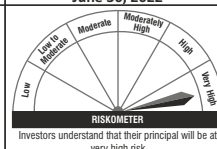
(An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)

All data as on June 30, 2022 (Unless indicated otherwise)

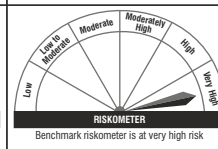
This product is suitable for investors who are seeking\*:

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

Risk-o-meter is based on the scheme portfolio as on June 30, 2022

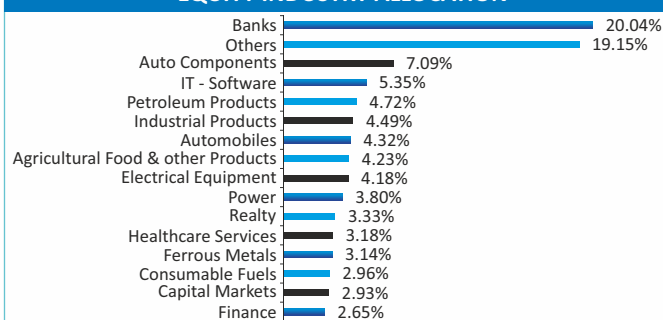


Benchmark Risk-o-meter as on June 30, 2022<sup>^</sup>



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

### EQUITY INDUSTRY ALLOCATION



### 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<sup>^</sup>

S&P 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

₹ 240.84 Crs.

### LATEST AUM

₹ 244.55 Crs.

### MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

### ADDITIONAL PURCHASE AMOUNT

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

### PORTFOLIO TURNOVER RATIO (As on June 30, 2022)

0.60 Times<sup>#</sup>(<sup>#</sup>Basis last rolling 12 months)

### NAV (As on June 30, 2022)

NAV (₹)

Regular Plan	Direct Plan
Growth 17.03	Growth 17.61
IDCW 15.47	IDCW 15.06

### LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load (W.e.f July 1, 2020)

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

### PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
<b>EQUITY HOLDINGS</b>		<b>CAPITAL MARKETS 2.93</b>	
<b>BANKS 20.04</b>		Indian Energy Exchange Limited	1.46
✓ ICICI Bank Limited	5.70	Computer Age Management	0.74
✓ State Bank of India	5.66	Services Limited	
✓ HDFC Bank Limited	4.08	Central Depository Services (India) Limited	0.73
✓ Axis Bank Limited	2.92	<b>FINANCE 2.65</b>	
AU Small Finance Bank Limited	1.69	Aavas Financiers Limited	1.73
<b>AUTO COMPONENTS 7.09</b>		Muthoot Finance Limited	0.92
Jamna Auto Industries Limited	2.52	<b>OTHERS 19.15</b>	
Rajratan Global Wire Limited	2.30	✓ Lemon Tree Hotels Limited	2.58
Minda Industries Limited	2.26	Birla Corporation Limited	2.46
<b>IT - SOFTWARE 5.35</b>		Sun Pharmaceutical Industries Limited	1.53
✓ Tata Consultancy Services Limited	3.34	Alkem Laboratories Limited	0.83
Tanla Platforms Limited	1.11	K.P.R. Mill Limited	2.32
Infosys Limited	0.90	Sumitomo Chemical India Limited	1.91
<b>PETROLEUM PRODUCTS 4.72</b>		Hindalco Industries Limited	0.97
✓ Reliance Industries Limited	4.72	Hindustan Copper Limited	0.84
<b>INDUSTRIAL PRODUCTS 4.49</b>		SBI Life Insurance Company Limited	0.97
APL Apollo Tubes Limited	2.22	Trent Limited	0.97
Astral Limited	1.15	Radico Khaitan Limited	0.96
SKF India Limited	1.12	Voltas Limited	0.80
<b>AUTOMOBILES 4.32</b>		Hatsun Agro Product Limited	0.74
Tata Motors Limited	2.32	Affle (India) Limited	0.74
TVS Motor Company Limited	2.00	Vedanta Limited	0.55
<b>AGRICULTURAL FOOD &amp; OTHER PRODUCTS 4.23</b>		<b>Total 95.56</b>	
✓ Balrampur Chini Mills Limited	3.25	<b>MUTUAL FUNDS/EXCHANGE TRADED FUNDS</b>	
Tata Consumer Products Limited	0.98	Nippon India Mutual Fund	3.24
<b>ELECTRICAL EQUIPMENT 4.18</b>		<b>Total 3.24</b>	
ABB India Limited	2.12	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
Siemens Limited	2.06	<b>Treasury Bill</b>	
<b>POWER 3.80</b>		182 Days Tbill (MD 15/09/2022) (SOV)	0.04
✓ NTPC Limited	3.10	<b>Total 0.04</b>	
Torrent Power Limited	0.70	<b>CASH &amp; CASH EQUIVALENT</b>	
<b>REALTY 3.33</b>		Net Receivables/Payables	0.33
Sobha Limited	1.68	TREPS / Reverse Repo Investments	0.82
Brigade Enterprises Limited	1.65	<b>Total 1.15</b>	
<b>HEALTHCARE SERVICES 3.18</b>		<b>GRAND TOTAL 100.00</b>	
Max Healthcare Institute Limited	2.28	✓ Indicates Top 10 Holdings.	
Apollo Hospitals Enterprise Limited	0.90		
<b>FERROUS METALS 3.14</b>			
Tata Steel Limited	2.13		
JSW Steel Limited	1.02		
<b>CONSUMABLE FUELS 2.96</b>			
✓ Coal India Limited	2.96		

### MCAP Categorization

Mcap Category	Percentage
Large Cap	47.73%
Small Cap	25.00%
Mid Cap	22.86%
GB/TB/Repo/ETF	4.41%
<b>Grand Total</b>	<b>100.00%</b>

<sup>^^</sup>For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23 [https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd_4)

## Equity Fund

## Hybrid Fund

## Debt Fund

# Bank of India Bluechip Fund<sup>^^</sup>

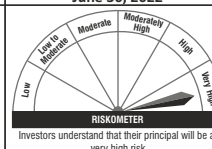
(An open ended equity scheme predominantly investing in Large Cap Stocks)

All data as on June 30, 2022 (Unless indicated otherwise)

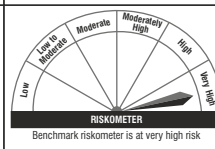
This product is suitable for investors who are seeking\*:

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

Risk-o-meter is based on the scheme portfolio as on June 30, 2022

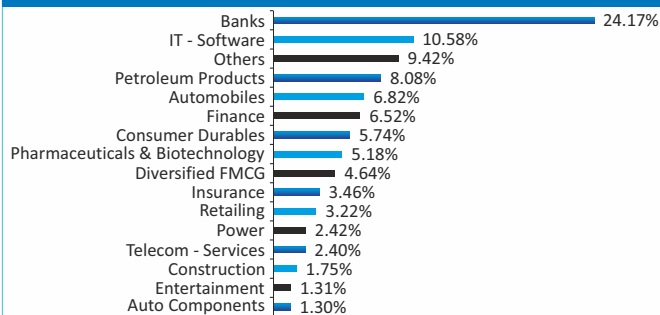


Benchmark Risk-o-meter as on June 30, 2022<sup>^</sup>



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

### EQUITY INDUSTRY ALLOCATION



### 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

- Bank of India Bluechip Fund is an Equity fund investing in Large cap equity stocks (i.e. 1st of 100 stocks by market capitalization).
- The scheme can also invest upto 20% of its portfolio in Mid & Small cap stocks. The fund is suited to investors with conservative risk profile or first time investors.

### BENCHMARK<sup>^</sup>

NIFTY 100 TRI (Tier 1)  
(w.e.f. December 1, 2021)

### DATE OF ALLOTMENT

June 29, 2021

### FUND MANAGER

Mr. Dhruv Bhatia (w.e.f. January 20, 2022) - Around 10 years of experience in Equity Research, Fund Management and Portfolio Construction.

### AVERAGE AUM

₹ 120.61 Crs.

### LATEST AUM

₹ 120.34 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

### NAV (As on June 30, 2022)

NAV (₹)

Regular Plan	Direct Plan	Growth	IDCW
		9.30	9.43
		9.30	9.43

### LOAD STRUCTURE (FOR ALL PLANS)

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

### PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
<b>EQUITY HOLDINGS</b>		<b>RETAILING</b>	<b>3.22</b>
<b>BANKS</b>	<b>24.17</b>	Avenue Supermarts Limited	1.67
✓ ICICI Bank Limited	7.90	Trent Limited	1.55
✓ HDFC Bank Limited	7.72	<b>POWER</b>	<b>2.42</b>
✓ State Bank of India	3.17	NTPC Limited	2.42
✓ Kotak Mahindra Bank Limited	2.92	<b>TELECOM - SERVICES</b>	<b>2.40</b>
✓ Axis Bank Limited	2.47	Bharti Airtel Limited	2.40
<b>IT - SOFTWARE</b>	<b>10.58</b>	<b>CONSTRUCTION</b>	<b>1.75</b>
✓ Infosys Limited	5.89	Larsen & Toubro Limited	1.75
✓ Tata Consultancy Services Limited	3.72	<b>ENTERTAINMENT</b>	<b>1.31</b>
Larsen & Toubro Infotech Limited	0.97	INOX Leisure Limited	1.31
<b>PETROLEUM PRODUCTS</b>	<b>8.08</b>	<b>AUTO COMPONENTS</b>	<b>1.30</b>
✓ Reliance Industries Limited	8.08	Motherson Sumi Wiring	1.30
<b>AUTOMOBILES</b>	<b>6.82</b>	India Limited	
Mahindra & Mahindra Limited	2.33	<b>OTHERS</b>	<b>9.42</b>
Eicher Motors Limited	1.76	Tata Consumer Products Limited	1.30
Maruti Suzuki India Limited	1.46	Godrej Consumer Products Limited	1.22
Tata Motors Limited	1.26	United Breweries Limited	1.20
<b>FINANCE</b>	<b>6.52</b>	The Indian Hotels Company Limited	1.16
✓ Bajaj Finance Limited	3.02	Apollo Hospitals Enterprise Limited	1.09
Housing Development Finance Corporation Limited	2.28	Multi Commodity Exchange of India Limited	1.09
Bajaj Finserv Limited	1.22	India Limited	
<b>CONSUMER DURABLES</b>	<b>5.74</b>	UltraTech Cement Limited	0.65
Titan Company Limited	2.11	Page Industries Limited	0.57
Havells India Limited	1.34	<b>Total</b>	<b>97.04</b>
Asian Paints Limited	1.21	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
Crompton Greaves Consumer Electricals Limited	1.09	<b>Treasury Bill</b>	
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>5.18</b>	182 Days Tbill (MD 15/09/2022) (SOV)	0.82
Sun Pharmaceutical Industries Limited	2.04	<b>Total</b>	<b>0.82</b>
Cipla Limited	1.63	<b>CASH &amp; CASH EQUIVALENT</b>	
Divi's Laboratories Limited	1.52	Net Receivables/Payables	(0.19)
<b>DIVERSIFIED FMCG</b>	<b>4.64</b>	TREPS / Reverse Repo Investments	2.34
✓ ITC Limited	3.01	<b>Total</b>	<b>2.14</b>
Hindustan Unilever Limited	1.64	<b>GRAND TOTAL</b>	<b>100.00</b>
<b>INSURANCE</b>	<b>3.46</b>		
SBI Life Insurance Company Limited	2.02		
ICICI Lombard General Insurance Company Limited	1.44		

✓ Indicates Top 10 Holdings.

### MCAP Categorization

Mcap Category	Percentage
Large Cap	87.78%
Mid Cap	5.57%
Small Cap	2.40%
GB/TB/Repo	4.25%
<b>Grand Total</b>	<b>100.00%</b>

<sup>^^</sup>For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23 [https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd_4)

# Bank of India Mid & Small Cap Equity & Debt Fund\*\*^^

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

All data as on June 30, 2022 (Unless indicated otherwise)

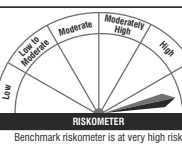
This product is suitable for investors who are seeking\*:

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

Risk-o-meter is based on the scheme portfolio as on June 30, 2022

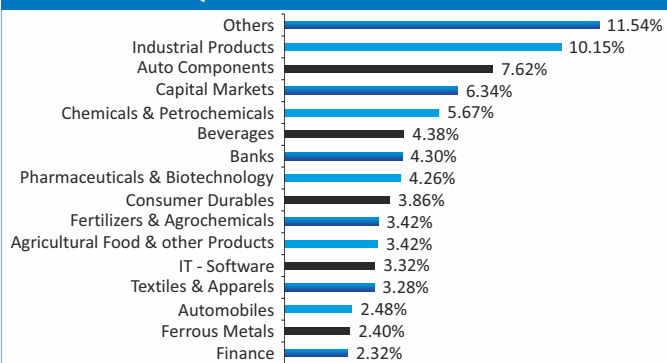


Benchmark Risk-o-meter as on June 30, 2022^



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

## EQUITY INDUSTRY ALLOCATION



## 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 Fund 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

₹ 326.54 Crs.

## LATEST AUM

₹ 322.07 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 June 30, 2022)

0.96 Times<sup>8</sup> (Basis last rolling 12 months)

## OTHER PARAMETERS (As on June 30, 2022)

Standard Deviation (Annualized): 20.52% (Bank of India Mid & Small Cap Equity & Debt Fund)  
18.26% (Nifty Midsmall cap 400 TRI - 70% & CRISIL Short Term Bond Fund Index - 30%)

Beta: 1.03

Sharpe Ratio\*: 0.27

Tracking Error (Annualized): 8.20%

Average Maturity: 0.64 Years

Macaulay Duration: 0.55 Years

Modified Duration: 0.52 Years

Portfolio Yield: 6.08%

Above ratios are calculated using 6 years history of monthly returns

\*Risk-free rate assumed to be 4.95% (MIBOR as on June 30, 2022)

NAV (As on June 30, 2022)		NAV (₹)
Regular Plan	Direct Plan	
Growth	Growth	21.08
Regular IDCW	Regular IDCW	17.22

## LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

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

\*\*Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

## PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
<b>EQUITY HOLDINGS</b>		<b>FINANCE</b>	<b>2.32</b>
<b>INDUSTRIAL PRODUCTS</b>	<b>10.15</b>	Aavas Financiers Limited	2.32
✓ APL Apollo Tubes Limited	4.59	<b>OTHERS</b>	<b>11.54</b>
✓ Astral Limited	3.26	Dalmia Bharat Limited	1.99
Timken India Limited	1.77	Indiabulls Real Estate Limited	1.80
Kamdhenu Limited	0.53	Tata Communications Limited	1.42
<b>AUTO COMPONENTS</b>	<b>7.62</b>	The Indian Hotels Company Limited	1.40
✓ Minda Industries Limited	4.30	V.S.T Tillers Tractors Limited	1.34
Sona BLW Precision Forgings Limited	2.19	Hindustan Copper Limited	1.08
Jamna Auto Industries Limited	1.14	Gujarat Gas Limited	1.05
<b>CAPITAL MARKETS</b>	<b>6.34</b>	Affle (India) Limited	0.86
Indian Energy Exchange Limited	2.37	Go Fashion (India) Limited	0.49
Central Depository Services (India) Limited	2.08	Cartrade Tech Limited	0.11
Computer Age Management Services Limited	1.89	<b>Total</b>	<b>78.76</b>
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>5.67</b>	<b>CORPORATE DEBT</b>	
✓ Navin Fluorine International Limited	2.55	<b>BONDS &amp; NCDs</b>	
Atul Limited	2.14	National Bank For Agriculture and Rural Development (CRISIL AAA)	2.10
Neogen Chemicals Limited	0.97	LIC Housing Finance Limited (CRISIL AAA)	0.94
<b>BEVERAGES</b>	<b>4.38</b>	Reliance Industries Limited (CRISIL AAA)	0.93
✓ Varun Beverages Limited	3.44	Tata Motors Finance Limited (CRISIL AA-)	0.93
United Breweries Limited	0.95	Britannia Industries Limited (CRISIL AAA)	0.62
<b>BANKS</b>	<b>4.30</b>	<b>Total</b>	<b>5.52</b>
✓ AU Small Finance Bank Limited	2.87	<b>MONEY MARKET INSTRUMENTS</b>	
City Union Bank Limited	1.44	<b>Certificate of Deposit</b>	
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>4.26</b>	HDFC Bank Limited (CARE A1+)	3.06
JB Chemicals & Pharmaceuticals Limited	1.51	Axis Bank Limited (CRISIL A1+)	1.82
Ajanta Pharma Limited	1.44	<b>Total</b>	<b>4.87</b>
Eris Lifesciences Limited	1.31	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
<b>CONSUMER DURABLES</b>	<b>3.86</b>	<b>Government Bond</b>	
VIP Industries Limited	1.56	6.54% GOI (MD 17/01/2032) (SOV)	0.51
Cera Sanitaryware Limited	1.15	<b>Total</b>	<b>0.51</b>
Voltas Limited	1.15	<b>Treasury Bill</b>	
<b>FERTILIZERS &amp; AGROCHEMICALS</b>	<b>3.42</b>	182 Days Tbill (MD 15/09/2022) (SOV)	1.66
✓ Sumitomo Chemical India Limited	3.42	<b>Total</b>	<b>1.66</b>
<b>AGRICULTURAL FOOD &amp; OTHER PRODUCTS</b>	<b>3.42</b>	<b>CASH &amp; CASH EQUIVALENT</b>	
✓ Balrampur Chini Mills Limited	3.42	Net Receivables/(Payables)	(1.17)
<b>IT - SOFTWARE</b>	<b>3.32</b>	TREPS / Reverse Repo	9.84
Tanla Platforms Limited	1.00	Investments	
Rategain Travel Technologies Limited	0.81	<b>Total</b>	<b>8.68</b>
Coforge Limited	0.77	<b>GRAND TOTAL</b>	<b>100.00</b>
Persistent Systems Limited	0.74		
<b>TEXTILES &amp; APPARELS</b>	<b>3.28</b>		
✓ K.P.R. Mill Limited	3.28		
<b>AUTOMOBILES</b>	<b>2.48</b>		
✓ TVS Motor Company Limited	2.48		
<b>FERROUS METALS</b>	<b>2.40</b>		
Jindal Stainless Limited	2.40		

✓ Indicates Top 10 Holdings.

## MCAP Categorization

Mcap Category	Percentage
Mid Cap	46.84%
Small Cap	31.94%
Debt	10.40%
GB/TB/Repo	10.82%
<b>Grand Total</b>	<b>100.00%</b>

^^For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23 [https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd_4)

# Bank of India Balanced Advantage Fund\*\*^^

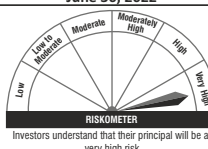
(An Open Ended Dynamic Asset Allocation Fund)

All data as on June 30, 2022 (Unless indicated otherwise)

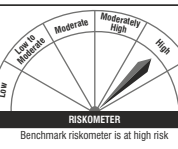
This product is suitable for investors who are seeking\*:

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

Risk-o-meter is based on the scheme portfolio as on June 30, 2022

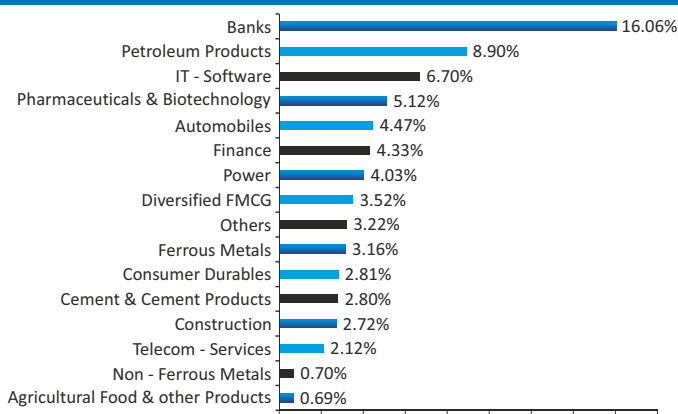


Benchmark Risk-o-meter as on June 30, 2022^



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

## EQUITY INDUSTRY ALLOCATION



### 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 (w.e.f December 1, 2021) - Around 20 years of experience, including 16 years in mutual fund industry.

### AVERAGE AUM

₹ 72.12 Crs.

### LATEST AUM

₹ 72.37 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 June 30, 2022)

Average Maturity: 0.04 Years

Macaulay Duration: 0.04 Years

Modified Duration: 0.04 Years

Portfolio Yield: 4.62%

### NAV (As on June 30, 2022)

Regular Plan		Direct Plan		NAV (₹)
Growth	17.1249	Growth	17.9367	
IDCW	11.9489	IDCW	10.8553	

### LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

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

## PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
<b>EQUITY HOLDINGS</b>			
<b>BANKS</b> 16.06			
✓ ICI Bank Limited	5.18	<b>TELECOM - SERVICES</b> 2.12	
✓ HDFC Bank Limited	4.76	Bharti Airtel Limited	2.12
✓ State Bank of India	2.91	<b>NON - FERROUS METALS</b> 0.70	
Kotak Mahindra Bank Limited	1.84	Hindalco Industries Limited	0.70
Axis Bank Limited	1.14	<b>AGRICULTURAL FOOD &amp; OTHER PRODUCTS</b> 0.69	
IndusInd Bank Limited	0.24	Tata Consumer Products Limited	0.69
<b>PETROLEUM PRODUCTS</b> 8.90			
✓ Reliance Industries Limited	8.76	<b>OTHERS</b> 3.22	
Bharat Petroleum Corporation Limited	0.14	Info Edge (India) Limited	0.52
<b>IT - SOFTWARE</b> 6.70			
✓ Tata Consultancy Services Limited	2.82	Nestle India Limited	0.32
✓ Infosys Limited	2.80	Britannia Industries Limited	0.19
HCL Technologies Limited	0.50	HDFC Life Insurance Company Limited	0.24
Tech Mahindra Limited	0.29	SBI Life Insurance Company Limited	0.23
Wipro Limited	0.29	Coal India Limited	0.44
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b> 5.12			
Divi's Laboratories Limited	2.32	Apollo Hospitals Enterprise Limited	0.32
Dr. Reddy's Laboratories Limited	1.68	DLF Limited	0.30
Sun Pharmaceutical Industries Limited	0.90	Oil & Natural Gas Corporation Limited	0.26
Cipla Limited	0.22	Adani Ports and Special Economic Zone Limited	0.23
<b>AUTOMOBILES</b> 4.47			
✓ Mahindra & Mahindra Limited	2.32	UPL Limited	0.16
Tata Motors Limited	1.03	<b>Total</b>	<b>71.34</b>
Maruti Suzuki India Limited	0.53	<b>FUTURES AND OPTIONS</b>	
Bajaj Auto Limited	0.23	<b>Equity Futures</b>	
Eicher Motors Limited	0.18	Nifty 50 Index	(5.33)
Hero MotoCorp Limited	0.17	<b>Equity Futures Total</b>	<b>(5.33)</b>
<b>FINANCE</b> 4.33			
✓ Housing Development Finance Corporation Limited	2.87	<b>MUTUAL FUND INVESTMENT</b>	
Bajaj Finance Limited	1.14	Bank of India Arbitrage Fund Direct Plan Growth	3.51
Bajaj Finserv Limited	0.32	<b>Total</b>	<b>3.51</b>
<b>POWER</b> 4.03			
Tata Power Company Limited	2.26	<b>INVIT</b>	
NTPC Limited	1.43	India Grid Trust InvIT Fund	4.15
Power Grid Corporation of India Limited	0.34	IRB InvIT Fund	3.80
<b>DIVERSIFIED FMCG</b> 3.52			
ITC Limited	2.22	<b>Total</b>	<b>7.95</b>
Hindustan Unilever Limited	1.30	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
<b>FERROUS METALS</b> 3.16			
Tata Steel Limited	1.65	<b>Treasury Bill</b>	
JSW Steel Limited	1.51	182 Days Tbill (MD 07/07/2022) (SOV)	2.76
<b>CONSUMER DURABLES</b> 2.81			
Asian Paints Limited	2.24	182 Days Tbill (MD 15/09/2022) (SOV)	1.37
Titan Company Limited	0.57	<b>Total</b>	<b>4.13</b>
<b>CEMENT &amp; CEMENT PRODUCTS</b> 2.80			
✓ UltraTech Cement Limited	2.44	<b>CASH &amp; CASH EQUIVALENT</b>	
Grasim Industries Limited	0.23	Net Receivables/(Payables) after adjusting for futures	9.83
Shree Cement Limited	0.12	TREPS / Reverse Repo Investments	8.57
<b>CONSTRUCTION</b> 2.72			
✓ Larsen & Toubro Limited	2.72	<b>Total</b>	<b>18.40</b>
<b>GRAND TOTAL</b> 100.00			

✓ Indicates Top 10 Holdings.

### MCAP Categorization

Mcap Category	Percentage
Large Cap	66.00%
Arbitrage Positions	5.33%
INVIT	7.95%
Mutual Fund Units	3.51%
GB/TB/Repo	17.21%
<b>Grand Total</b>	<b>100.00%</b>

^^For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23 [https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd_4)

\*\*Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

# Bank of India Conservative Hybrid Fund\*\*^^

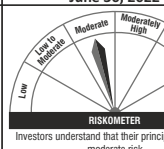
(An open ended hybrid scheme investing predominantly in debt instruments)

All data as on June 30, 2022 (Unless indicated otherwise)

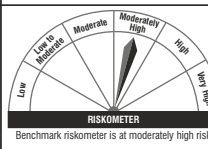
This product is suitable for investors who are seeking\*:

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

Risk-o-meter is based on the scheme portfolio as on June 30, 2022

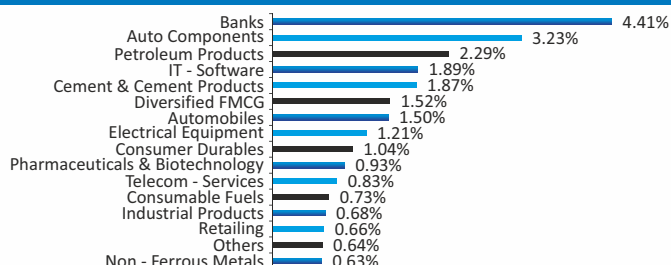


Benchmark Risk-o-meter as on June 30, 2022^



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

## EQUITY INDUSTRY ALLOCATION



## 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: (w.e.f. May 21, 2012) Around 20 years of experience, including 16 years in mutual fund industry.

## AVERAGE AUM

₹ 53.43 Crs.

## LATEST AUM

₹ 53.35 Crs.

## MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

## ADDITIONAL PURCHASE AMOUNT

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

## OTHER PARAMETERS (As on June 30, 2022)

Average Maturity: 0.86 Years  
Macaulay Duration: 0.75 Years  
Modified Duration: 0.71 Years  
Portfolio Yield: 5.89%

## NAV (As on June 30, 2022)

Regular Plan		Eco Plan	
Growth	26.6701	Growth	27.3510
Monthly IDCW	13.7306	Monthly IDCW	20.7144
Quarterly IDCW	14.2312	Quarterly IDCW	-
Annual IDCW	12.9460	Annual IDCW	-
<b>Direct Plan</b>			
Growth	27.9506		
Monthly IDCW	12.4663		
Quarterly IDCW	13.7493		
Annual IDCW	12.7505		

## LOAD STRUCTURE (FOR ALL PLANS)

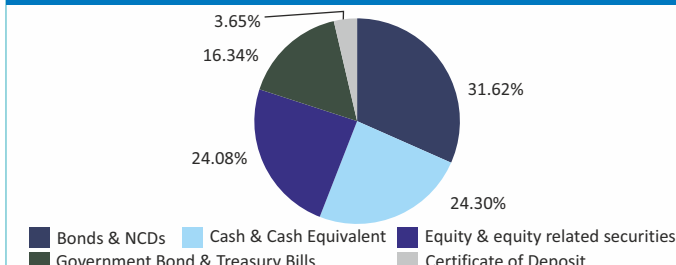
Entry Load NIL

## Exit Load

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

\*\*Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

## COMPOSITION BY ASSETS



## PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
<b>EQUITY HOLDINGS</b>		DLF Limited	0.30
<b>BANKS</b>	<b>4.41</b>	<b>Total</b>	<b>24.08</b>
✓ State Bank of India	2.05	<b>CORPORATE DEBT</b>	
✓ ICICI Bank Limited	1.86	<b>BONDS &amp; NCDs</b>	
Axis Bank Limited	0.50	Tata Motors Finance Limited (CRISIL AA-)	5.61
<b>AUTO COMPONENTS</b>	<b>3.23</b>	National Bank For Agriculture and Rural Development (CRISIL AAA)	5.42
✓ S.J.S. Enterprises Limited	1.88	Bharat Petroleum Corporation Limited (CRISIL AAA)	4.74
✓ Sona BLW Precision Forgings Limited	1.35	Small Industries Dev Bank of India (ICRA AAA)	4.55
<b>PETROLEUM PRODUCTS</b>	<b>2.29</b>	LIC Housing Finance Limited (CRISIL AAA)	3.77
✓ Reliance Industries Limited	2.29	Britannia Industries Limited (CRISIL AAA)	3.76
<b>IT - SOFTWARE</b>	<b>1.89</b>	Reliance Industries Limited (CRISIL AAA)	3.76
✓ Tata Consultancy Services Limited	1.22	<b>Total</b>	<b>31.62</b>
Rategain Travel Technologies Limited	0.75	<b>MONEY MARKET INSTRUMENTS</b>	
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>1.87</b>	<b>Certificate of Deposit</b>	
✓ UltraTech Cement Limited	1.05	Axis Bank Limited (CRISIL A1+)	3.65
Birla Corporation Limited	0.82	<b>Total</b>	<b>3.65</b>
<b>DIVERSIFIED FMCG</b>	<b>1.52</b>	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
ITC Limited	0.77	<b>Government Bond</b>	
Hindustan Unilever Limited	0.75	6.54% GOI (MD 17/01/2032) (SOV)	2.64
<b>AUTOMOBILES</b>	<b>1.50</b>	<b>Total</b>	<b>2.64</b>
✓ Mahindra & Mahindra Limited	1.23	<b>Treasury Bill</b>	
Tata Motors Limited	0.27	182 Days Tbill (MD 01/12/2022) (SOV)	9.16
<b>ELECTRICAL EQUIPMENT</b>	<b>1.21</b>	182 Days Tbill (MD 15/09/2022) (SOV)	4.54
✓ Siemens Limited	1.21	<b>Total</b>	<b>13.70</b>
<b>CONSUMER DURABLES</b>	<b>1.04</b>	<b>CASH &amp; CASH EQUIVALENT</b>	
Volta Limited	0.73	Net Receivables/(Payables)	(1.22)
Havells India Limited	0.31	TREPS / Reverse Repo Investments	25.51
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>0.93</b>	<b>Total</b>	<b>24.30</b>
✓ Sun Pharmaceutical Industries Limited	0.93	<b>GRAND TOTAL</b>	<b>100.00</b>
<b>TELECOM - SERVICES</b>	<b>0.83</b>		
Bharti Airtel Limited	0.83		
<b>CONSUMABLE FUELS</b>	<b>0.73</b>		
Coal India Limited	0.73		
<b>INDUSTRIAL PRODUCTS</b>	<b>0.68</b>		
Astral Limited	0.68		
<b>RETAILING</b>	<b>0.66</b>		
Trent Limited	0.66		
<b>NON - FERROUS METALS</b>	<b>0.63</b>		
Hindalco Industries Limited	0.63		
<b>OTHERS</b>	<b>0.64</b>		
Apollo Hospitals Enterprise Limited	0.35		

✓ Indicates Top 10 Holdings.

## MCAP Categorization

Mcap Category	Percentage
Large Cap	17.28%
Debt	35.26%
Mid Cap	3.42%
Small Cap	3.36%
GB/TB/Repo	40.68%
<b>Grand Total</b>	<b>100.00%</b>

^^For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23 [https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd_4)

# Bank of India Arbitrage Fund\*\*^^

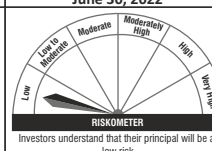
(An open ended scheme investing in arbitrage opportunities)

All data as on June 30, 2022 (Unless indicated otherwise)

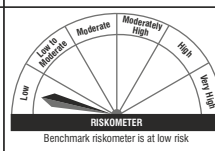
This product is suitable for investors who are seeking\*:

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

Risk-o-meter is based on the scheme portfolio as on June 30, 2022



Benchmark Risk-o-meter as on June 30, 2022^^



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

## 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. Alok Singh (w.e.f December 1, 2021) - Around 20 years of experience, including 16 years in mutual fund industry.

## AVERAGE AUM

₹ 17.06 Crs.

## LATEST AUM

₹ 17.10 Crs.

## MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

## ADDITIONAL PURCHASE AMOUNT

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

## OTHER PARAMETERS (As on June 30, 2022)

Average Maturity: 0.09 Years  
Macaulay Duration: 0.08 Years  
Modified Duration: 0.08 Years  
Portfolio Yield: 4.65%

NAV (As on June 30, 2022)	NAV (₹)
<b>Regular Plan</b>	<b>Direct Plan</b>
Growth 11.5794	Growth 11.8768
Monthly IDCW 10.4934	Monthly IDCW 10.7182
Quarterly IDCW 11.0764	Quarterly IDCW 11.2915
Annual IDCW 10.6948	Annual IDCW 10.7496

## LOAD STRUCTURE (FOR ALL PLANS)

Entry Load	NIL
Exit Load	<ul style="list-style-type: none"> <li>For Redemption/switch out - of up to 10% of the initial units allotted - within 30 days from the date of allotment - "NIL"</li> <li>Any Redemption/Switch out - in excess of the above mentioned limit would be subject to an exit load of 0.50%, if the units are switched out within 30 days from the date of allotment of units</li> <li>If the units are redeemed/switched out after 30 days from the date of allotment of units - "NIL"</li> </ul>

## PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
<b>EQUITY HOLDINGS</b>		<b>FUTURES AND OPTIONS</b>	
<b>BANKS</b>	<b>12.36</b>	<b>Equity Futures</b>	
✓ HDFC Bank Limited	5.20	Tata Chemicals Limited	-0.46
✓ State Bank of India	4.09	ICICI Bank Limited	-1.14
IDFC First Bank Limited	1.93	Infosys Limited	-1.28
ICICI Bank Limited	1.14	ICICI Prudential Life Insurance Company Limited	-1.29
<b>FERROUS METALS</b>	<b>6.60</b>	Dabur India Limited	-1.45
✓ JSW Steel Limited	4.01	Granules India Limited	-1.59
Tata Steel Limited	2.59	InterGlobe Aviation Limited	-1.70
<b>TRANSPORT INFRASTRUCTURE</b>	<b>5.40</b>	DLF Limited	-1.81
✓ Adani Ports and Special Economic Zone Limited	5.40	Lupin Limited	-1.82
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>5.30</b>	IDFC First Bank Limited	-1.93
✓ Ambuja Cements Limited	2.67	Marico Limited	-2.02
UltraTech Cement Limited	2.62	Tata Consumer Products Limited	-2.24
<b>CAPITAL MARKETS</b>	<b>4.59</b>	MindTree Limited	-2.34
✓ Multi Commodity Exchange of India Limited	4.59	Tata Steel Limited	-2.58
<b>NON - FERROUS METALS</b>	<b>4.26</b>	UltraTech Cement Limited	-2.60
✓ Hindalco Industries Limited	4.26	Ambuja Cements Limited	-2.67
<b>IT - SOFTWARE</b>	<b>3.65</b>	Bajaj Finance Limited	-2.76
MindTree Limited	2.36	Hindustan Unilever Limited	-3.14
Infosys Limited	1.28	Siemens Limited	-3.47
<b>ELECTRICAL EQUIPMENT</b>	<b>3.47</b>	JSW Steel Limited	-3.89
✓ Siemens Limited	3.47	State Bank of India	-4.08
<b>PERSONAL PRODUCTS</b>	<b>3.46</b>	Hindalco Industries Limited	-4.26
Marico Limited	2.01	Multi Commodity Exchange of India Limited	-4.60
Dabur India Limited	1.45	India Limited	
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>3.41</b>	HDFC Bank Limited	-5.19
Lupin Limited	1.82	Adani Ports and Special Economic Zone Limited	-5.37
Granules India Limited	1.59	<b>Equity Futures Total</b>	<b>-65.69</b>
<b>DIVERSIFIED FMCG</b>	<b>3.13</b>	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
✓ Hindustan Unilever Limited	3.13	<b>TREASURY BILL</b>	
<b>FINANCE</b>	<b>2.76</b>	<b>Treasury Bill</b>	
✓ Bajaj Finance Limited	2.76	182 Days Tbill (MD 07/07/2022)	11.68
<b>AGRICULTURAL FOOD &amp; OTHER PRODUCTS</b>	<b>2.23</b>	(SOV)	
Tata Consumer Products Limited	2.23	182 Days Tbill (MD 15/09/2022)	8.39
<b>REALTY</b>	<b>1.81</b>	(SOV)	
DLF Limited	1.81	<b>Total</b>	<b>20.07</b>
<b>TRANSPORT SERVICES</b>	<b>1.69</b>	<b>CASH &amp; CASH EQUIVALENT</b>	
InterGlobe Aviation Limited	1.69	Net Receivables/(Payables) after adjusting for futures	77.00
<b>OTHERS</b>	<b>1.75</b>	TREPS / Reverse Repo	2.76
ICICI Prudential Life Insurance Company Limited	1.29	Investments	
Company Limited		<b>Total</b>	<b>79.76</b>
Tata Chemicals Limited	0.46	<b>GRAND TOTAL</b>	<b>100.00</b>
<b>Total</b>	<b>65.86</b>		

✓ Indicates Top 10 Holdings.

## MCAP Categorization

Mcap Category	Percentage
Arbitrage Positions	65.68%
GB/TB/Repo	34.32%
<b>Grand Total</b>	<b>100.00%</b>

^^For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23 [https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd_4)

\*\*Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

# Bank of India Credit Risk Fund\*\*^^

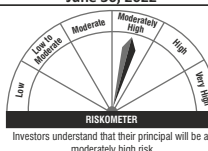
(An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds.) A Moderate Interest Rate Risk and Relatively High Credit Risk.)\*\*\*

All data as on June 30, 2022 (Unless indicated otherwise)

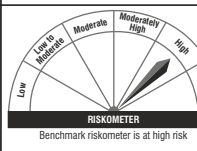
This product is suitable for investors who are seeking\*:

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

Risk-o-meter is based on the scheme portfolio as on June 30, 2022

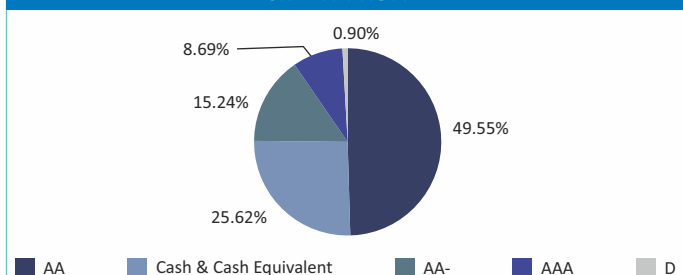


Benchmark Risk-o-meter as on June 30, 2022^



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

## CREDIT PROFILE



## 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 Fund CII Index (w.e.f. April 1, 2022)

## 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

₹ 166.12 Crs.

## LATEST AUM

₹ 166.49 Crs.

## MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

## ADDITIONAL PURCHASE AMOUNT

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

## OTHER PARAMETERS (As on June 30, 2022)

Average Maturity: 1.05 Years  
Macaulay Duration: 0.98 Years  
Modified Duration: 0.91 Years  
Portfolio Yield: 6.74%

## NAV (As on June 30, 2022)

NAV (₹)

Regular Plan: 10.2568

Direct Plan: 10.4077

## LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

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

\*\*Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

## PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
--------------------	---------------------	--------------------

### CORPORATE DEBT

#### NON-CONVERTIBLE DEBENTURES

Tata Motors Finance Limited	CRISIL AA-	9.59
Vedanta Limited	CRISIL AA	9.36
Steel Authority of India Limited	CARE AA	9.29
Piramal Capital & Housing Finance Limited	ICRA AA	8.98
Godrej Industries Limited	CRISIL AA	8.79
National Bank For Agriculture and Rural Development	CRISIL AAA	8.69
Manappuram Finance Limited	CRISIL AA	5.98
Tata Motors Limited	CRISIL AA-	5.64
Tata Power Company Limited	FITCH AA	4.13
Manappuram Finance Limited	CRISIL AA	3.03
Accelerating Education and Development Private Limited	BWR D	0.90
<b>Total</b>		<b>74.38</b>

#### PREFERENCE SHARES (PREFSHARE)

##### Preference Shares

Amanta Healthcare Limited		0.00
<b>Total</b>		<b>0.00</b>

##### Cash & Cash Equivalent

Net Receivables/Payables	(0.39)
TREPS / Reverse Repo Investments	26.01
<b>Total</b>	<b>25.62</b>

## GRAND TOTAL

100.00

### Instances of deviation in valuation

Disclosures regarding the detailed rationale along with other details as required under Clause 2.1.4 of SEBI Circular no. SEBI/HO/IMD/DF4/CIR/P/2019/41 dated March 22, 2019, are available at below mentioned link:

[https://www.boimf.in/docs/default-source/reports/regulatory-disclosures/rationale-for-deviation-30-06-22.pdf?sfvrsn=9aa731bf\\_4](https://www.boimf.in/docs/default-source/reports/regulatory-disclosures/rationale-for-deviation-30-06-22.pdf?sfvrsn=9aa731bf_4)

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

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

For more details kindly refer NOTICE-CUM-ADDENDUM NO. 2/2019-20 on [https://www.boimf.in/docs/default-source/reports/addenda-notice/boi---temporary-suspension-crf\\_28-june-2019.pdf](https://www.boimf.in/docs/default-source/reports/addenda-notice/boi---temporary-suspension-crf_28-june-2019.pdf)

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

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

\*\*\*For more details kindly refer NOTICE-CUM-ADDENDUM NO. 18/2021-22 <https://www.boimf.in/docs/default-source/reports/addenda-notice/potential-risk-class-matrix-of-debt-schemes-november-30-2021.pdf>

^^For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23 [https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd_4)

# Bank of India Short Term Income Fund\*\*^^

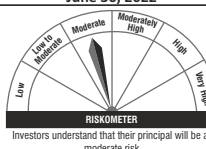
(An open ended short term debt scheme investing in instruments with Macaulay duration of the portfolio between 1 year and 3 years. A Moderate Interest Rate Risk and Moderate Credit Risk.)\*\*\*

All data as on June 30, 2022 (Unless indicated otherwise)

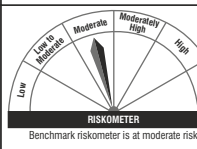
This product is suitable for investors who are seeking\*:

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

Risk-o-meter is based on the scheme portfolio as on June 30, 2022

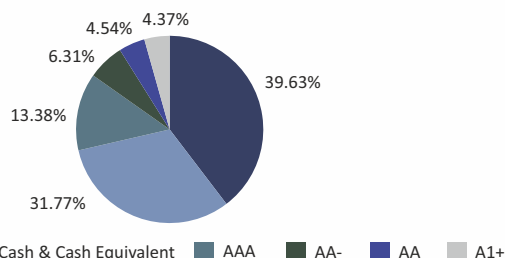


Benchmark Risk-o-meter as on June 30, 2022^



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

## CREDIT PROFILE



## 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 Fund Bill Index (w.e.f. April 1, 2022)

## DATE OF ALLOTMENT

December 18, 2008

## FUND MANAGER

Mr. Mithraem Bharucha (w.e.f. August 17, 2021) - 13 years of experience in Fixed Income market domain, Investment strategy development

## AVERAGE AUM

₹ 43.74 Crs.

## LATEST AUM

₹ 44.57 Crs.

## MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

## ADDITIONAL PURCHASE AMOUNT

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

## OTHER PARAMETERS (As on June 30, 2022)

Average Maturity: 1.18 Years  
Macaulay Duration: 1.06 Years  
Modified Duration: 0.99 Years  
Portfolio Yield: 5.75%

## NAV (As on June 30, 2022)

Regular Plan		Direct Plan	
Growth	20.2430	Growth	21.6757
Monthly IDCW	10.3872	Monthly IDCW	10.5416
Quarterly IDCW	10.2362	Quarterly IDCW	9.9941

## LOAD STRUCTURE (FOR ALL PLANS)

Entry Load	NIL
Exit Load	NIL

## COMPOSITION BY HOLDING PERIOD

Duration	% of Assets
Upto 3 months	37.68%
3 months to 6 months	15.33%
6 months to 1 year	21.50%
> 1 year	25.49%

## PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
<b>CORPORATE DEBT</b>		
<b>Listed / awaiting listing on the stock exchanges</b>		
Bharat Petroleum Corporation Limited	CRISIL AAA	5.68
Small Industries Dev Bank of India	ICRA AAA	5.45
Tata Power Company Limited	FITCH AA	4.54
Tata Motors Finance Limited	CRISIL AA-	4.48
Britannia Industries Limited	CRISIL AAA	2.25
Tata Motors Limited	CRISIL AA-	1.83
<b>Total</b>		<b>24.23</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Certificate of Deposit</b>		
Axis Bank Limited	CRISIL A1+	4.37
<b>Total</b>		<b>4.37</b>
<b>GOVERNMENT BOND AND TREASURY BILL</b>		
<b>Government Bond</b>		
5.63% GOI (MD 12/04/2026)	SOV	10.67
6.54% GOI (MD 17/01/2032)	SOV	3.69
<b>Total</b>		<b>14.36</b>
<b>Treasury Bill</b>		
182 Days Tbill (MD 01/12/2022)	SOV	10.96
364 Days Tbill (MD 18/05/2023)	SOV	10.65
182 Days Tbill (MD 15/09/2022)	SOV	3.66
<b>Total</b>		<b>25.27</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		3.11
TREPS / Reverse Repo Investments		28.66
<b>Total</b>		<b>31.77</b>
<b>GRAND TOTAL</b>		<b>100.00</b>

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

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

\*\*\* For more details kindly refer NOTICE-CUM-ADDENDUM NO. 18/2021-22 <https://www.boimf.in/docs/default-source/reports/addenda-notice/potential-risk-class-matrix-of-debt-schemes-november-30-2021.pdf>

^^ For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23 [https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd_4)

\*\*Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

# Bank of India Ultra Short Duration Fund\*\*^^

ICRA -  
A1+mfs

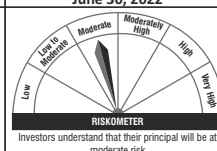
(An open ended ultra-short term debt scheme investing in instruments with Macaulay duration of the portfolio between 3 months and 6 months. A Relatively Low Interest Rate Risk and Moderate Credit Risk.)\*\*\*

All data as on June 30, 2022 (Unless indicated otherwise)

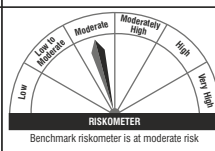
This product is suitable for investors who are seeking\*:

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

Risk-o-meter is based on the scheme portfolio as on June 30, 2022

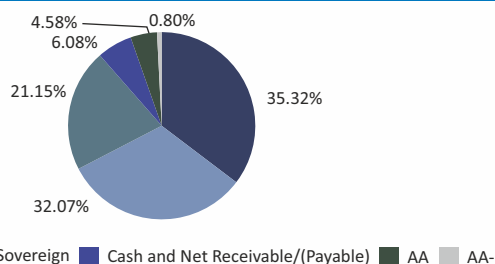


Benchmark Risk-o-meter as on June 30, 2022^



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

## CREDIT PROFILE



## 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 realized.

## BENCHMARK^

Tier 1: CRISIL Ultra Short Duration Fund BI Index (w.e.f. April 1, 2022)

## DATE OF ALLOTMENT

July 16, 2008

## FUND MANAGER

Mr. Mithraem Bharucha (w.e.f. August 17, 2021) - 13 years of experience in Fixed Income market domain, Investment strategy development

## AVERAGE AUM

₹ 163.45 Crs.

## LATEST AUM

₹ 125.23 Crs.

## MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

## ADDITIONAL PURCHASE AMOUNT

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

## OTHER PARAMETERS (As on June 30, 2022)

Average Maturity: 0.33 Years  
Macaulay Duration: 0.32 Years  
Modified Duration: 0.31 Years  
Portfolio Yield: 5.73%

## NAV (As on June 30, 2022)

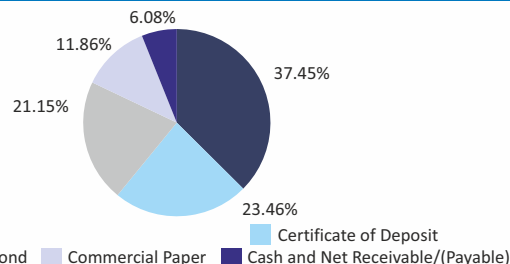
NAV (₹)

	Regular Plan	Direct Plan	
Growth	2,623.2777	Growth	2,679.0954
Bonus	-	Bonus	2,666.0380
Daily IDCW	1,007.4498	Daily IDCW	1,011.9280
Weekly IDCW	1,007.9682	Weekly IDCW	1,007.4270

## LOAD STRUCTURE (FOR ALL PLANS)

Entry Load	NIL
Exit Load	NIL

## COMPOSITION BY ASSETS



## PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
<b>BONDS &amp; NCDs</b>		
Listed / awaiting listing on the stock exchanges		
LIC Housing Finance Limited	CRISIL AAA	16.05
Reliance Industries Limited	CRISIL AAA	16.03
Vedanta Limited	CRISIL AA	3.61
Tata Power Company Limited	FITCH AA	0.97
Tata Motors Finance Limited	CRISIL AA-	0.80
<b>Total</b>		<b>37.45</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Certificate of Deposit</b>		
HDFC Bank Limited	CARE A1+	11.79
Axis Bank Limited	CRISIL A1+	11.67
<b>Total</b>		<b>23.46</b>
<b>Commercial Paper</b>		
IIFL Wealth Prime Limited	ICRA A1+	11.86
<b>Total</b>		<b>11.86</b>
<b>GOVERNMENT BOND AND TREASURY BILL</b>		
<b>Treasury Bill</b>		
182 Days Tbill (MD 12/10/2022)	SOV	11.80
182 Days Tbill (MD 01/12/2022)	SOV	3.90
364 Days Tbill (MD 02/02/2023)	SOV	3.86
182 Days Tbill (MD 07/07/2022)	SOV	0.80
182 Days Tbill (MD 15/09/2022)	SOV	0.79
<b>Total</b>		<b>21.15</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		2.14
TREPS / Reverse Repo Investments		3.94
<b>Total</b>		<b>6.08</b>
<b>GRAND TOTAL</b>		<b>100.00</b>

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>B-I</b>	
	Moderate (Class II)			
	Relatively High (Class III)			

\*\*\*For more details kindly refer NOTICE-CUM-ADDENDUM NO. 18/2021-22 <https://www.boimf.in/docs/default-source/reports/addenda-notice/potential-risk-class-matrix-of-debt-schemes-november-30-2021.pdf>

^^For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23 [https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd_4)

\*\*Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

## Bank of India Liquid Fund\*\*^^

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

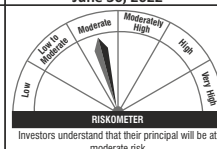
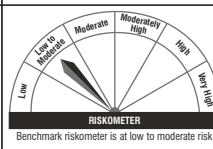
ICRA  
AAAams<sup>§</sup>IND -  
A1+mfs<sup>§</sup>

All data as on June 30, 2022 (Unless indicated otherwise)

This product is suitable for investors who are seeking\*:

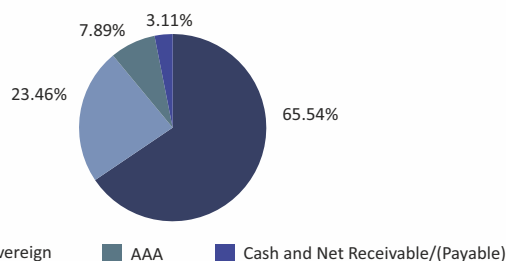
- Income over short term.
- Investment in Debt and Money Market Instruments.

Risk-o-meter is based on the scheme portfolio as on June 30, 2022

Benchmark Risk-o-meter as on June 30, 2022<sup>^</sup>

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

## CREDIT PROFILE



## 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<sup>^</sup>

Tier 1: CRISIL Liquid Fund BI Index (w.e.f. April 1, 2022)

## DATE OF ALLOTMENT

July 16, 2008

## FUND MANAGER

Mr. Mithraem Bharucha (w.e.f. August 17, 2021) - 13 years of experience in Fixed Income market domain, Investment strategy development

## AVERAGE AUM

₹ 420.41 Crs.

## LATEST AUM

₹ 317.84 Crs.

## MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

## ADDITIONAL PURCHASE AMOUNT

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

## OTHER PARAMETERS (As on June 30, 2022)

Average Maturity: 0.14 Years

Macaulay Duration: 0.13 Years

Modified Duration: 0.13 Years

Portfolio Yield: 5.29%

## NAV (As on June 30, 2022)

NAV (₹)

Regular Plan	Direct Plan	NAV (₹)
Growth 2,453.3493	Growth 2,474.4126	
Daily IDCW 1,002.1069	Daily IDCW 1,002.6483	
Weekly IDCW 1,001.8032	Weekly IDCW 1,062.0766	

## LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

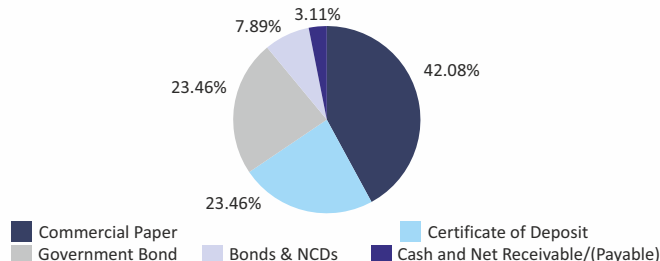
Exit Load

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

\*\*Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

^^For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23 [https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd_4)

## COMPOSITION BY ASSETS



## PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
<b>BONDS &amp; NCDs</b>		
Listed / awaiting listing on the stock exchanges		
Reliance Industries Limited	CRISIL AAA	7.89
<b>Total</b>		<b>7.89</b>
<b>MONEY MARKET INSTRUMENTS</b>		
Certificate of Deposit		
HDFC Bank Limited	CARE A1+	7.84
Indian Bank	CRISIL A1+	7.82
Punjab National Bank	CARE A1+	7.79
<b>Total</b>		<b>23.46</b>
Commercial Paper		
Vedanta Limited	CRISIL A1+	7.84
L&T Finance Limited	CRISIL A1+	7.80
IIFL Finance Limited	CRISIL A1+	7.78
Housing Development Finance Corporation Limited	CRISIL A1+	7.78
Reliance Jio Infocomm Limited	CRISIL A1+	7.77
IIFL Wealth Prime Limited	ICRA A1+	3.11
<b>Total</b>		<b>42.08</b>
<b>GOVERNMENT BOND AND TREASURY BILL</b>		
Treasury Bill		
182 Days Tbill (MD 21/07/2022)	SOV	7.85
182 Days Tbill (MD 11/08/2022)	SOV	7.82
91 Days Tbill (MD 08/09/2022)	SOV	7.79
<b>Total</b>		<b>23.46</b>
Cash & Cash Equivalent		
Net Receivables/Payables		1.07
TREPS / Reverse Repo Investments		2.04
<b>Total</b>		<b>3.11</b>
<b>GRAND TOTAL</b>		<b>100.00</b>

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

# Disclaimer for CRISIL AAAMfs: The assigned rating AAAMfs is valid only for "Bank of India Liquid Fund". The rating of CRISIL is not an opinion of the Asset Management Company's willingness or ability to make timely payments to the investor. The rating is also not an opinion on the stability of the NAV of the Fund, which could vary with market developments. The rating indicates that the funds' portfolios will provide 'very strong' protection against losses from credit default. CRISIL's assessment of a rated fund's credit quality is based on the creditworthiness of the fund's portfolio. CRISIL reserves the right to suspend, withdraw or revise the ratings assigned to the scheme at any time on the basis of new information, or unavailability of information or other circumstances, which CRISIL believes, may have an impact on the rating. For detail methodology, please visit CRISIL's website [www.crisil.com](http://www.crisil.com). Past performance is no guarantee of the future results.

§Disclaimer for ICRA AAAMfs: Schemes with this rating are considered to have the highest degree of safety regarding timely receipt of payments from the investments that they have made. This rating should however, not be construed as an indication of the performance of the Mutual Fund scheme or of volatility in its returns. The rating should not be treated as a recommendation to buy, sell or hold units issued by the Mutual Fund.

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)			

\*\*\*For more details kindly refer NOTICE-CUM-ADDENDUM NO. 18/2021-22 <https://www.boimf.in/docs/default-source/reports/addenda-notice/potential-risk-class-matrix-of-debt-schemes-november-30-2021.pdf>

# Bank of India Overnight Fund<sup>^^</sup>

(An open ended debt scheme investing in overnight securities. A Relatively Low Interest Rate Risk and A Relatively Low Credit Risk.)<sup>\*\*\*</sup>

All data as on June 30, 2022 (Unless indicated otherwise)

This product is suitable for investors who are seeking\*:

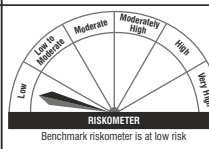
- Income over short term with low risk and high liquidity
- Investments in overnight securities having residual maturity of 1 business day.

Risk-o-meter is based on the scheme portfolio as on June 30, 2022



Investors understand that their principal will be at low risk

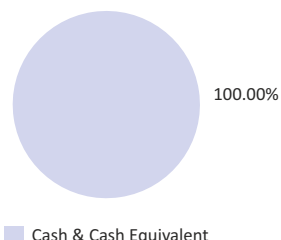
Benchmark Risk-o-meter as on June 30, 2022<sup>^</sup>



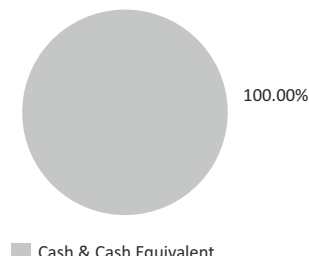
Benchmark riskometer is at low risk

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

## CREDIT PROFILE



## COMPOSITION BY ASSETS



## 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<sup>^</sup>

Tier 1: CRISIL Overnight Fund AI Index (w.e.f. April 1, 2022)

## DATE OF ALLOTMENT

January 28, 2020

## FUND MANAGER

Mr. Mithraem Bharucha (w.e.f. August 17, 2021) - 13 years of experience in Fixed Income market domain, Investment strategy development

## AVERAGE AUM

₹ 48.86 Crs.

## LATEST AUM

₹ 26.96 Crs.

## MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

## ADDITIONAL PURCHASE AMOUNT

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

## OTHER PARAMETERS (As on June 30, 2022)

Average Maturity: 1 Day  
Macaulay Duration: 1 Day  
Modified Duration: 1 Day  
Portfolio Yield: 4.70%

## NAV (As on June 30, 2022) NAV (₹)

Regular Plan		Direct Plan	
Growth	1,085.0064	Growth	1,087.1250
Daily IDCW	-	Daily IDCW	-
Weekly IDCW	-	Weekly IDCW	1,000.3799
Monthly IDCW	1,000.3772	Monthly IDCW	1,000.3803

## LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL  
Exit Load NIL

## PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
<b>CASH &amp; CASH EQUIVALENT</b>		
Net Receivables/Payables		1.97
TREPS / Reverse Repo Investments		98.03
<b>Total</b>		<b>100.00</b>
<b>GRAND TOTAL</b>		<b>100.00</b>

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 <sup>***</sup>				
		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)			

<sup>\*\*\*</sup>For more details kindly refer NOTICE-CUM-ADDENDUM NO. 18/2021-22 <https://www.boimf.in/docs/default-source/reports/addenda-notice/potential-risk-class-matrix-of-debt-schemes-november-30-2021.pdf>

<sup>^^</sup>For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23 [https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd_4)

# IDCW History

## EQUITY FUNDS<sup>5</sup>

Record Date	IDCW/ Unit Declared (in ₹)	NAV <sup>a</sup> as on Record Date
<b>Bank of India Large &amp; Mid Cap Equity Fund</b>		
<b>Regular Plan - Regular IDCW</b>		
25-March-2021	0.90	12.88
29-July-2021	0.25	15.61
<b>Regular Plan - Quarterly IDCW</b>		
25-September-2018	0.09	13.00
25-March-2021	1.00	15.46
<b>Eco Plan - Regular IDCW</b>		
25-March-2021	1.00	13.16
29-July-2021	0.50	15.74
<b>Eco Plan - Quarterly IDCW</b>		
25-March-2019	0.04	10.36
25-March-2021	0.90	12.86
<b>Eco Plan - Annual IDCW</b>		
18-December-2014	5.00	18.59
<b>Institutional Plan - Regular IDCW<sup>a</sup></b>		
25-November-2009	1.00	-
29-April-2010	1.00	-
<b>Institutional Plan - Quarterly IDCW<sup>a</sup></b>		
29-March-2010	1.00	-
29-April-2010	1.00	-
<b>Direct Plan - Regular IDCW</b>		
30-June-2021	1.00	15.23
30-June-2021	1.00	15.23
<b>Direct Plan - Quarterly IDCW</b>		
25-March-2019	0.18	10.45
25-March-2021	1.00	12.98
<b>Bank of India Tax Advantage Fund</b>		
<b>Regular Plan</b>		
30-June-2021	2.00	18.23
29-July-2021	0.90	18.19
<b>Eco Plan</b>		
30-June-2021	1.00	16.26
29-July-2021	0.25	16.78
<b>Direct Plan</b>		
30-June-2021	2.00	40.98
29-July-2021	0.90	42.04
<b>Bank of India Manufacturing &amp; Infrastructure Fund</b>		
<b>Regular Plan - Regular IDCW</b>		
25-June-2019	0.44	10.05
29-July-2021	0.40	16.85
<b>Regular Plan - Quarterly IDCW</b>		
25-March-2019	0.88	10.33
25-June-2019	0.39	10.00
<b>Direct Plan - Regular IDCW</b>		
27-March-2017	0.50	13.57
<b>Bank of India Mid &amp; Small Cap Equity &amp; Debt Fund</b>		
<b>Regular Plan - Regular IDCW</b>		
26-March-2018	0.75	12.33
29-July-2021	0.80	18.62
<b>Direct Plan - Regular IDCW</b>		
30-June-2021	1.00	17.76
29-July-2021	0.25	18.76
<b>Bank of India Small Cap Fund</b>		
<b>Regular Plan - Regular IDCW</b>		
30-June-2021	1.25	17.37
29-July-2021	1.00	17.44
<b>Direct Plan - Regular IDCW</b>		
30-June-2021	1.25	18.06
29-July-2021	0.40	18.79
<b>Bank of India Flexi Cap Fund</b>		
<b>Regular Plan - Regular IDCW</b>		
7-December-2020	0.44601387	12.76
30-June-2021	1.00000000	15.85
<b>Direct Plan - Regular IDCW</b>		
30-June-2021	1.00000000	15.43
29-July-2021	0.25000000	15.96
<b>HYBRID FUND<sup>5</sup></b>		
Record Date	IDCW/ Unit Declared (in ₹)	NAV <sup>a</sup> as on Record Date
<b>Bank of India Arbitrage Fund</b>		
<b>Regular Monthly IDCW</b>		
27-April-2020	0.05385541	10.0000 <sup>b</sup>
27-April-2020	0.05385543	10.0000 <sup>b</sup>
26-May-2020	0.04345086	10.0000 <sup>b</sup>
26-May-2020	0.04345088	10.0000 <sup>b</sup>
<b>Regular Quarterly IDCW</b>		
26-December-2019	0.05539822	10.5148 <sup>b</sup>
26-December-2019	0.05539822	10.5148 <sup>b</sup>
26-March-2020	0.12553389	10.4501 <sup>b</sup>
26-March-2020	0.12553389	10.4501 <sup>b</sup>
<b>Regular Annual IDCW</b>		
26-December-2019	0.05266000	10.0788 <sup>b</sup>
26-December-2019	0.05266000	10.0788 <sup>b</sup>
26-March-2020	0.10504000	10.0613 <sup>b</sup>
26-March-2020	0.10504000	10.0613 <sup>b</sup>
<b>Direct Monthly IDCW</b>		
27-April-2020	0.06160558	10.0855 <sup>b</sup>
27-April-2020	0.06160558	10.0855 <sup>b</sup>
26-May-2020	0.05007525	10.0859 <sup>b</sup>
26-May-2020	0.05007525	10.0859 <sup>b</sup>
<b>Direct Quarterly IDCW</b>		
26-December-2019	0.07443389	10.5612 <sup>b</sup>
26-December-2019	0.07443389	10.5612 <sup>b</sup>
26-March-2020	0.14323909	10.5101 <sup>b</sup>
26-March-2020	0.14323909	10.5101 <sup>b</sup>
<b>Direct Annual IDCW</b>		
26-December-2019	0.07038567	10.0544 <sup>b</sup>
26-December-2019	0.07038567	10.0544 <sup>b</sup>
26-March-2020	0.13992202	10.0000 <sup>b</sup>
26-March-2020	0.13992202	10.0000 <sup>b</sup>

## HYBRID FUND<sup>5</sup>

Record Date	IDCW/ Unit Declared (in ₹)	NAV <sup>a</sup> as on Record Date
<b>Bank of India Conservative Hybrid Fund</b>		
<b>Regular Monthly IDCW</b>		
02-February-2021	0.23090000	11.2228 <sup>b</sup>
02-February-2021	0.23090000	11.2228 <sup>b</sup>
30-June-2021	0.30000000	11.3853 <sup>b</sup>
30-June-2021	0.30000000	11.3853 <sup>b</sup>
<b>Regular Quarterly IDCW</b>		
25-June-2018	0.0864385	11.1417 <sup>b</sup>
25-June-2018	0.08004287	11.1417 <sup>b</sup>
25-March-2019	0.03320971	11.1241 <sup>b</sup>
25-March-2019	0.03075255	11.1241 <sup>b</sup>
<b>Regular Annual IDCW</b>		
25-March-2019	0.07203243	10.3827 <sup>b</sup>
25-March-2019	0.06670224	10.3827 <sup>b</sup>
02-February-2021	0.26970000	10.3095 <sup>b</sup>
02-February-2021	0.26970000	10.3095 <sup>b</sup>
<b>Regular Plan Regular IDCW</b>		
25-June-2013	0.389636	12.0556 <sup>b</sup>
25-June-2013	0.373162	12.0556 <sup>b</sup>
25-March-2014	0.389636	10.9004 <sup>b</sup>
25-March-2014	0.373162	10.9004 <sup>b</sup>
<b>Direct Monthly IDCW</b>		
02-February-2021	0.22820000	10.1643 <sup>b</sup>
02-February-2021	0.22820000	10.1643 <sup>b</sup>
30-June-2021	0.03000000	10.3018 <sup>b</sup>
30-June-2021	0.03000000	10.3018 <sup>b</sup>
<b>Direct Quarterly IDCW</b>		
26-December-2018	0.21610173	10.6590 <sup>b</sup>
26-December-2018	0.20010672	10.6590 <sup>b</sup>
25-March-2019	0.21610173	10.5824 <sup>b</sup>
25-March-2019	0.20010672	10.5824 <sup>b</sup>
<b>Direct Annual IDCW</b>		
25-March-2019	0.28811758	10.2199 <sup>b</sup>
25-March-2019	0.26680896	10.2199 <sup>b</sup>
02-February-2021	0.41970000	10.1017 <sup>b</sup>
02-February-2021	0.41970000	10.1017 <sup>b</sup>
<b>Eco Monthly IDCW</b>		
02-February-2021	0.49370000	16.9514 <sup>b</sup>
02-February-2021	0.49370000	16.9514 <sup>b</sup>
30-June-2021	0.50000000	17.1667 <sup>b</sup>
30-June-2021	0.50000000	17.1667 <sup>b</sup>
<b>Eco Quarterly IDCW</b>		
26-December-2018	0.06838875	10.0000 <sup>b</sup>
26-December-2018	0.06324962	10.0000 <sup>b</sup>
25-March-2019	0.07206263	10.1033 <sup>b</sup>
25-March-2019	0.06670224	10.1033 <sup>b</sup>
<b>Eco Plan Regular IDCW</b>		
25-March-2013	0.440456	12.5487 <sup>b</sup>
25-March-2013	0.377515	12.5487 <sup>b</sup>
25-March-2014	0.779271	11.5826 <sup>b</sup>
25-March-2014	0.746324	11.5826 <sup>b</sup>
<b>Bank of India Balanced Advantage Fund</b>		
<b>Regular Plan - Regular IDCW</b>		
25-June-2018	0.02449771	10.7707 <sup>b</sup>
25-June-2018	0.02449722	10.7707 <sup>b</sup>
29-July-2021	0.40000000	11.2226 <sup>b</sup>
29-July-2021	0.40000000	11.2226 <sup>b</sup>
<b>Direct Plan - Regular IDCW</b>		
25-March-2019	0.44270637	10.2965 <sup>b</sup>
25-June-2019	0.04427025	10.0302 <sup>b</sup>
25-June-2019	0.0442703	10.0302 <sup>b</sup>
30-June-2021	1.00000000	10.0785 <sup>b</sup>
<b>DEBT / INCOME FUNDS</b>		
Record Date	IDCW/ Unit Declared (in ₹)	NAV <sup>a</sup> as on Record Date
<b>Bank of India Short Term Income Fund<sup>5</sup></b>		
<b>Institutional Monthly IDCW</b>		
25-January-2011	0.043921	10.1704 <sup>b</sup>
25-January-2011	0.040935	10.1704 <sup>b</sup>
25-February-2011	0.052705	10.1881 <sup>b</sup>
25-February-2011	0.049122	10.1881 <sup>b</sup>
<b>Institutional Quarterly IDCW</b>		
29-December-2009	0.1751890	10.2708 <sup>b</sup>
29-December-2009	0.1630520	10.2708 <sup>b</sup>
<b>Regular Monthly IDCW</b>		
25-March-2019	0.05042235	10.3919 <sup>b</sup>
25-March-2019	0.04668914	10.3919 <sup>b</sup>
25-April-2019	0.03601595	10.3441 <sup>b</sup>
25-April-2019	0.0334718	10.3441 <sup>b</sup>
<b>Regular Quarterly IDCW</b>		
26-December-2018	0.10804795	10.1585 <sup>b</sup>
26-December-2018	0.10005336	10.1585 <sup>b</sup>
25-March-2019	0.10804788	10.1917 <sup>b</sup>
25-March-2019	0.10005336	10.1917 <sup>b</sup>
<b>Direct Monthly IDCW</b>		
25-March-2019	0.05042155	10.3930 <sup>b</sup>
25-March-2019	0.04669158	10.3930 <sup>b</sup>
25-April-2019	0.03602011	10.3498 <sup>b</sup>
25-April-2019	0.03335117	10.3498 <sup>b</sup>
<b>Direct Quarterly IDCW</b>		
26-December-2018	0.14401749	10.1444 <sup>b</sup>
26-December-2018	0.13340448	10.1444 <sup>b</sup>
25-March-2019	0.10804758	10.1908 <sup>b</sup>
25-March-2019	0.10005336	10.1908 <sup>b</sup>
<b>Bank of India Overnight Fund<sup>55</sup></b>		
<b>Regular Monthly IDCW</b>		
26-May-2022	3.39493480	1000.00 <sup>b</sup>
26-May-2022	3.39493480	1000.00 <sup>b</sup>
27-June-2022	3.73154826	1000.00 <sup>b</sup>
27-June-2022	3.73154826	1000.00 <sup>b</sup>
<b>Direct Monthly IDCW</b>		
26-May-2022	3.40966287	1000.00 <sup>b</sup>
26-May-2022	3.40966287	1000.00 <sup>b</sup>
27-June-2022	3.75104942	1000.00 <sup>b</sup>
27-June-2022	3.75104942	1000.00 <sup>b</sup>

<sup>5</sup>Face Value - ₹ 10/- <sup>55</sup>Face Value - ₹ 1000/- <sup>a</sup>Pursuant to payment of dividend, NAV of the IDCW Option of the Plan/Scheme falls to the extent of such IDCW payment and applicable statutory levy (taxes, levies, cess etc.), if any. <sup>b</sup>Since there are no investors in Bank of India Large & Mid Cap Equity Fund - Institutional Plan - Regular IDCW and Institutional Plan - Quarterly IDCW the data of NAV as on record date is not provided <sup>1</sup>Individual/HUFs. <sup>2</sup>Others. Past performance may or may not be sustained in the future. For complete IDCW History please visit [www.boimf.in](http://www.boimf.in)

# Fund - Manager wise Scheme Performance

## Bank of India Large & Mid Cap Equity Fund - Regular Plan - Growth Option - PERFORMANCE (As on June 30, 2022)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000 in the		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (S&P BSE 250 Large MidCap (TRI)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (S&P BSE 250 Large MidCap (TRI)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-3.8050%	0.9912%	1.6621%	9,620	10,099	10,166
3 years	12.4432%	12.9342%	11.5455%	14,230	14,418	13,891
5 years	8.2889%	11.8268%	12.0301%	14,894	17,493	17,653
Since inception*	12.2239%	14.7054%	13.6277%	48,540	65,496	57,552

^ 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. Alok Singh has been managing the Scheme since February 16, 2017. In addition to this scheme, he manages 7 & 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. The performance details provided herein are of Regular plan.

## Bank of India Manufacturing & Infrastructure Fund - Regular Plan - Growth Option - PERFORMANCE (As on June 30, 2022)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000 in the		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns# (S&P BSE India Manufacturing TRI - 50% & S&P BSE India Infrastructure TRI - 50%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns# (S&P BSE India Manufacturing TRI - 50% & S&P BSE India Infrastructure TRI - 50%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	0.6725%	4.6933%	1.6621%	10,067	10,469	10,166
3 years	17.4937%	12.3524%	11.5455%	16,241	14,196	13,891
5 years	11.5504%	8.6396%	12.0301%	17,278	15,137	17,653
Since inception*	7.8713%	4.0278%	10.9778%	25,450	16,272	36,116

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

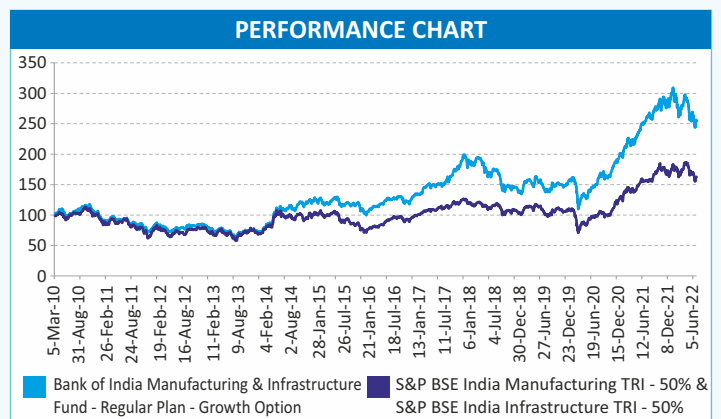
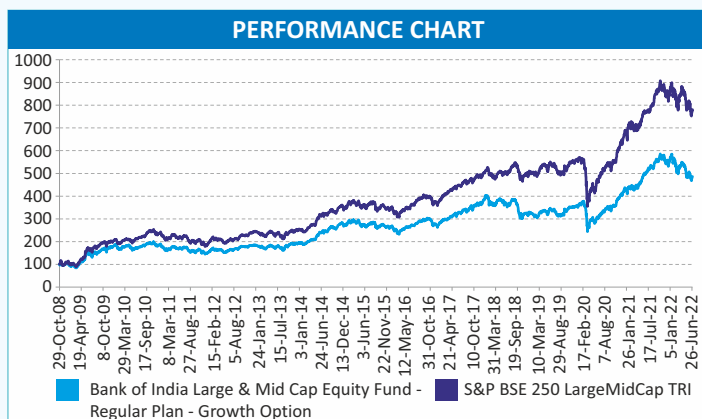
Above returns are in Compounded Annual Growth Rate (CAGR).

@ 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. Alok Singh has been managing the Scheme since February 16, 2017. In addition to this scheme, he manages 7 & 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. The performance details provided herein are of Regular plan.

### 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 Benchmark • Since date of allotment: Nifty Infrastructure Index TRI; • Post Jan 19, 2016 - till date: S&P BSE Infrastructure Index TRI (50%) & S&P BSE Manufacturing Index TRI (50%)

# Fund - Manager wise Scheme Performance

## Bank of India Conservative Hybrid Fund - Regular Plan - Growth Option - PERFORMANCE (As on June 30, 2022)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	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	20.8115%	1.1300%	-3.6399%	12,081	10,113	9,636
3 years	12.8239%	7.6168%	3.6967%	14,376	12,471	11,154
5 years	6.2425%	7.3869%	4.1294%	13,538	14,284	12,244
Since inception*	7.6585%	9.0634%	5.4648%	26,670	31,686	20,285

^ 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 the Scheme since May 21, 2012. In addition to this scheme, he manages 7 & 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. The performance details provided herein are of Regular plan.

## Bank of India Credit Risk Fund - Regular Plan - Growth Option - PERFORMANCE (As on June 30, 2022)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Credit Risk Fund CII Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Credit Risk Fund CII Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	142.3168%	6.0897%	-3.6399%	24,232	10,609	9,636
3 years	14.0390%	8.7296%	3.6967%	14,847	12,863	11,154
5 years	-3.9712%	8.2355%	4.1294%	8,165	14,857	12,244
Since inception*	0.3894%	8.8786%	5.8115%	10,290	18,674	15,140

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

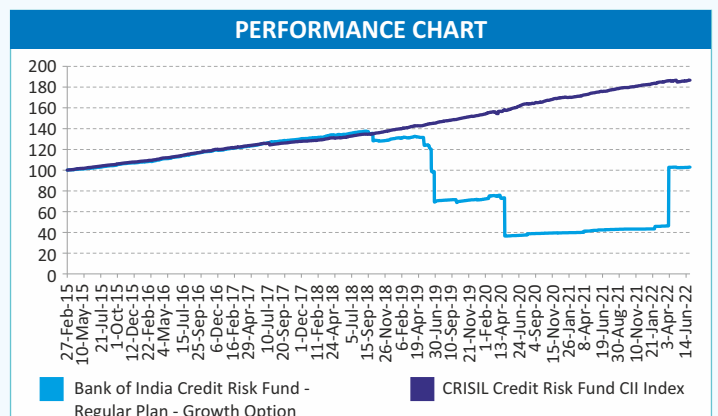
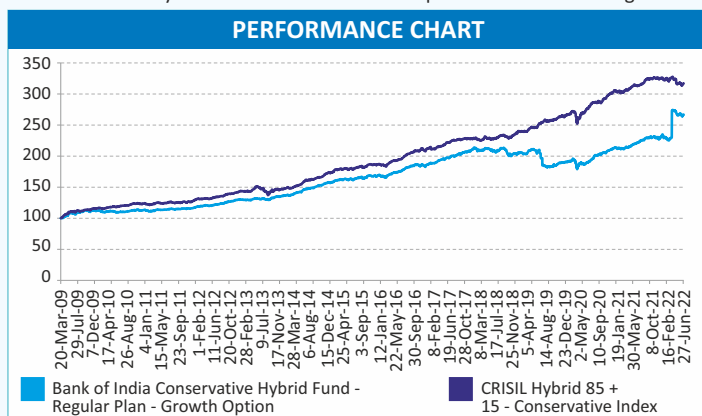
Above returns are in Compounded Annual Growth Rate (CAGR).

@ 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 the Scheme since February 27, 2015. In addition to this scheme, he manages 7 & 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. The performance details provided herein are of Regular plan.

### Notes

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



# Fund - Manager wise Scheme Performance

## Bank of India Mid & Small Cap Equity & Debt Fund - Regular Plan - Growth Option - PERFORMANCE (As on June 30, 2022)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-2.5803%	0.3429%	1.6621%	9,742	10,034	10,166
3 years	18.8578%	14.7420%	11.5455%	16,815	15,124	13,891
5 years	10.9283%	9.7118%	12.0301%	16,801	15,899	17,653
Since inception*	12.3692%	11.7299%	12.2056%	20,010	19,342	19,837

<sup>^</sup> 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 the Scheme since February 16, 2017. In addition to this scheme, he manages 7 & 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. The performance details provided herein are of Regular plan.

## Bank of India Arbitrage Fund - Regular Plan - Growth Option - PERFORMANCE (As on June 30, 2022)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	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	2.2834%	3.6150%	2.9722%	10,228	10,361	10,297
3 years	2.9823%	3.8104%	4.7358%	10,924	11,191	11,493
5 years	NA	NA	NA	NA	NA	NA
Since inception*	3.7005%	4.4002%	5.5379%	11,579	11,898	12,430

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

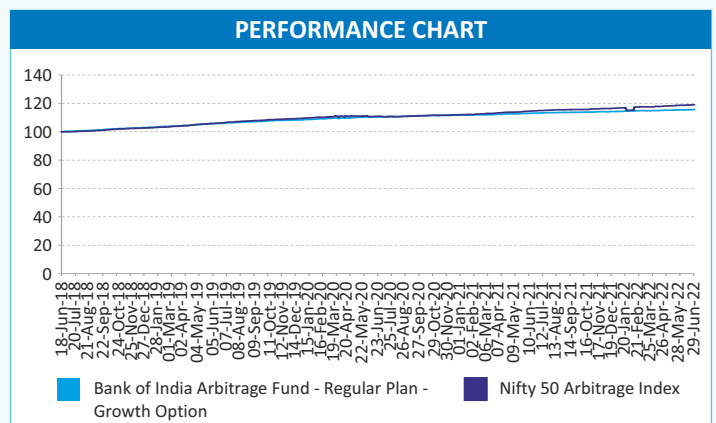
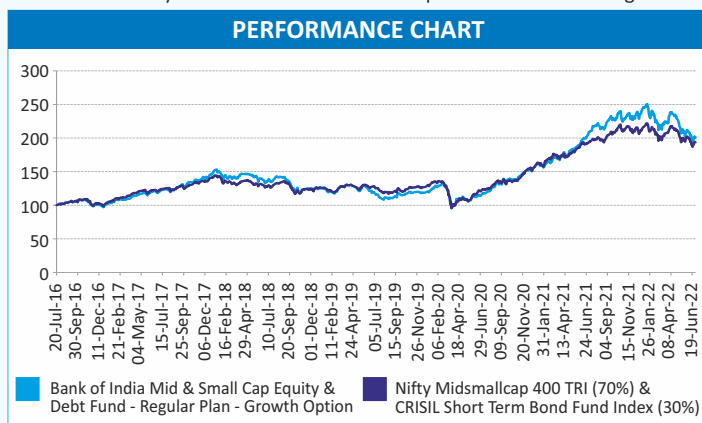
Above returns are in Compounded Annual Growth Rate (CAGR).

@ 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. Alok Singh has been appointed fund Manager for this scheme w.e.f December 1, 2021. In addition to this scheme, he manages 7 & 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. The performance details provided herein are of Regular plan.

### Notes

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



# Fund - Manager wise Scheme Performance

## Bank of India Balanced Advantage Fund - Regular Plan - Growth Option - PERFORMANCE (As on June 30, 2022)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 Index) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 Index) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	7.0728%	1.6856%	1.6621%	10,707	10,169	10,166
3 years	7.2963%	10.7232%	11.5455%	12,360	13,586	13,891
5 years	3.6336%	10.9301%	12.0301%	11,955	16,802	17,653
Since inception*	6.6948%	11.7735%	12.6762%	17,125	25,193	26,933

^ 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 appointed fund Manager for this scheme w.e.f December 1, 2021. In addition to this scheme, he manages 7 & 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. The performance details provided herein are of Regular plan.

## Bank of India Short Term Income Fund - Regular Plan - Growth Option - PERFORMANCE (As on June 30, 2022)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Short Duration Fund BII Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Short Duration Fund BII Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	17.0373%	3.3262%	-3.6399%	11,704	10,333	9,636
3 years	4.1188%	6.6834%	3.6967%	11,291	12,148	11,154
5 years	2.0775%	6.8092%	4.1294%	11,083	13,903	12,244
Since inception*	5.3466%	7.6601%	4.8331%	20,243	27,165	18,947

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

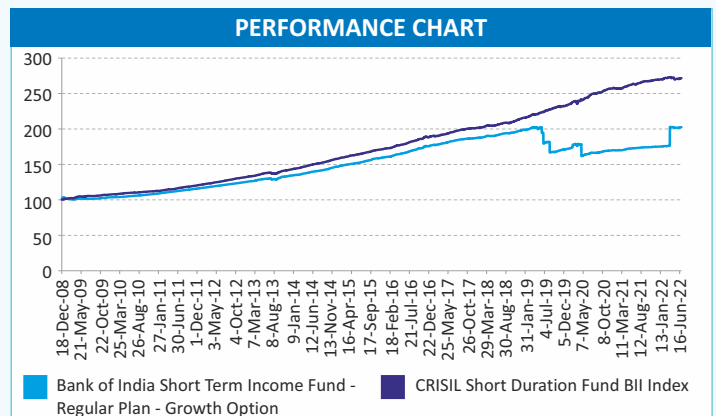
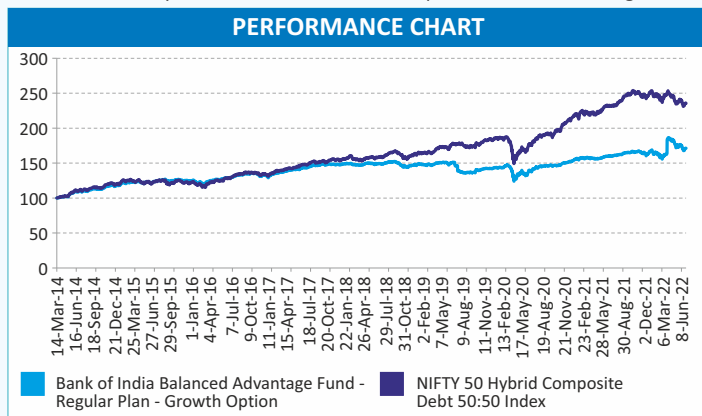
Above returns are in Compounded Annual Growth Rate (CAGR).

@ 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, 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. The performance details provided herein are of Regular plan.

### Notes

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



# Fund - Manager wise Scheme Performance

## Bank of India Tax Advantage Fund - Regular Plan - Growth Option - PERFORMANCE (As on June 30, 2022)

Fund Manager - Aakash Manghani & Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (S&P BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (S&P BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-4.6357%	0.6623%	1.6621%	9,536	10,066	10,166
3 years	18.7179%	13.1368%	11.5455%	16,756	14,496	13,891
5 years	13.5184%	11.4834%	12.0301%	18,857	17,226	17,653
Since inception*	17.4877%	16.7387%	15.3258%	85,990	78,952	67,106

^ 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. Aakash Manghani has been managing the Scheme since July 15, 2019 and co-managed by Mr. Alok Singh since April 27, 2022. In addition to this scheme, Aakash co-manages 1 open ended scheme & Alok manages 8 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. The performance details provided herein are of Regular plan.

## Bank of India Small Cap Fund - Regular Plan - Growth Option - PERFORMANCE (As on June 30, 2022)

Fund Manager - Aakash Manghani & Dhruv Bhatia				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (Nifty Smallcap 250 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Smallcap 250 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	2.3957%	-3.3560%	1.6621%	10,240	9,664	10,166
3 years	29.8052%	17.5213%	11.5455%	21,918	16,253	13,891
5 years	NA	NA	NA	NA	NA	NA
Since inception*	26.7231%	13.8506%	12.2386%	23,080	15,811	15,034

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

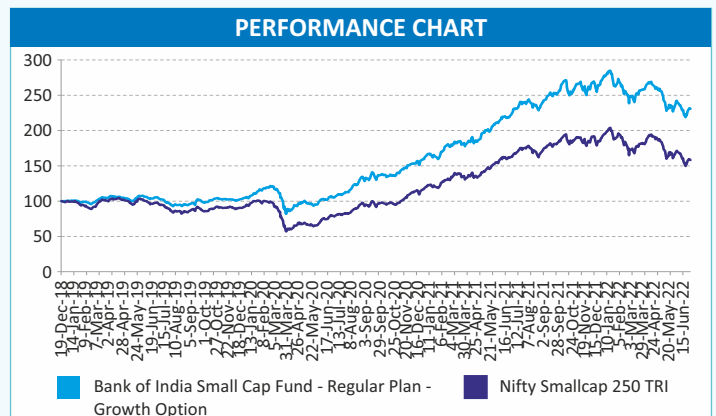
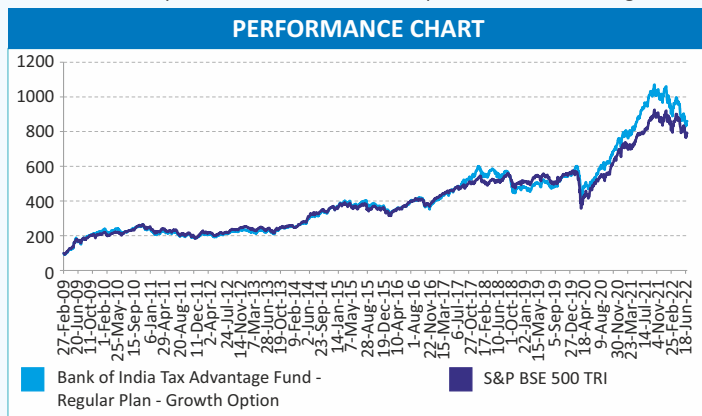
Above returns are in Compounded Annual Growth Rate (CAGR).

@ 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. Aakash Manghani has been managing the Scheme since December 1, 2021 and co-managed by Mr. Dhruv Bhatia since April 27, 2022. In addition to this scheme, Aakash co-manages 1 & Dhruv manages 2 close ended schemes and 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. The performance details provided herein are of Regular plan.

### Notes

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



# Fund - Manager wise Scheme Performance

## Bank of India Ultra Short Duration Fund - Regular Plan - Growth Option - PERFORMANCE (As on June 30, 2022)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Fund BI Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Fund BI Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	3.2498%	4.1673%	2.9722%	10,325	10,417	10,297
3 years	4.4327%	5.3902%	4.7358%	11,394	11,711	11,493
5 years	5.6897%	6.2232%	5.5810%	13,190	13,526	13,122
Since inception*	7.1504%	7.5259%	6.2814%	26,233	27,546	23,413

^ 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, 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. The performance details provided herein are of Regular plan.

## Bank of India Liquid Fund - Regular Plan - Growth Option - PERFORMANCE (As on June 30, 2022)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Fund BI Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Fund BI Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	5.1159%	4.9869%	7.4572%	Not Applicable	Not Applicable	Not Applicable
15 Days	4.9973%	5.0393%	7.3988%			
30 Days	4.7764%	4.9372%	4.7782%			
1 year	3.6325%	3.8875%	2.9722%	10,363	10,389	10,297
3 years	4.0413%	4.4226%	4.7336%	11,263	11,388	11,490
5 years	5.2853%	5.4437%	5.5810%	12,939	13,037	13,122
Since inception*	6.6377%	6.8427%	6.2814%	24,533	25,200	23,413

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

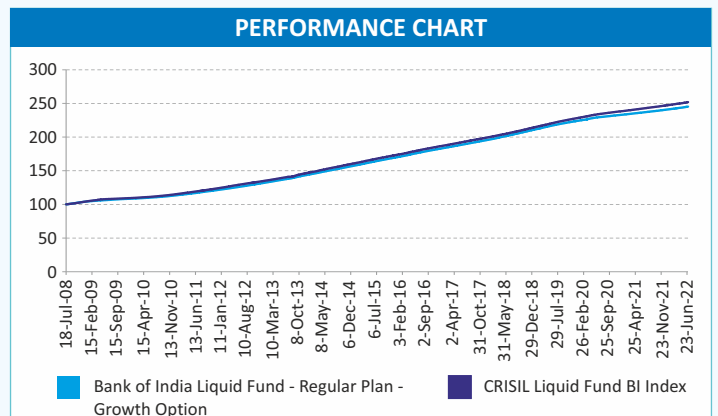
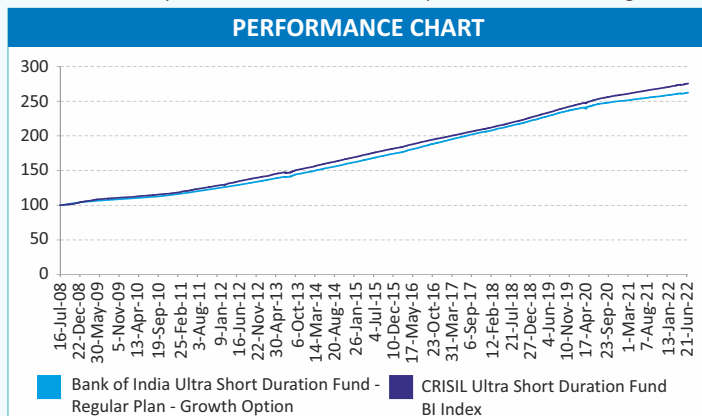
Above returns are in Compounded Annual Growth Rate (CAGR).

@ 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, 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 day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

### Notes

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



# Fund - Manager wise Scheme Performance

## Bank of India Overnight Fund - Regular Plan - Growth Option - PERFORMANCE (As on June 30, 2022)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Overnight Fund AI Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Overnight Fund AI Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	4.6200%	4.7367%	7.4572%	Not Applicable		
15 Days	4.6312%	4.7122%	7.3988%			
30 Days	4.4454%	4.5206%	4.7782%			
1 year	3.5387%	3.5709%	2.9722%	10,354	10,357	10,297
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	3.4260%	3.3963%	4.1868%	10,850	10,843	11,044

^ 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, 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 day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

## Bank of India Flexi Cap Fund - Regular Plan - Growth Option - PERFORMANCE (As on June 30, 2022)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (S&P BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (S&P BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-2.4069%	0.6623%	1.6621%	9,759	10,066	10,166
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	30.4515%	27.4587%	25.2565%	17,030	16,257	15,699

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

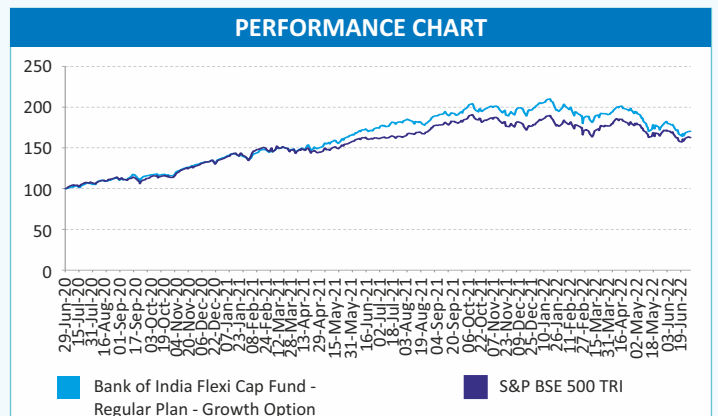
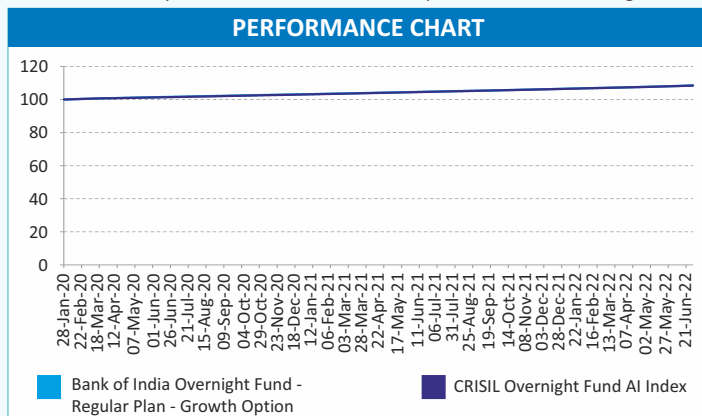
Above returns are in Compounded Annual Growth Rate (CAGR).

@ 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 scheme, he manages 7 & 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. The performance details provided herein are of Regular plan.

### Notes

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



# Fund - Manager wise Scheme Performance

## Bank of India Bluechip Fund - Regular Plan - Growth Option - PERFORMANCE (As on June 30, 2022)

Fund Manager - Dhruv Bhatia				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (Nifty 100 TRI) (%)	Additional Benchmark Returns (S&P BSE SENSEX TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 100 TRI) (₹)	Additional Benchmark Returns (S&P BSE SENSEX TRI) (₹)
6 Months	-15.7609%	-8.8957%	-8.2574%	9,185	9,549	9,582
1 year	NA	NA	NA	NA	NA	NA
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	-6.9816%	0.8717%	2.0866%	9,300	10,087	10,209

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

@ 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. Dhruv Bhatia has been managing this scheme w.e.f. January 20, 2022. In addition to this, he manages 2 close 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. The performance details provided herein are of Regular plan.
4. The returns has been calculated on the basis of simple annualized growth rate of the scheme.

### Notes

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

## Fund Managers



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

the overall Equity & Fixed Income Investment Operations as Chief Investment Officer.

### Funds Managed:

Bank of India Large & Mid Cap Equity Fund  
Bank of India Manufacturing & Infrastructure Fund  
Bank of India Conservative Hybrid Fund  
Bank of India Credit Risk Fund  
Bank of India Mid & Small Cap Equity & Debt Fund  
Bank of India Flexi Cap Fund  
Bank of India Balanced Advantage Fund  
Bank of India Arbitrage Fund

### Co-Managed Fund:

Bank of India Tax Advantage Fund



**Mr. Aakash Manghani:** Aakash has over 12 years of experience in financial markets with over ten years of rich experience in equity research and portfolio management. Aakash joined Bank of India Investment Managers in 2015, his prior experience is with firms such as Pioneer Investcorp, Girik Capital and Amdocs. Aakash earned an MBA from SP Jain School of Global Management and a Bachelors in Engineering

(B.E.) from Sardar Patel College of Engineering, Mumbai.

### Co-Managed Fund:

Bank of India Tax Advantage Fund  
Bank of India Small Cap Fund



**Mr. Mithraem Bharucha:** Mithraem Bharucha joined Bank of India Investment Managers in August 2021 and has more than 14 years of experience in the fixed income markets- trading and portfolio management. Prior to Bank of India Investment Managers, he was associated with organizations such as YES Mutual Fund and BNP Paribas Mutual fund. His qualifications include Bachelor's degree in Management

Studies from Mumbai University and Master's in Business Administration with specialization in Finance.

### Funds Managed:

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



**Mr. Dhruv Bhatia:** Dhruv Bhatia has over 10 years of experience in equity research and portfolio management and currently serves as an Equity Fund Manager at Bank of India Investment Managers. In his last assignment, Dhruv was working with Sixteenth Street Capital Pte. as an Investment Consultant. His prior work experience are with firms such as AUM Fund Advisors LLP and Sahara Mutual Fund as an

equity research analyst. Dhruv holds a Bachelor's degree in Management Studies from University of Mumbai and MBA from SIES College of Management Studies, Mumbai.

### Funds Managed:

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

### Co-Managed Fund:

Bank of India Small Cap Fund

# SIP Returns of selected Schemes

All data as on June 30, 2022 (Unless indicated otherwise)

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1,640,000	600,000	360,000	120,000
Market Value of amount Invested	3,445,333	769,621	436,862	108,124
Scheme Returns (CAGR)	10.23%	9.91%	13.01%	-17.92%
Benchmark returns# (CAGR)	13.07%	12.65%	15.30%	-12.84%
Additional Benchmark### (CAGR)	12.85%	14.20%	17.42%	-3.40%

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

# Scheme Benchmark: S&P BSE 250 LargeMidCap TRI

## Additional Benchmark: Nifty 50 TRI

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1,600,000	600,000	360,000	120,000
Market Value of amount Invested	4,294,807	859,075	460,059	106,220
Scheme Returns (CAGR)	13.79%	14.35%	16.64%	-20.69%
Benchmark returns# (CAGR)	12.64%	12.63%	15.70%	-13.46%
Additional Benchmark### (CAGR)	12.62%	14.20%	17.42%	-3.40%

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

# Scheme Benchmark: S&P 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	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1,470,000	600,000	360,000	120,000
Market Value of amount Invested	3,148,137	863,564	488,406	110,093
Scheme Returns (CAGR)	11.76%	14.56%	20.90%	-15.03%
Benchmark returns# (CAGR)	8.18%	12.50%	19.43%	-8.04%
Additional Benchmark### (CAGR)	12.65%	14.20%	17.42%	-3.40%

Date of First Installment: 01-Apr-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: S&P BSE Infrastructure TRI (50%) & S&P BSE Manufacturing TRI (50%)

## Additional Benchmark: Nifty 50 TRI

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	720,000	600,000	360,000	120,000
Market Value of amount Invested	1,063,709	839,146	475,976	106,526
Scheme Returns (CAGR)	12.90%	13.40%	19.05%	-20.25%
Benchmark returns# (CAGR)	12.05%	12.58%	16.94%	-11.18%
Additional Benchmark### (CAGR)	13.98%	14.20%	17.42%	-3.40%

Date of First Installment: 20-July-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	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	420,000	600,000	360,000	120,000
Market Value of amount Invested	703,026	-	568,729	109,960
Scheme Returns (CAGR)	30.73%	NA	32.16%	-15.22%
Benchmark returns# (CAGR)	21.22%	NA	23.77%	-21.96%
Additional Benchmark### (CAGR)	16.31%	NA	17.42%	-3.40%

Date of First Installment: 01-Jan-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	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	250,000	600,000	360,000	120,000
Market Value of amount Invested	267,201	-	-	107,381
Scheme Returns (CAGR)	6.32%	NA	NA	-19.00%
Benchmark returns# (CAGR)	5.61%	NA	NA	-13.46%
Additional Benchmark### (CAGR)	9.34%	NA	NA	-3.40%

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

# Scheme Benchmark: S&P 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.

## Month End Total Expense Ratio

All data as on June 30, 2022 (Unless indicated otherwise)

Name of Scheme	Regular				Direct				Unclaimed				Eco							
	Base TER (%) <sup>1</sup>	Additional expense as per Regulation 52(6A)(b) (%) <sup>2</sup>	Additional expense as per Regulation 52(6A)(c) (%) <sup>3</sup>	Gross (%) <sup>4</sup>	Total TER (%)	Base TER (%) <sup>1</sup>	Additional expense as per Regulation 52(6A)(b) (%) <sup>2</sup>	Additional expense as per Regulation 52(6A)(c) (%) <sup>3</sup>	Gross (%) <sup>4</sup>	Total TER (%)	Base TER (%) <sup>1</sup>	Additional expense as per Regulation 52(6A)(b) (%) <sup>2</sup>	Additional expense as per Regulation 52(6A)(c) (%) <sup>3</sup>	Gross (%) <sup>4</sup>	Total TER (%)	Base TER (%) <sup>1</sup>	Additional expense as per Regulation 52(6A)(b) (%) <sup>2</sup>	Additional expense as per Regulation 52(6A)(c) (%) <sup>3</sup>	Gross (%) <sup>4</sup>	Total TER (%)
Bank of India Arbitrage Fund	0.95%	0.00%	0.00%	0.95%	1.03%	0.53%	0.00%	0.00%	0.53%	0.60%				0.00%					0.00%	
Bank of India Balanced Advantage Fund	2.19%	0.16%	0.05%	2.40%	2.65%	1.53%	0.05%	0.00%	1.58%	1.82%				0.00%					0.00%	
Bank of India Bluechip Fund	2.23%	0.17%	0.05%	2.45%	2.55%	1.02%	0.05%	0.00%	1.07%	1.17%				0.00%					0.00%	
Bank of India Conservative Hybrid Fund	2.03%	0.00%	0.00%	2.03%	2.29%	1.46%	0.00%	0.00%	1.46%	1.70%				0.00%					0.00%	
Bank of India Credit Risk Fund	1.33%	0.00%	0.05%	1.38%	1.56%	1.05%	0.05%	0.00%	1.10%	1.27%				0.00%					0.00%	
Bank of India Flexi Cap Fund	2.21%	0.27%	0.05%	2.53%	2.64%	0.91%	0.05%	0.00%	0.96%	1.07%				0.00%					0.00%	
Bank of India Large & Mid Cap Equity Fund	2.23%	0.15%	0.05%	2.43%	2.58%	1.30%	0.05%	0.00%	1.35%	1.50%				0.00%					0.00%	
Bank of India Liquid Fund	0.21%	0.00%	0.00%	0.21%	0.22%	0.15%	0.00%	0.00%	0.15%	0.15%				0.00%					0.00%	
Bank of India Manufacturing & Infrastructure Fund	2.25%	0.13%	0.05%	2.43%	2.57%	1.14%	0.05%	0.00%	1.19%	1.33%				0.00%					0.00%	
Bank of India Mid & Small Cap Equity & Debt Fund	2.25%	0.07%	0.05%	2.37%	2.55%	1.32%	0.05%	0.00%	1.37%	1.55%				0.00%					0.00%	
Bank of India Overnight Fund	0.14%	0.00%	0.00%	0.14%	0.15%	0.10%	0.00%	0.00%	0.10%	0.11%				0.03%					0.03%	
Bank of India Short Term Income Fund	1.00%	0.00%	0.00%	1.00%	1.11%	0.76%	0.00%	0.00%	0.76%	0.87%				0.00%					0.00%	
Bank of India Small Cap Fund	2.25%	0.30%	0.05%	2.60%	2.67%	1.00%	0.05%	0.00%	1.05%	1.12%				0.00%					0.00%	
Bank of India Tax Advantage Fund	2.20%	0.16%	0.00%	2.36%	2.50%	1.20%	0.00%	0.00%	1.20%	1.34%				0.00%					0.00%	
Bank of India Ultra Short Duration Fund	0.55%	0.00%	0.00%	0.55%	0.59%	0.41%	0.00%	0.00%	0.41%	0.45%				0.00%					0.00%	

### TER Disclaimers:

1. Base TER excludes additional expenses provided in Regulation 52(6A)(b) and 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Services Tax (GST) on investment and advisory fees as per applicable rate.
2. Additional Expenses not exceeding 0.30% in terms of Regulation 52(6A)(b) of SEBI (Mutual Funds) Regulations, 1996.
3. Additional Expenses not exceeding 0.05% in terms of Regulation 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996.
4. Present GST rate is 18%.
5. Percentages mentioned above are annualized.
6. Base TER of direct plan shall have a lower expense ratio excluding distribution expenses, commission, etc., and no commission shall be paid from such plans.

# How to read Factsheet

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

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

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

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

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

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

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

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

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

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

**IDCW:** Income Distribution cum Capital Withdrawal

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

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

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

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

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

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

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

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

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

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

# Disclaimer/Statutory Details

The data in the Factsheet is updated up to June 30, 2022 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 (formerly BOI STAR Investment Managers Private Limited) (formerly BOI AXA Investment Managers Private Limited) (AMC). This report is for information purpose only and is not intended to be any investment advice. Please make independent research/ obtain professional help before taking any decision of investment/ sale. AMC makes no representation as to the quality, liquidity or market perception of any securities/ issuer/ borrower, if described in the report above, nor does it provide any guarantee whatsoever. Information and material used in this report are believed to be from reliable sources. However, AMC does not warrant the accuracy, reasonableness and/or completeness of any information. AMC does not undertake to update any information or material in this report. Decisions taken by you based on the information provided in this report are to your own account and risk. AMC and any of its officers, directors and employees shall not be liable for any loss or damage of any nature, as also any loss or profit in any way arising from the use of this material in any manner. AMC or its directors, officers and employees, including author of this report/ persons involved in the preparation or issuance of this report may, from time to time, have long or short positions in, and buy or sell the securities, if any, mentioned herein or have other potential conflict of interest with respect to any recommendation and related information and opinions given in the report/ report. This report, or any part of it, should not be duplicated, or contents altered/ modified, in whole or in part in any form and or re-distributed without AMC's prior written consent. © Bank of India Investment Managers Private Limited 2022.

**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** - Shop No.-: 405, 4th Floor, Zodiac Plaza, H. L. College Road, Navrangpura, Ahmedabad - 380 009. • **Bangalore** - 957, Regus Business Centre, Bangalore Pvt. Ltd., Level 9, Raheja Towers, 26 - 27, Mahatma Gandhi Road, Bangalore - 560 001. • **Bhopal** - F. F. 16, Part B, Mansarovar Complex, Near Habibganj Railway Station, Bhopal - 462 016. • **Chandigarh** - 205, Megabyte Business Centre, SCO-333-334, 1st Floor, Sec-35B Chandigarh - 160 022. • **Chennai** - Cabin No. 203, Apeejay Business Center No: 39/12, Haddows Road, Nungambakkam, Chennai - 600 034. • **Jaipur** - Office No.154, 1st Floor, Ganpati Plaza, M I Road, Jaipur - 302 001. • **Kolkata** - The Legacy, Regus Business Center, Room No. 132 & 133, 1st Floor, 25-A, Shakespeare Sarani, Kolkata - 700 017. • **Lucknow** - Office No-504, 5th Floor, Sriram Tower, 13 Ashok Marg, Hazratganj, Lucknow - 226 001. • **Mumbai** - B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013. • **New Delhi** - B-104, Statesman House, Barakhamba Road, Connaught Place, New Delhi - 110 001. • **Pune** - Cornerstone Projects, CTS No 33/28, Office No 47-501 T.P. Scheme No 1, Erandwane Pune City, 6th Floor, Lane no 4, Prabhat Road, Deccan Gymkhana Pune - 411 004. • **Vadodara** - 118, 1st Floor, Siddharth Complex, R C Dutt Road, Alkapuri, Vadodara - 390 005.

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

• **Agra**: 1st Floor, Deepak Wasan Plaza, Behind Holiday Inn, Sanjay Place, Agra - 282 002. • **Ahmedabad**: Office No. 401, 4th Floor, ABC-I, Off. C.G. Road, Ahmedabad - 380009. • **Akola**: Yamuna Tarang Complex, Shop No 30, Ground Floor, N.H. No-06, Murtizapur Road, Opp Radhakrishna Talkies, Akola - 444 004. • **Allahabad**: Meena Bazar, 2nd Floor, 10, S.P. Marg, Civil Lines, Subhash Chauraha, In The City of Allahabad - 211 001. • **Ambala**: 6349, 2nd Floor, Nicholson Road, Adjacent KOS Hospital Ambala Cant, Ambala -133 001, Haryana. • **Amritsar**: SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, City- Amritsar, Punjab - 143001. • **Anand**: B-42, Vaibhav Commercial Center, Nr Tvs Down Town Show Room, Grid Char Rasta, Anand - 380 001. • **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, Niral Bazar, Aurangabad - 431001. • **Bangalore**: Old No 35, New No:59, Kamala Nivas, 1st Floor, Puttanna Road, Basavangudi, Bangalore - 560004. • **Baroda**: 1st Floor 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri Vadodara - 390007. • **Belgaum**: Premises No 101, CTS No 1893, Shree Guru Darshani Tower, Anandwadi, Hindwadi, Belgaum - 590011. • **Bhagalpur**: 2nd Floor, Chandralok Complex, Near Ghantaghar, Bhagalpur - 812 001. • **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, Saheed Nagar, Janardan House, Room #: 07, 3rd Floor, DT: Bhubaneswar - 751 007. • **Bilaspur**: Anandam Plaza, Shop. No. 306; 3rd Floor, Vyapar Vihar Main Road, Chattingarh, Bilaspur-495001. • **Bokaro**: City Centre, Plot No. HE-07, Sector-IV, Bokaro Steel City - 827004. • **Borivali**: Gomati Smuti, Ground Floor, Jambli Gully, Near Railway Station, Borivali, Mumbai - 400 092. • **Burdwan**: Saluja Complex; 846, Laxmipur, G T Road, Burdwan; PS: BURDWAN & DIST: BURDWANEAST, PIN: 713101. • **Calicut**: Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut, Pincode - 673001. • **Chandigarh**: Sco- 2423-2424, Above Mirchi Restaurant, New Aroma Hotel, First Floor, Sector 22-C, Chandigarh - 160 022. • **Chennai**: 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai - 600 034. • **Cochin**: Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam - 682 036. • **Coimbatore**: 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641 018. • **Cuttack**: Shop No. 45, 2nd Floor, Netaji Subas Bose Arcade, (Big Bazar Building), Adjacent to Reliance Trends, Dargha Bazar, Cuttack, Odisha - 753001. • **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. • **Durgapur**: MWAV-16, Bengal Ambuja, 2nd Floor, City Centre, Distt. Burdwan, Durgapur - 713 216. • **Erode**: No: 4, Veerappan Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand, Erode - 638003. • **Faridabad**: A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, NIT, Faridabad - 121001. • **Gandhinagar**: 123, First Floor, Megh Malhar Complex, Opp. Vijay Petrol Pump, Sector - 11, Gandhinagar - 382 011. • **Ghaziabad**: FF - 31, Konark Building, Rajnagar, Ghaziabad, Uttar Pradesh Pin code - 201003. • **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**: Ganapati Enclave, 4th Floor, Opposite Bora Service, Ullubari, Guwahati - 781 007. • **Gwalior**: 2nd Floor, Rajeev Plaza, Jayendra Ganj, Lashkar, Gwalior - 474 009. • **Hubli**: R R Mahalaxmi Mansion, Above Indusind Bank, 2nd Floor, Desai Cross, Pinto Road, Hubli - 580029. • **Hyderabad**: KARYV HOUSE, No:46, 8-2-609/K, Avenue 4, Street No. 1, Banjara Hills, Hyderabad - 500 034. • **Hyderabad (Gachibowli)**: KARYV Selenium, Plot No: 31 & 32, Tower B, Survey No.115/22, 115/24, 115/25, Financial District, Gachibowli, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032. • **Indore**: 2nd Floor, 2013-205 Balaji Corporate House, Above ICICI Bank, 19/1 New Palasia, Near Curewell Hospital, Janjeerwala Square, Indore - 452 001. • **Jabalpur**: 2nd Floor, 290/1 (165-New), Near Bhavartal Garden, Jabalpur - 482 001. • **Jaipur**: S16/A, 11/rd Floor, Land Mark Building, Opp Jai Club, Mahaver Marg, C Scheme, 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**: 203, Modi Arcade, Chopasni Road, Jodhpur - 342 001. • **Kanpur**: 15/46, B, Ground Floor, Opp: Muir Mills, Civil Lines, Kanpur - 208 001. • **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. • **Lucknow**: Ist Floor, A. A. Complex, 5 Park Road, Hazratganj, Thaper House, Lucknow - 226 001. • **Ludhiana**: SCO 122, Second Floor, Above HDFC Mutual Fund, Feroze Gandhi Market, Ludhiana - 141001. • **Madurai**: No. G-16/17, AR Plaza, 1st Floor, North Veli Street, Madurai - 625010. • **Margao**: Shop No 21, Osia Mall, 1st Floor, Near KTC Bus Stand, SGPDA Market Complex, Margao - 403 601. • **Meerut**: H No 5, Purva Eran, Opp. Syndicate Bank, Hapur Road, Meerut - 250 001. • **Moradabad**: Chadha Complex, G. M. D. Road, Near Tadi Khana, Chowk, Moradabad - 244 001. • **Mumbai**: 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind BSE Bldg, Fort - 400 001. • **Muzaffarpur**: Floor Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur - 842 001. • **Nagpur**: Block No. B/1 & 2, Shree Apartment, Plot No. 2, Khare Town, Mata Mandir Road, Dharampeth, Nagpur - 440010. • **Nanded**: Shop No. 4, Santakripa Market, G G Road, Opp.Bank o f India, Nanded - 431 601. • **Nasik**: S-9, Second Floor, Suyojit Sankul, Sharanpur, 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. • **Panipat**: Shop No. 20, 1st Floor BMK Market, Behind HIVE Hotel, G.T.Road, Panipat - 132103. • **Panjim**: H. No: T-9, T-10, Afran Plaza, 3rd Floor, Near Don Bosco High School, Panjim Goa - 403001. • **Patiala**: B-17/423 Opposite Modi College, Lower Mall, Patiala - 147001. • **Patna**: 3A, 3rd Floor, Anand Tower, Exhibition Road, Opp ICICI Bank, Patna - 800 001. • **Pune**: Office No 207-210, 2nd Floor, Kamla Arcade, Jangli Maharaj Road, Opposite Balgandharva, Shivaji Nagar, Pune - 411005. • **Raipur**: Office No S-13, Second Floor, Reheja Tower, Fafadih Chowk, Jail Road, Raipur - 492 001. • **Rajkot**: 302, Metro Plaza, Near Moti Tanki Chowk, Rajkot, Gujarat - 360 001. • **Ranchi**: Room No 307, 3rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi - 834 001. • **Rohtak**: Shop No 14, Ground Floor, Ashoka Plaza, Delhi Road, Rohtak - 124 001. • **Rourkela**: 2nd Floor, Main Road, Udit Nagar, Rourkela, Sundargarh - 769 012. • **Shillong**: Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong - 793 001. • **Siliguri**: Nanak Complex, Sevoke Road, Siliguri - 734 001. • **Solapur**: Shop No. 106, Krishna Complex 477, Dakshin Kasaba, Datta Chowk, Solapur - 413 007. • **Surat**: Office No. 516, 5th Floor, Empire State Building, Near Udhna Darwaja, Ring Road, Surat - 395002. • **T Nagar**: G1, Ground Floor, No 22, Vijayaraghava Road, Swathi Court, T Nagar, Chennai - 600 017. • **Thane**: Room No. 302, 3rd Floor, Ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road, Naupada, Thane West, Mumbai - 400 602. • **Udaipur**: 201-202, Madhav Chambers, Opp G P O, Chetak Circle, Udaipur - 313 001. • **Ujjain**: Heritage, Shop No. 227, 87 Vishvavidyalaya Marg, Station Road, Near ICICI Bank Along Vishal Mega Mart, Ujjain - 456001. • **Varanasi**: D-64/132, 2nd Floor, KA, Mauza, Shivpurwa, Settlement Plot No 478, Pargana : Dehat Amanat, Mohalla Sagra, Varanasi - 221 010. • **Vashi**: C Wing, Flat No. 324, 1st Floor, Vashi Plaza, Sector 17 Vashi, Navi Mumbai Pincode - 400703. • **Vijayawada**: 39-10-7, Opp: Municipal Water Tank, Labbipet, Vijayawada - 520 010. • **Vile Parle**: Shop No.1, Ground Floor, Dipti Jyothi Co-operative Housing Society, Near MTNL Office P M Road, Vile Parle East, Pincode - 400057. • **Visakhapatnam**: D. NO. 48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp. Road to Lalitha Jeweller Showroom, Beside Taj Hotel Lodge, Visakhapatnam - 530016.

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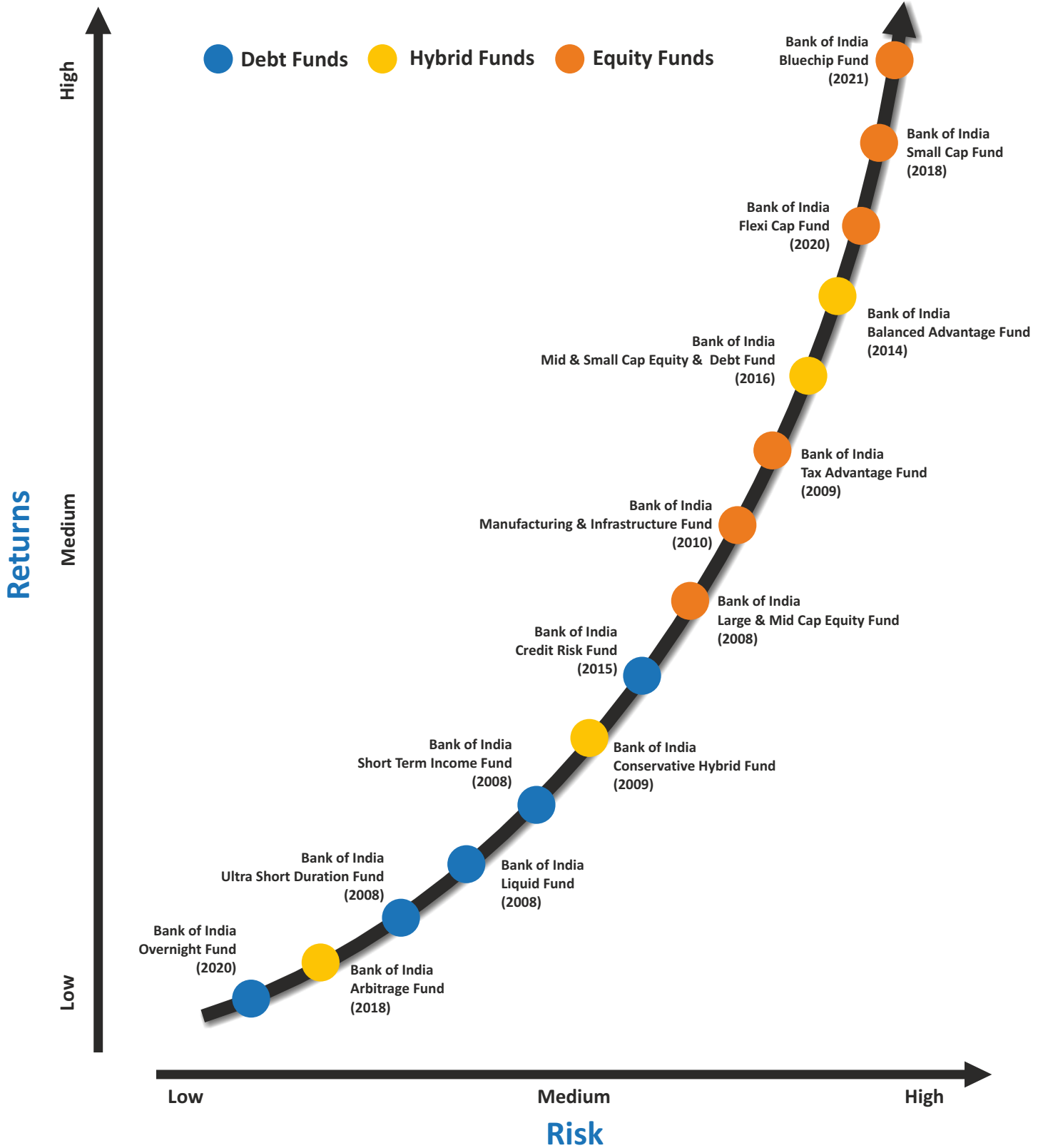


**Bank of India Investment Managers Private Limited**  
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(Investment Manager for Bank of India Mutual Fund)

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### PRODUCT SUITE



( ) Indicates year of fund launch  
 For Product Label please refer the respective Fund pages