

FACTS IN FIGURES

June 2025

Monthly Fund Factsheet

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Mohit Bhatia
Chief Executive Officer

FROM THE CEO'S DESK

Dear Readers,

Greetings from Team Bank of India Mutual Fund!

"The most certain way to succeed is always to try just one more time" – Thomas Alva Edison

For investors the above quote highlights the importance of adaptability, learning from setbacks and persistence that are crucial for navigating the challenges that market volatility entails. Market resilience viz the ability of markets to withstand shocks and recover from adverse events is a phenomenon that seasoned investors utilize effectively in their endeavour for long term wealth creation. The global financial markets have experienced volatility in last few months on account of unexpected events including geopolitical tensions, economic & trade related uncertainties. History shows that market disruptions that may have sharp short-term effects & volatility provide ample opportunities for investors to build high quality portfolios geared for long term sustainable returns. The market's ability to recover demonstrates why investors should maintain discipline through strategic asset allocation and commitment to one's long-term financial goals.

The Organisation for Economic Co-operation and Development (OECD) has forecasted that global GDP growth would slow down from 3.3% in 2024 to 2.9% in 2025 because of rising U.S. tariffs and corresponding trade actions from its trading partners. The U.S. stock market experienced price swings because investors worried about rising inflation and the Federal Reserve's monetary policy decisions. European equities demonstrated strength through their defence and banking sectors and the Euro has appreciated nearly 14% against the dollar in this CY. The Indian equity market maintained stability with strong domestic investment through systematic investment plans (SIPs) playing a crucial role. The Reserve Bank of India (RBI) lowered the repo rate by 50 basis points and decreased the Cash Reserve Ratio (CRR) by 100 basis points to 3.0% which added ₹ 2.5 lakh crore to the banking system. The RBI implemented these measures to boost economic growth while keeping inflation at the desired levels. The Indian rupee reached ₹ 86.05 against the U.S. dollar because of lower oil prices and RBI intervention.

For the month of June 25, the benchmark BSE Sensex recovered by 2155 points, or 2.98%, while the Nifty 50 increased by 766 points, or 3.42%. The BSE Small Cap index also saw a positive movement of 5.37% for the month, and the BSE Mid Cap index posted a positive performance of 3.96%. In the Indian debt markets, the 10-year GSEC bond yield closed at 6.32% for June 2025 up almost 9 bps or 0.09% compared to May end closing yield at 6.23 % on the benchmark.

Indian Mutual Fund Industry aggregate numbers stood at ₹ 74.41 Lac Cr closing AUM, 24.13 Cr folios and positive Net Sales of ₹ 49,095 Cr for the month ended 30th June 2025 versus aggregate AUM of ₹ 72.20 Lac Cr, 23.83 Cr folios and overall positive Net Sales of ₹ 29,108.3 Cr for the month ended 31st May 2025; Industry Aggregate SIP contribution was ₹ 27,269 for the month of June 2025 versus ₹ 26,688 Cr in May 2025. Bank of India Mutual Fund has its Assets Under Management (AUM) of ₹ 13,150 crore and 7,55,872 folios as of June 30, 2025. The Bank of India Flexi Cap Fund has achieved its five-year milestone since its launch on 29th June 2025.

As we move into the second quarter of this FY, we look forward to your continued support and patronage towards our products and assure you of our best services at all times.

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

The above Assets Under Management as of 30th June 2025 include **Equity:** ₹ 722,006.77 | **Debt:** ₹ 53,412.40 | **Hybrid:** ₹ 185,391.16 | **Liquid:** ₹ 201,055.97 | **ELSS:** ₹ 153,178.40

Geographical Spread: Top 5 Cities: 51.78% | Next 10 Cities: 13.26% | Next 20 Cities: 7.33% | Next 75 Cities: 8.23% | Others: 19.41%

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

Source of MF Industry Data: AMFI, Internal Research

MARKET UPDATE

Alok Singh
Chief Investment Officer



Market valuations are always a point of discussion among market participants. In recent times, the Indian market is considered expensive on PE terms when compared to its global peers. However, one needs to consider the ROE of the respective markets. In that context, the Indian markets are reasonably placed.

Index Name	1 Year Return % (in USD)	1 Year Forward PE	ROE
MSCI India Index	1.81	22.90	16.70
MSCI Emerging Market Index	11.47	12.68	12.50
MSCI World Index	13.41	19.73	18.00

Indian equity markets have been trailing their global peers for the last 1 year. The MSCI India Index delivered a 1.81% return in the last 1-year vs the MSCI Emerging Market Index and the MSCI World Equity Index returning at 11.47% and 13.41% respectively. The recent underperformance is not solely driven by the valuation but by the deteriorating earnings profile, especially in the middle part of the last financial year.

The large portion of the earnings slowdown was attributed to lower-than-estimated expenditure by the GOI. The tight monetary policy by the RBI also impacted the money supply in the economy and, in turn, impacted productivity. In the last four or five months, the GOI has come back on its expenditure trajectory, and the RBI has also lowered the interest rate, along with increased liquidity in the banking system. Since these factors impact the economy with a lag effect of 3 to 6 months, it is expected that these measures should start supporting the growth rate from the second quarter onwards.

The slowing of consumption demand also had an impact on the market in the last 1 year. Lower demand impacted the revenue growth of businesses in India. As a result, most of the EPS growth was because of the profitability growth of corporate India. While profitability is at peak, revenue growth has been hovering around a single digit. It has been concerning and has resulted in some consolidation in the market.

The main reason for lower demand has been slower growth in the disposable income of the population at large. The Government of India has tried to address this issue by lowering the personal income tax under the new tax regime. This tax should have a positive impact on the disposable income, and with lower interest rates & high liquidity in the banking should support easy leveraging. Hopefully, this all will be able to positively impact the consumer demand and, in turn, help in higher revenue growth for Indian corporations in the coming quarters.

As we wait to see the Q1 FY 2026 financial results, we expect the results to be better sequentially as well as on a YoY basis, as we continue to expect improvement in growth data despite recent tariff issues. The strong macro stability with improving terms of trade, declining primary deficit, and falling inflation volatility, along with support from the RBI, should help in sustaining the corporate earnings. We believe that markets should witness earnings beats in the next quarterly earnings season. In mid-to-high-teens earnings growth annually over the next 3-5 years, led by an emerging private capex cycle, re-leveraging of corporate balance sheets, and a structural rise in discretionary consumption. However, in the near-term equity market is increasingly becoming a bottom-up strategy-focused.

In fixed income, we believe that considering the macroeconomic considerations, the neutral policy rate for India could be around 5.5%. Considering this along with the liquidity commitment by the RBI, the yield curve may become steeper, making the shorter end of the curve more attractive than the long end.

Source: RBI, Bloomberg

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

Market Chronicles: Decoding Trends

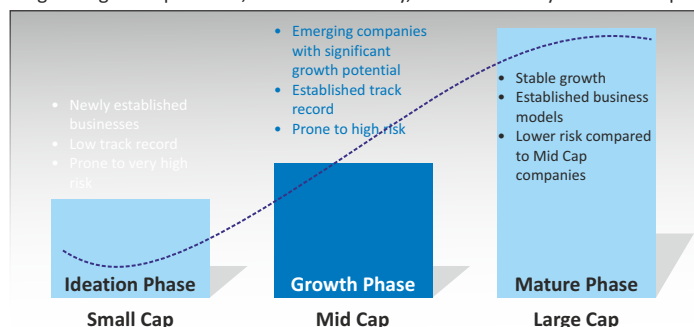
Mid Caps - Wider Economic Representation and Potential for Upside Mobility

Economic growth leading to the market cap expansion

India GDP has grown at 2X to \$3.9 Tn in the last 10 Years, which has supported well in the expansion of market capitalization, whereby the India market capitalization has grown at 3X from \$1.5 Tn in 2014 to \$4.9 Tn in 2024. Also, the India's favorable demographics and increasing urbanization, supports well the rising consumption need in Tier 2/3 cities. The mid cap companies, often agile with healthy domestic presence, are well-positioned to benefit from this growth. Moreover, government initiatives like Make in India and increased infrastructure spending further boost mid-cap opportunities.

Rapid growth visible in mid cap space

Mid Cap Fund is a type of mutual fund scheme that primarily invests in mid-sized companies—specifically those ranked between 101st and 250th by market capitalization, as per SEBI guidelines. These companies usually fall within a market cap range of approximately ₹33,000 crore to ₹1,00,000 crore. Mid Cap funds offer a balanced investment option, combining the stability of large caps with the growth potential of mid caps. Source: AMFI disclosure of Market Cap breakup based on Dec 2024 data. Mid Cap companies are generally in the growth phase, with established operations and scalable business models. They offer superior long-term growth potential, maintain flexibility, and are less risky than small caps



while offering better return potential than large caps. Many operate in under-researched and niche sectors, creating opportunities for re-rating.

Mid Cap provides wider economic representation

As the market expands, the mid capitalization companies tend to add new/emerging sectors. It offers high growth opportunities since it presents leaders across Industries in terms of Volume, Profit or Revenue. There are market leaders in mid cap segments such as Asset Management, General & Health Insurance, Digital Insurance Marketplace, Power Equipment, Air Conditioners as well as Electronic Manufacturing. Over the years, 3 new sectors have been added to the Mid Cap universe i.e. New-Age Tech, Engineering and Construction (E&C) & Infra and Media.

Sectors	Nifty Midcap 150 Index Weights (%)					
	Jun-20	Jun-21	Jun-22	Jun-23	Jun-24	Jun-25
Financials	21	22	16	20	16	21
Capital Goods	6	7	9	7	12	11
Healthcare	12	9	9	12	11	11
Auto & Auto Anc	12	9	11	13	10	7
IT	4	6	6	6	6	7
Chemicals	8	9	6	7	3	6
FMCG	11	5	5	6	3	5
New-age tech	0	1	2	2	2	4
Miscellaneous	4	4	6	6	6	4
Oil & Gas	4	4	8	3	3	4
Metals & Mining	1	5	3	3	4	4
Cement & Building Materials	4	4	4	5	4	3
Real Estate	2	2	3	3	5	3
Telecom	2	1	1	1	3	3
Utilities	4	3	4	3	3	3
Consumer Durable	4	4	4	3	2	2
E&C and Infra	0	0	0	1	1	2
Media	0	2	2	1	1	0

Source: Past performance may or may not be sustained in future. Source: Ambit Research, Data as on June of every year. Engineering and Construction (E&C) companies specializing in infrastructure projects. Green symbol shows new entrant and Yellow symbol shows increase in index weight.

Mid Caps have potential for upside mobility

Mid Caps balance risk and return better than the other two categories, making them suitable for long-term investors. Over the long term, Mid-Caps have generated relatively higher returns compared to Large Caps, whereas the risk for Mid-Caps has reduced substantially over the last 10-year period.

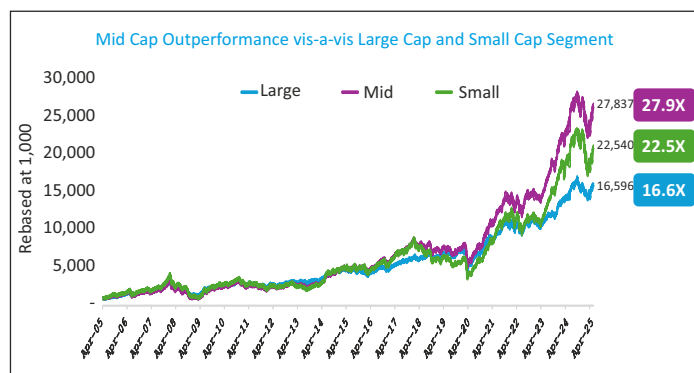
Period	Rolling Return (%)			Volatility (%)		
	Large	Mid	Small	Large	Mid	Small
3 Years	13.51%	20.03%	18.01%	4.77%	9.51%	12.27%
5 Years	12.98%	18.30%	15.63%	3.80%	6.81%	9.06%
10 Years	11.91%	15.20%	13.36%	2.37%	3.90%	4.12%

Past performance may or may not be sustained in the future. Data as of June 30, 2025. Source: ACEMF (Rolling Returns). The returns are shown as Median based on Compounded Annualized Growth Rate (CAGR). Large Cap is represented by Nifty 50 TRI; Mid Cap is represented by Nifty Mid Cap 150 TRI. Volatility/Risk is calculated based on daily returns across periods on an annualized basis. Standard deviation is a statistical measure of the range of an investment's performance. Time Period: Jan 01, 2015 – June 30, 2025. The above simulation is for illustration purposes only and should not be construed as a recommendation or a promise of returns, or a safeguard of capital. Bank of India Mutual Fund does not guarantee or forecast any returns.

Contd....

Market Chronicles: Decoding Trends

Historically, the mid-cap segment has delivered strong returns over long periods. India Mid Cap segment has generated ~27X returns over the last 20 years.



Past performance may or may not be sustained in future. Data as on June 30, 2025. Source: ACEMF. Returns are Compounded Annualised Growth Rate (CAGR). Above data is rebased at 1000 and calculated for the period Apr 01, 2005 – June 30, 2025. Large Cap - NIFTY 100 – TRI, Mid Cap - Nifty Midcap 150 - TRI, Small Cap - Nifty Smallcap 250 – TRI. The above simulation is for illustration purpose only and should not be construed as a recommendation or a promise on returns. Bank Of India Mutual Fund is not guaranteeing or forecasting any returns.

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

Suitability to investors:

Mid Cap funds are suitable for investors looking to invest in Mid Caps as a part of their asset allocation. Also, experienced investors who have moderate to high-risk appetite can allocate these funds so that to optimize returns while managing volatility. Ideal investment horizon of more than 5 years should be looked at while allocating mid cap funds.

Bank of India Flexi Cap Fund

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

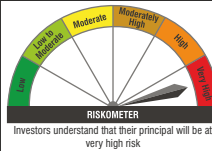
Invest Now

All data as on June 30, 2025 (Unless indicated otherwise)

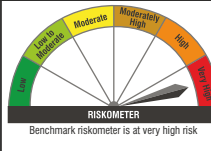
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on June 30, 2025

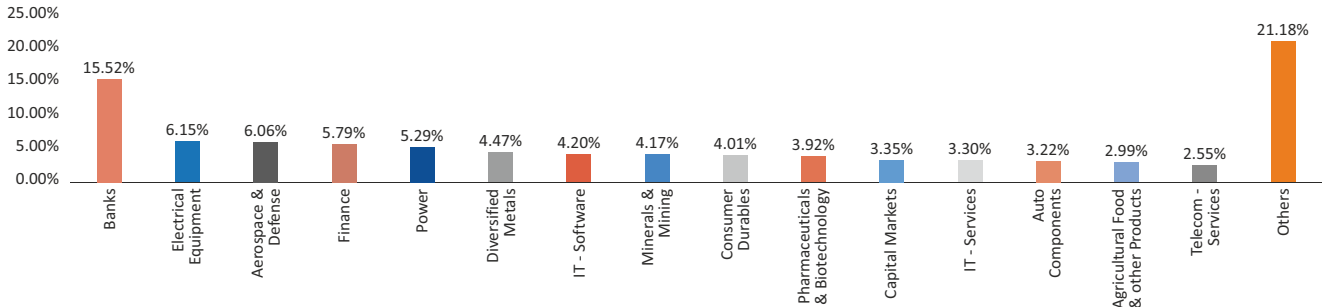


Benchmark Risk-o-meter as on June 30, 2025^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		PHARMACEUTICALS & BIOTECHNOLOGY		HEG Limited		GOVERNMENT BOND AND TREASURY BILL	
BANKS	15.52			Adani Ports and Special Economic Zone Limited	1.14	Treasury Bill	
✓ State Bank of India	4.87	Dr. Reddy's Laboratories Limited	1.80	Radico Khaitan Limited	1.14	364 Days Tbill (MD 15/01/2026) (SOV)	0.13
✓ HDFC Bank Limited	3.81	Acutaas Chemicals Limited	1.71	Tata Steel Limited	1.09	Total	0.13
✓ ICICI Bank Limited	2.88	Advanced Enzyme Technologies Limited	0.41	Oberoi Realty Limited	1.04	CASH & CASH EQUIVALENT	
Bank of Baroda	1.68	CAPITAL MARKETS	3.35	Brigade Enterprises Limited	0.96	Net Receivables/Payables	0.20
Indian Bank	1.28	Prudent Corporate Advisory Services Limited	1.86	Hi-Tech Pipes Limited	0.91	TREPS / Reverse Repo Investments	3.06
AU Small Finance Bank Limited	1.00	Nuvama Wealth Management Limited	1.49	Maruti Suzuki India Limited	0.81	Total	3.26
ELECTRICAL EQUIPMENT	6.15	IT - SERVICES	3.30	Syrma SGS Technology Limited	0.70	GRAND TOTAL	100.00
✓ Quality Power Electrical Eqp Ltd	2.97	Zaggle Prepaid Ocean Services Limited	1.71	Aditya Vision Ltd	0.63	✓ Indicates Top 10 Equity Holdings.	
ABB India Limited	1.16	Netweb Technologies India Limited	1.59	Jupiter Wagons Limited	0.57		
Siemens Energy India Limited	1.02	AUTO COMPONENTS	3.22	Titagarh Rail Systems Limited	0.55		
Siemens Limited	1.00	Bharat Forge Limited	1.72	Prataap Snacks Limited	0.22		
AEROSPACE & DEFENSE	6.06	UNO Minda Limited	1.50	Total	96.17		
✓ Hindustan Aeronautics Limited	3.75	AGRICULTURAL FOOD & OTHER PRODUCTS	2.99	MONEY MARKET INSTRUMENTS			
Bharat Electronics Limited	2.31	Balrampur Chini Mills Limited	1.56	Certificate of Deposit			
FINANCE	5.79	Triveni Engineering & Industries Limited	0.88	National Bank For Agriculture and Rural Development (CRISIL A1+)	0.22		
CreditAccess Grameen Limited	2.38	Sanstar Ltd	0.55	Punjab National Bank (CRISIL A1+)	0.22		
REC Limited	1.82	TELECOM - SERVICES	2.55	Total	0.44		
SBI Cards and Payment Services Limited	0.96	✓ Bharti Airtel Limited	2.55	MCAP Categorization*** (As on June 30, 2025)			
Rane Holdings Limited	0.63	OTHERS	21.18	Mcaph Category	Percentage		
POWER	5.29	Coromandel International Limited	1.87	Large Cap	44.69%		
✓ NTPC Green Energy Limited	2.47	Swan Energy Limited	1.84	Small Cap	30.42%		
NTPC Limited	1.68	Ambuja Cements Limited	1.70	Mid Cap	21.06%		
Torrent Power Limited	1.14	Reliance Industries Limited	1.26	GB/TB/Repo/Others	3.39%		
DIVERSIFIED METALS	4.47	ITC Limited	1.23	Debt	0.44%		
✓ Vedanta Limited	4.47	Avenue Supermarts Limited	1.21	Grand Total	100.00%		
IT - SOFTWARE	4.20	General Insurance Corporation of India	1.16	***For MCAP purpose, the old industry classification is considered for December 2024 instead of June 2025			
✓ Coforge Limited	4.20						
MINERALS & MINING	4.17						
✓ Lloyds Metals And Energy Limited	4.17						
CONSUMER DURABLES	4.01						
Sky Gold And Diamonds Limited	2.25						
PG Electroplast Limited	0.94						
Senco Gold Limited	0.82						

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

BSE 500 Total Return Index (TRI)

DATE OF ALLOTMENT

June 29, 2020

FUND MANAGER

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

AVERAGE AUM

₹ 2,167.84 Crs.

LATEST AUM

₹ 2,208.92 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on June 30, 2025)

0.77 Times* (Basis last rolling 12 months)

OTHER PARAMETERS (As on June 30, 2025)

Standard Deviation (Annualized): 17.52% (Bank of India Flexi Cap Fund)
14.04% (BSE 500 TRI)

Beta: 1.12

Sharpe Ratio*: 1.23

Tracking Error (Annualized): 7.92%

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

*Risk-free rate assumed to be 5.52% (MIBOR as on June 30, 2025)

NAV (As on June 30, 2025)

		NAV (₹)
Regular Plan		
Growth	34.90	37.77
IDCW	31.71	32.28

EXPENSE RATIO

Regular Plan: 1.93% Direct Plan: 0.48%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

Exit Load

NIL

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Small Cap Fund

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

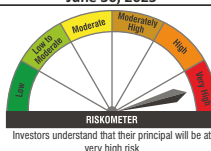
Invest Now

All data as on June 30, 2025 (Unless indicated otherwise)

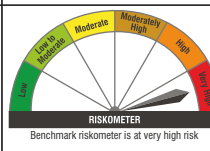
This product is suitable for investors who are seeking*:

- 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, 2025

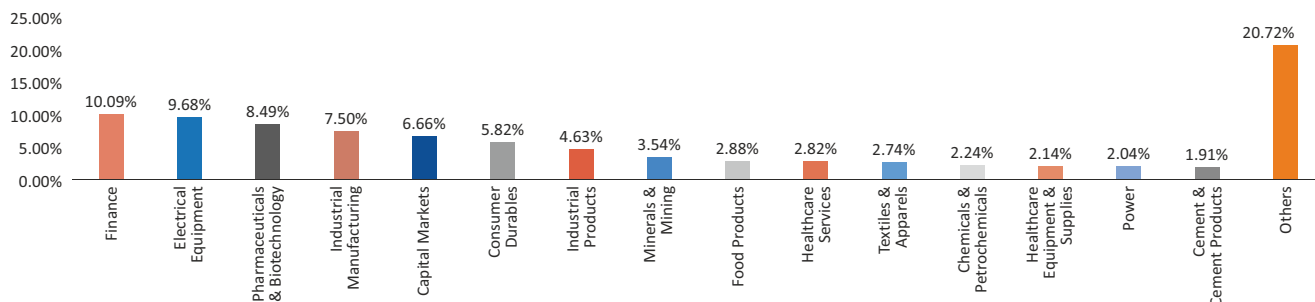


Benchmark Risk-o-meter as on June 30, 2025[^]



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		POWER		STERLING AND WILSON RENEWABLE ENERGY LIMITED		GOVERNMENT BOND AND TREASURY BILL	
FINANCE	10.09	NTPC Green Energy Limited	2.04	TeamLease Services Limited	0.47	Cash & Cash Equivalent	0.54
✓ CreditAccess Grameen Limited	2.49	✓ CONSUMER DURABLES	5.82	✓ CEMENT & CEMENT PRODUCTS	1.91	Net Receivables/Payables	5.15
✓ Housing & Urban Development Corporation Limited	2.49	✓ Sky Gold And Diamonds Limited	2.21	✓ Ambuja Cements Limited	1.91	TREPS / Reverse Repo Investments	5.15
✓ PNB Housing Finance Limited	2.16	PG Electroplast Limited	1.74	OTHERS	20.72	Total	0.26
✓ Cholamandalam Financial Holdings Limited	1.93	Senco Gold Limited	0.79	Radico Khaitan Limited	1.70		
✓ Capri Global Capital Limited	0.54	ETHOS LTD.	0.65	✓ Zagle Prepaid Ocean Services Limited	1.52		
✓ Rane Holdings Limited	0.48	✓ INDUSTRIAL PRODUCTS	4.63	Aditya Birla Real Estate Limited	1.47		
✓ QUALITY POWER ELECTRICAL EQP LTD	2.87	✓ HEG Limited	1.43	Indian Bank	1.46		
✓ Siemens Energy India Limited	1.83	✓ HI-Tech Pipes Limited	0.88	Carraro India Limited	1.45		
✓ TD Power Systems Limited	1.70	✓ KSB Limited	0.73	Castrol India Limited	1.33		
✓ Hitachi Energy India Limited	1.68	✓ Shakti Pumps (India) Limited	0.69	✓ Tips Music Limited	1.28		
✓ Schneider Electric Infrastructure Limited	1.03	✓ Tinnu Rubber and Infrastructure Limited	0.66	✓ CMS Info System Limited	1.22		
✓ Apar Industries Limited	0.57	✓ MINERALS & MINING	3.54	✓ Kernex Microsystems (India) Limited	1.13		
✓ PHARMACEUTICALS & BIOTECHNOLOGY	8.49	✓ Lloyds Metals And Energy Limited	3.54	✓ Balrampur Chini Mills Limited	1.12		
✓ Eris Lifesciences Limited	2.38	✓ FOOD PRODUCTS	2.88	✓ Steel Authority of India Limited	1.11		
✓ Acutaa Chemicals Limited	2.25	✓ Manorama Industries Limited	1.04	✓ Cartrade Tech Limited	1.06		
✓ Wockhardt Limited	1.57	✓ EID Parry India Limited	0.92	✓ Latent View Analytics Limited	0.95		
✓ Cohance Lifesciences Limited	1.02	✓ Mrs. Bectors Food Specialities Limited	0.66	✓ Unicommerce Esolutions Limited	0.93		
✓ Gufic Biosciences Limited	0.66	✓ Prataap Snacks Limited	0.26	✓ Godavari Biorefineries Limited	0.84		
✓ Advanced Enzyme Technologies Limited	0.61	✓ HEALTHCARE SERVICES	2.82	✓ Sanstar Ltd	0.60		
✓ INDUSTRIAL MANUFACTURING	7.50	✓ Vijaya Diagnostic Centre Limited	1.89	✓ General Insurance Corporation of India	0.54		
✓ Kaynes Technology India Limited	2.40	✓ Krishna Institute Of Medical Sciences Limited	0.93				
✓ Syрма SGS Technology Limited	1.74	✓ TEXTILES & APPARELS	2.74				
✓ Jyoti CNC Automation Ltd	1.71	✓ Arvind Limited	1.45				
✓ Titagarh Rail Systems Limited	0.81	✓ Ganesha Ecosphere Limited	1.19				
✓ Jupiter Wagons Limited	0.66	✓ Sanathan Textiles Limited	0.10				
✓ Shanthi Gears Limited	0.15	✓ CHEMICALS & PETROCHEMICALS	2.24				
✓ Praj Industries Limited	0.03	✓ Galaxy Surfactants Limited	0.94				
✓ CAPITAL MARKETS	6.66	✓ Vinati Organics Limited	0.86				
✓ Computer Age Management Services Limited	1.78	✓ PCBL Chemical Limited	0.44				
✓ Prudent Corporate Advisory Services Limited	1.73	✓ HEALTHCARE EQUIPMENT & SUPPLIES	2.14				
✓ Central Depository Services (India) Limited	1.68	✓ Poly Medicine Limited	1.12				
		✓ Laxmi Dental Limited	1.02				

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK[^]

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

DATE OF ALLOTMENT

December 19, 2018

FUND MANAGER

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

AVERAGE AUM

₹ 1,854.92 Crs.

LATEST AUM

₹ 1,907.82 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, 2025)

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

OTHER PARAMETERS (As on June 30, 2025)

Standard Deviation (Annualized): 17.94% (Bank of India Small Cap Fund)
19.41% (NIFTY Smallcap 250 TRI)

Beta: 0.88

Sharpe Ratio[^]: 1.19

Tracking Error (Annualized): 6.16%

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

*Risk-free rate assumed to be 5.52% (MIBOR as on June 30, 2025)

NAV (As on June 30, 2025)

Regular Plan	Direct Plan
Growth	52.65
IDCW	39.42

EXPENSE RATIO

Regular Plan: 1.96% Direct Plan: 0.51%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

Exit Load

NIL

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India ELSS
Tax Saver[^]

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

All data as on June 30, 2025 (Unless indicated otherwise)

80C

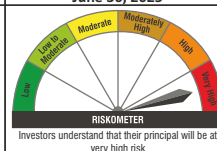
Benefit[#]

Invest Now

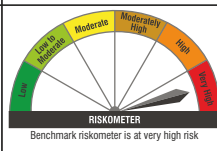
This product is suitable for investors
who are seeking*:

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

Risk-o-meter is based on the
scheme portfolio as on
June 30, 2025

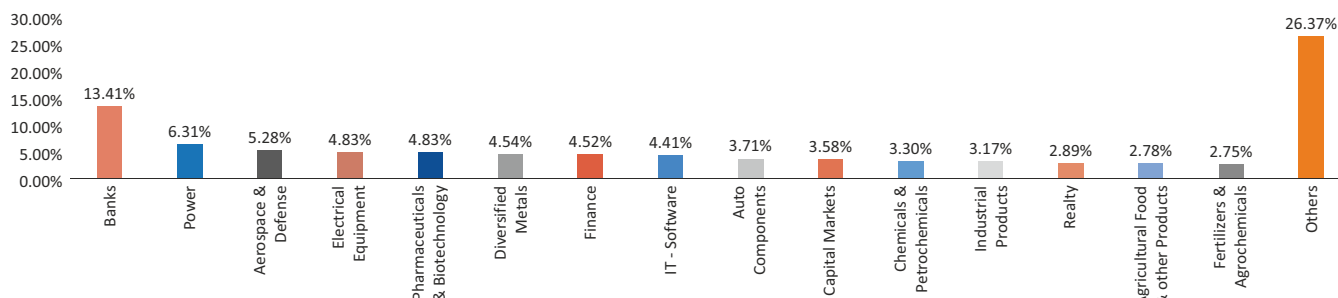


Benchmark Risk-o-meter
as on June 30, 2025[^]



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		IT - SOFTWARE		Reliance Industries Limited		MONEY MARKET INSTRUMENTS	
BANKS	13.41	✓ Coforge Limited	4.41	InterGlobe Aviation Limited	1.34	Certificate of Deposit	
✓ State Bank of India	3.80	AUTO COMPONENTS	3.71	CMS Info System Limited	1.26	National Bank For Agriculture and Rural Development (CRISIL A1+)	0.27
✓ HDFC Bank Limited	3.06	UNO Minda Limited	2.08	Dixon Technologies (India) Limited	1.26	Total	0.27
ICICI Bank Limited	2.32	Bharat Forge Limited	1.63	ITC Limited	1.26	GOVERNMENT BOND AND TREASURY BILL	
Indian Bank	1.54	✓ Prudent Corporate Advisory Services Limited	2.50	K.P.R. Mill Limited	1.23	Treasury Bill	
Bank of Baroda	1.21	Central Depository Services (India) Limited	1.08	Avenue Supermarts Limited	1.19	364 Days Tbill (MD 15/01/2026) (SOV)	0.01
AU Small Finance Bank Limited	1.00	CHEMICALS & PETROCHEMICALS	3.30	Adani Ports and Special Economic Zone Limited	1.15	Total	0.01
Canara Bank	0.48	Swan Energy Limited	2.03	SBI Life Insurance Company Limited	1.14	CASH & CASH EQUIVALENT	
POWER	6.31	Deepak Nitrite Limited	1.27	Poly Medicare Limited	0.92	Net Receivables/Payables	0.16
NTPC Limited	2.23	INDUSTRIAL PRODUCTS	3.17	Varun Beverages Limited	0.86	TREPS / Reverse Repo Investments	2.88
NTPC Green Energy Limited	2.18	HEG Limited	2.07	Jupiter Wagons Limited	0.82	Total	3.04
Tata Power Company Limited	1.90	Inox India Limited	1.10	Titagarh Rail Systems Limited	0.79	GRAND TOTAL	
AEROSPACE & DEFENSE	5.28	REALTY	2.89	Sterling And Wilson Renewable Energy Limited	0.74		100.00
✓ Hindustan Aeronautics Limited	3.57	Obero Realty Limited	1.46	Maruti Suzuki India Limited	0.65	✓ Indicates Top 10 Equity Holdings.	
Bharat Electronics Limited	1.71	DLF Limited	1.43	Blue Star Limited	0.35		
ELECTRICAL EQUIPMENT	4.83	AGRICULTURAL FOOD & OTHER PRODUCTS	2.78	Total	96.68		
Siemens Energy India Limited	1.70	Balrampur Chini Mills Limited	1.60				
ABB India Limited	1.49	Triveni Engineering & Industries Limited	1.18				
Siemens Limited	1.14	FERTILIZERS & AGROCHEMICALS	2.75				
Bharat Heavy Electricals Limited	0.50	✓ Coromandel International Limited	2.75				
PHARMACEUTICALS & BIOTECHNOLOGY	4.83	OTHERS	26.37				
✓ Acutaas Chemicals Limited	2.54	✓ Bharti Airtel Limited	2.61				
Dr. Reddy's Laboratories Limited	1.70	✓ Ambuja Cements Limited	2.36				
Advanced Enzyme Technologies Limited	0.59	Tata Steel Limited	1.90				
DIVERSIFIED METALS	4.54	Zaggle Prepaid Ocean Services Limited	1.61				
✓ Vedanta Limited	4.54	General Insurance Corporation of India	1.51				
FINANCE	4.52						
PNB Housing Finance Limited	1.96						
REC Limited	1.60						
SBI Cards and Payment Services Limited	0.96						

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK[^]

BSE 500 Total Return Index (TRI)

DATE OF ALLOTMENT

February 25, 2009

FUND MANAGER

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

AVERAGE AUM

₹ 1,410.13 Crs.

LATEST AUM

₹ 1,432.23 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on June 30, 2025)

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

OTHER PARAMETERS (As on June 30, 2025)

Standard Deviation (Annualized): 16.70% (Bank of India ELSS Tax Saver)

14.04% (BSE 500 TRI)

Beta: 1.09

Sharpe Ratio*: 1.09

Tracking Error (Annualized): 6.81%

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

*Risk-free rate assumed to be 5.52% (MIBOR as on June 30, 2025)

NAV (As on June 30, 2025)

NAV (₹)

Regular Plan

Growth

163.09

Eco Plan

Growth

176.38

IDCW

31.42

IDCW

29.28

Direct Plan

Growth

189.79

IDCW

75.79

EXPENSE RATIO

Regular Plan: 1.97%

Direct Plan: 0.81%

Eco Plan: 1.72%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

NIL

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

[^]Name of the fund has been changed from Bank of India Tax Advantage Fund to Bank of India ELSS Tax Saver w.e.f. December 26, 2023.

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Multi Cap Fund

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

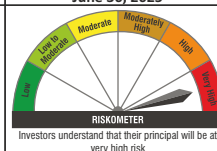
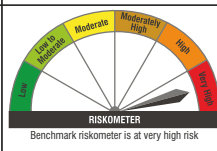
Invest Now

All data as on June 30, 2025 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:

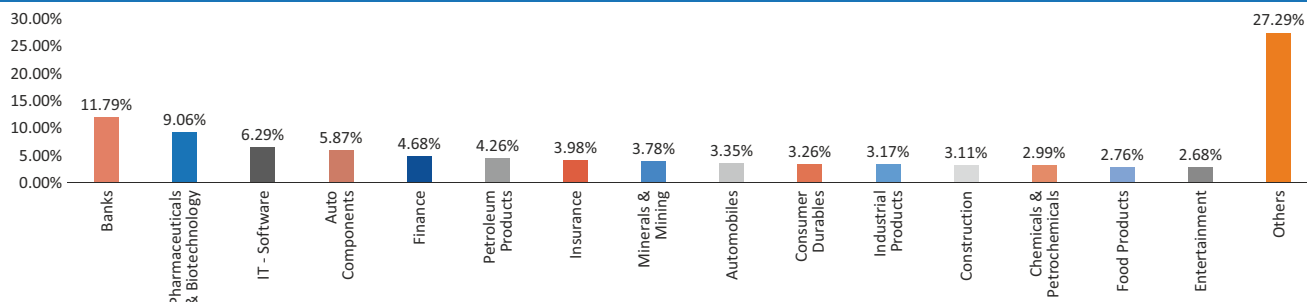
- Long term capital appreciation.
- Investments in equity and equity related instruments across large cap, mid cap, small cap stocks.

Risk-o-meter is based on the scheme portfolio as on June 30, 2025

Benchmark Risk-o-meter as on June 30, 2025[^]

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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		INSURANCE		Apollo Hospitals Enterprise Limited		GOVERNMENT BOND AND TREASURY BILL	
BANKS	11.79	✓ ICICI Lombard General Insurance Company Limited	2.99	FSN E-Commerce Ventures Limited	2.00	Treasury Bill	
✓ HDFC Bank Limited	5.42	SBI Life Insurance Company Limited	0.99	Oil India Limited	1.93	364 Days Tbill (MD 15/01/2026) (SOV)	0.01
Kotak Mahindra Bank Limited	2.51	MINERALS & MINING		NTPC Limited	1.76	Total	0.01
State Bank of India	1.99	✓ Lloyds Metals And Energy Limited	3.78	Jindal Stainless Limited	1.47	CASH & CASH EQUIVALENT	
Indian Bank	1.87	AUTOMOBILES	3.35	Bayer Cropscience Limited	1.41	Net Receivables/Payables	0.09
PHARMACEUTICALS & BIOTECHNOLOGY	9.06	✓ Hero MotoCorp Limited	2.95	Zaggle Prepaid Ocean Services Limited	1.38	TREPS / Reverse Repo Investments	1.58
✓ Eris Lifesciences Limited	2.89	Maruti Suzuki India Limited	0.40	Quality Power Electrical Eqp Ltd	1.26	Total	1.67
Acutaas Chemicals Limited	1.77	CONSUMER DURABLES	3.26	Adani Ports and Special Economic Zone Limited	1.07	GRAND TOTAL	100.00
Dr. Reddy's Laboratories Limited	1.73	Senco Gold Limited	1.46	Bharti Airtel Limited	1.02	✓ Indicates Top 10 Equity Holdings.	
Sun Pharmaceutical Industries Limited	1.19	Sky Gold And Diamonds Limited	1.07	Aditya Birla Real Estate Limited	1.00		
Senores Pharmaceuticals Limited	0.84	Stylam Industries Limited	0.73	Emami Limited	0.98		
Aurobindo Pharma Limited	0.64	INDUSTRIAL PRODUCTS	3.17	Ashok Leyland Limited	0.90		
IT - SOFTWARE	6.29	Supreme Industries Limited	1.42	Aditya Vision Ltd	0.67		
✓ Coforge Limited	3.05	Shakti Pumps (India) Limited	0.95	Sobha Limited	0.50		
Tata Consultancy Services Limited	1.53	HEG Limited	0.80	Tega Industries Limited	0.34		
Tech Mahindra Limited	0.97	CONSTRUCTION	3.11	Siemens Limited	0.17		
Infosys Limited	0.74	Larsen & Toubro Limited	2.18	Siemens Energy India Limited	0.15		
AUTO COMPONENTS	5.87	Sterling And Wilson Renewable Energy Limited	0.93	Total	98.32		
Samvardhana Motherson International Limited	1.80	CHEMICALS & PETROCHEMICALS	2.99				
Gabriel India Limited	1.54	Swan Energy Limited	1.09				
S.J.S. Enterprises Limited	1.11	PCBL Chemical Limited	1.06				
Endurance Technologies Limited	0.80	Vinati Organics Limited	0.59				
UNO Minda Limited	0.62	Galaxy Surfactants Limited	0.25				
FINANCE	4.68	FOOD PRODUCTS	2.76				
SBI Cards and Payment Services Limited	2.11	✓ Manorama Industries Limited	2.76				
Shriram Finance Limited	1.83	ENTERTAINMENT	2.68				
Housing & Urban Development Corporation Limited	0.74	✓ Tips Music Limited	2.68				
PETROLEUM PRODUCTS	4.26	OTHERS	27.29				
✓ Reliance Industries Limited	4.26	✓ PB Fintech Limited	2.66				
		Vedanta Limited	2.52				
		Oberoi Realty Limited	2.08				

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK[^]

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

DATE OF ALLOTMENT

March 3, 2023

FUND MANAGER

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

AVERAGE AUM

₹ 878.07 Crs.

LATEST AUM

₹ 902.47 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, 2025)

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

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on June 30, 2025)

	NAV (₹)
Regular Plan	
Growth	17.97
IDCW	17.97
Direct Plan	
Growth	18.42
IDCW	18.40

EXPENSE RATIO

Regular Plan: 2.15% Direct Plan: 0.92%

LOAD STRUCTURE (FOR ALL PLANS)

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

Bank of India Business Cycle Fund

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

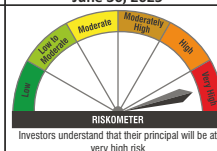
Invest Now

All data as on June 30, 2025 (Unless indicated otherwise)

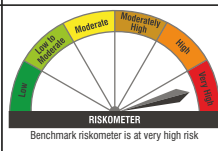
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on June 30, 2025

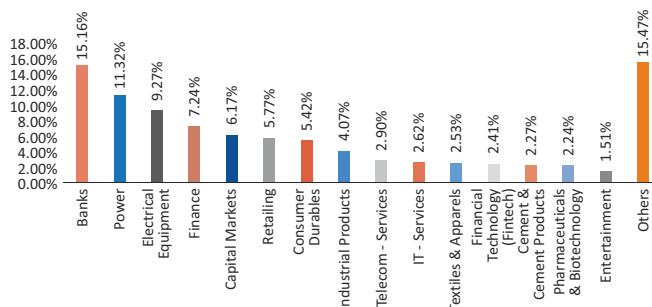


Benchmark Risk-o-meter as on June 30, 2025^A

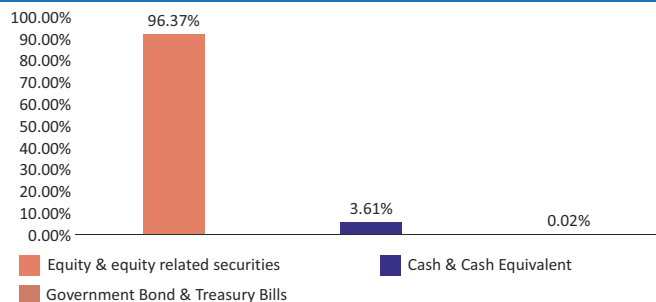


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		CEMENT & CEMENT PRODUCTS		GOVERNMENT BOND AND TREASURY BILL		CASH & CASH EQUIVALENT	
BANKS	15.16	Nippon Life India Asset Management Limited	1.13	Ambuja Cements Limited	2.27	Sterling And Wilson Renewable Energy Limited	0.78
✓ State Bank of India	5.79	RETAILING	5.77	PHARMACEUTICALS & BIOTECHNOLOGY	2.24	Galaxy Surfactants Limited	0.66
✓ HDFC Bank Limited	5.60	Eternal Limited	1.97	Dr. Reddy's Laboratories Limited	1.34	Mrs. Bectors Food Specialities Limited	0.59
✓ ICICI Bank Limited	3.77	Avenue Supermarts Limited	1.14	Gufic Biosciences Limited	0.90	Total	96.37
POWER	11.32	V2 Retail Limited	1.01	ENTERTAINMENT	1.51	GOVERNMENT BOND AND TREASURY BILL	
✓ NTPC Limited	3.28	Aditya Vision Ltd	0.85	Tips Music Limited	1.51	TREASURY BILL	
✓ NTPC Green Energy Limited	3.00	Arvind Fashions Limited	0.80	OTHERS	15.47	364 Days Tbill (MD 15/01/2026) (SOV)	0.02
✓ Power Grid Corporation of India Limited	2.46	Sky Gold And Diamonds Limited	2.30	Oberoi Realty Limited	1.49	Total	0.02
Tata Power Company Limited	1.51	Dixon Technologies (India) Limited	1.15	InterGlobe Aviation Limited	1.45	CASH & CASH EQUIVALENT	
Torrent Power Limited	1.07	ETHOS LTD.	0.83	Reliance Industries Limited	1.28	Net Receivables/(Payables)	0.81
ELECTRICAL EQUIPMENT	9.27	Safari Industries (India) Limited	0.68	Kaynes Technology India Limited	1.27	TREPS / Reverse Repo	2.80
✓ Siemens Energy India Limited	2.43	Century Plyboards (India) Limited	0.44	Apollo Hospitals Enterprise Limited	1.26	Investments	
Quality Power Electrical Eqp Ltd	1.90	ETHOS LTD.	0.02	ITC Limited	1.23	Total	3.61
TD Power Systems Limited	1.45	INDUSTRIAL PRODUCTS	4.07	Aditya Birla Real Estate Limited	1.14	GRAND TOTAL	100.00
Schneider Electric Infrastructure Limited	1.33	Polycab India Limited	1.25	Mahindra & Mahindra Limited	1.11	✓ Indicates Top 10 Equity Holdings.	
Siemens Limited	1.30	Hi-Tech Pipes Limited	1.01	S.J.S. Enterprises Limited	1.11		
Triveni Turbine Limited	0.86	Oswal Pumps Limited	1.00	Unicommerce Esolutions Limited	1.08		
FINANCE	7.24	Tinna Rubber and Infrastructure Limited	0.81	The Indian Hotels Company Limited	1.02		
✓ REC Limited	2.64	TELECOM - SERVICES	2.90				
PNB Housing Finance Limited	1.93	✓ Bharti Airtel Limited	2.90				
HDB Financial Services Limited	1.74	IT - SERVICES	2.62				
SBI Cards and Payment Services Limited	0.93	Zaggle Prepaid Ocean Services Limited	1.75				
CAPITAL MARKETS	6.17	Netweb Technologies India Limited	0.87				
Nuvama Wealth Management Limited	1.81	TEXTILES & APPARELS	2.53				
Prudent Corporate Advisory Services Limited	1.71	Ganesha Ecosphere Limited	1.32				
Computer Age Management Services Limited	1.52	K.P.R. Mill Limited	1.21				
		FINANCIAL TECHNOLOGY (FINTECH)	2.41				
		✓ PB Fintech Limited	2.41				

INVESTMENT OBJECTIVE

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

BENCHMARK^A

NIFTY 500 Total Return Index (TRI)

DATE OF ALLOTMENT

August 30, 2024

FUND MANAGER

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

AVERAGE AUM

₹ 567.33 Crs.

LATEST AUM

₹ 575.53 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, 2025)

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

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on June 30, 2025)

NAV (₹)

Regular Plan	Direct Plan
Growth 9.30	Growth 9.39
IDCW 9.30	IDCW 9.39

EXPENSE RATIO

Regular Plan: 2.27% Direct Plan: 1.00%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Bank of India Manufacturing & Infrastructure Fund

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

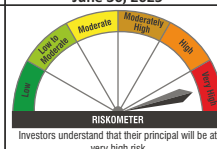
Invest Now

All data as on June 30, 2025 (Unless indicated otherwise)

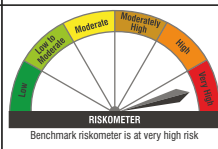
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on June 30, 2025

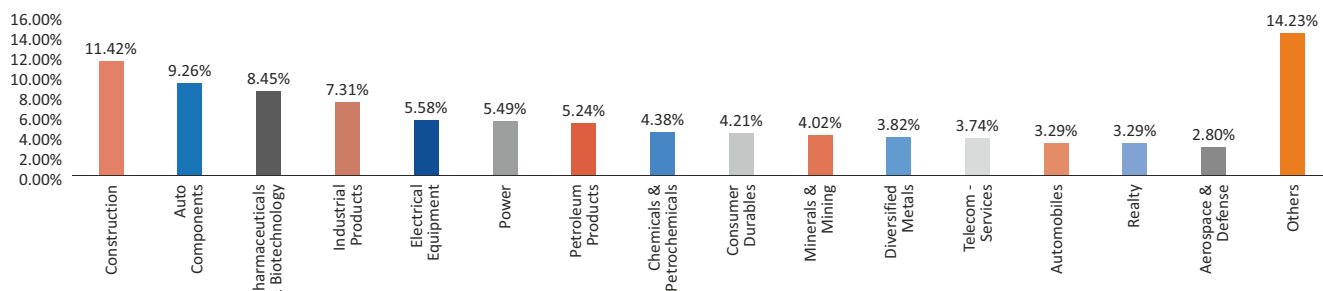


Benchmark Risk-o-meter as on June 30, 2025^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		EQUITY HOLDINGS		EQUITY HOLDINGS		EQUITY HOLDINGS	
CONSTRUCTION	11.42	Ratnamani Metals & Tubes Limited	0.53	REALTY	3.29	Emami Limited	0.53
✓ Larsen & Toubro Limited	5.88	Steelcast Ltd	0.25	Oberoi Realty Limited	2.14	JK Cement Limited	0.06
PSP Projects Limited	1.55	ELECTRICAL EQUIPMENT	5.58	Brigade Enterprises Limited	0.75	Total	96.53
Sterling And Wilson Renewable Energy Limited	1.43	Quality Power Electrical Eqp Ltd	2.18	Sobha Limited	0.40	GOVERNMENT BOND AND TREASURY BILL	
Ceigall India Ltd	0.98	TD Power Systems Limited	1.49	AEROSPACE & DEFENSE	2.80	Treasury Bill	
Kalpataru Projects International Limited	0.94	Triveni Turbine Limited	0.91	Bharat Dynamics Limited	1.72	364 Days Tbill (MD 15/01/2026) (SOV)	0.02
KNR Constructions Limited	0.62	Siemens Limited	0.52	Bharat Electronics Limited	1.08	Total	0.02
ITD Cementation India Limited	0.02	Siemens Energy India Limited	0.48	OTHERS	14.23	CASH & CASH EQUIVALENT	
AUTO COMPONENTS	9.26	POWER	5.49	✓ Manorama Industries Limited	2.66	Net Receivables/Payables	0.06
Gabriel India Limited	2.12	✓ NTPC Limited	4.69	✓ Oil India Limited	2.40	TREPS / Reverse Repo Investments	3.39
Samvardhana Motherson International Limited	1.93	NTPC Green Energy Limited	0.80	Bayer Cropsience Limited	1.68	Total	3.45
International Limited		PETROLEUM PRODUCTS	5.24	Jindal Stainless Limited	1.51	GRAND TOTAL	100.00
Carraro India Limited	1.51	Reliance Industries Limited	5.24	Adani Ports and Special Economic Zone Limited	1.32	✓ Indicates Top 10 Equity Holdings.	
S.J.S. Enterprises Limited	1.43	CHEMICALS & PETROCHEMICALS	4.38	Aditya Birla Real Estate Limited	1.02		
Endurance Technologies Limited	0.87	Swan Energy Limited	1.55	Ashok Leyland Limited	1.00		
Kross Limited	0.72	PCBL Chemical Limited	1.38	Tega Industries Limited	0.78		
UNO Minda Limited	0.68	Vinati Organics Limited	0.93	Sanathan Textiles Limited	0.68		
PHARMACEUTICALS & BIOTECHNOLOGY	8.45	Galaxy Surfactants Limited	0.52	Shanthi Gears Limited	0.59		
✓ Eris Lifesciences Limited	2.69	CONSUMER DURABLES	4.21				
Acutaas Chemicals Limited	2.12	Sky Gold And Diamonds Limited	1.37				
Dr. Reddy's Laboratories Limited	1.99	Senco Gold Limited	1.31				
Wockhardt Limited	1.02	Stylam Industries Limited	1.17				
Aurobindo Pharma Limited	0.63	Dixon Technologies (India) Limited	0.36				
INDUSTRIAL PRODUCTS	7.31	MINERALS & MINING	4.02				
Quadrant Future Tek Limited	1.94	✓ Lloyds Metals And Energy Limited	4.02				
Supreme Industries Limited	1.43	DIVERSIFIED METALS	3.82				
Shakti Pumps (India) Limited	1.24	✓ Vedanta Limited	3.82				
Bansal Wire Industries Limited	1.01	TELECOM - SERVICES	3.74				
HEG Limited	0.91	✓ Bharti Airtel Limited	3.08				
		Indus Towers Limited	0.66				
		AUTOMOBILES	3.29				
		✓ Hero MotoCorp Limited	3.29				

MCAP Categorization^{***} (As on June 30, 2025)

Mcap Category	Percentage
Small Cap	44.93%
Large Cap	34.30%
Mid Cap	17.30%
GB/TB/Repo/Others	3.47%
Grand Total	100.00%

^{***}For Mcap purpose, the old industry classification is considered for December 2024 instead of June 2025

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

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

DATE OF ALLOTMENT

March 05, 2010

FUND MANAGER

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

AVERAGE AUM

₹ 588.99 Crs.

LATEST AUM

₹ 606.65 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, 2025)

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

OTHER PARAMETERS (As on June 30, 2025)

Standard Deviation (Annualized): 16.75% (Bank of India Manufacturing & Infrastructure Fund)
18.70% (50% BSE India Manufacturing Index TRI & 50% BSE India Infrastructure Index TRI)

Beta: 0.78

Sharpe Ratio*: 1.52

Tracking Error (Annualized): 9.17%

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

*Risk-free rate assumed to be 5.52% (MIBOR as on June 30, 2025)

NAV (As on June 30, 2025)

	NAV (₹)
Regular Plan	
Growth	57.18
IDCW	36.44
Quarterly IDCW	37.12
Direct Plan	
Growth	66.85
IDCW	63.08
Quarterly IDCW	65.72

EXPENSE RATIO

Regular Plan: 2.26% Direct Plan: 0.69%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Bank of India Consumption Fund

(An open ended equity scheme following consumption theme)

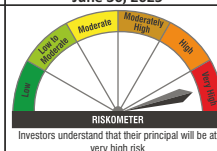
Invest Now

All data as on June 30, 2025 (Unless indicated otherwise)

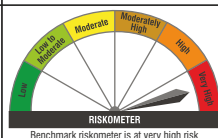
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on June 30, 2025

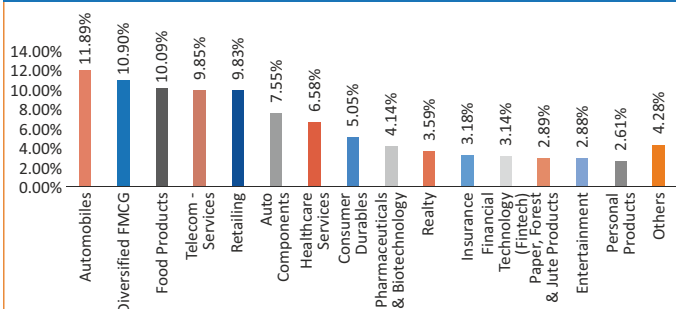


Benchmark Risk-o-meter as on June 30, 2025[^]

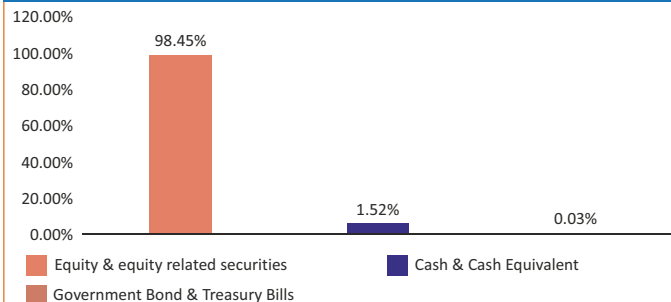


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		HEALTHCARE SERVICES		ENTERTAINMENT		GOVERNMENT BOND AND TREASURY	
AUTOMOBILES	11.89	✓ Apollo Hospitals Enterprise Limited	4.41	Tips Music Limited	2.88	BILL	
✓ Hero MotoCorp Limited	4.86	Max Healthcare Institute Limited	2.17	PERSONAL PRODUCTS	2.61	Treasury Bill	
✓ Mahindra & Mahindra Limited	4.55	CONSUMER DURABLES	5.05	Emami Limited	2.61	364 Days Tbill (MD 15/01/2026) (SOV)	
Landmark Cars Limited	1.37	Senco Gold Limited	2.62	OTHERS	4.28	Total	
Maruti Suzuki India Limited	1.11	Sky Gold And Diamonds Limited	1.59	Bayer Cropscience Limited	1.83	0.03	
DIVERSIFIED FMCG	10.90	Dixon Technologies (India) Limited	0.84	Balrampur Chini Mills Limited	1.37	CASH & CASH EQUIVALENT	
✓ ITC Limited	8.90	PHARMACEUTICALS &	4.14	SBI Cards and Payment Services	1.08	Net Receivables/Payables	
Hindustan Unilever Limited	2.00	BIOTECHNOLOGY		Limited		TREPS / Reverse Repo Investments	
FOOD PRODUCTS	10.09	Eris Lifesciences Limited	2.73	Total	98.45	Total	
✓ Britannia Industries Limited	7.12	Sun Pharmaceutical Industries	1.41			1.52	
Manorama Industries Limited	2.97	Limited				GRAND TOTAL	
TELECOM - SERVICES	9.85	REALTY	3.59			100.00	
✓ Bharti Airtel Limited	9.85	✓ Oberoi Realty Limited	3.59	MCAP Categorization ^{***} (As on June 30, 2025)			
RETAILING	9.83	INSURANCE	3.18				
✓ FSN E-Commerce Ventures Limited	3.97	✓ ICICI Lombard General	3.18	Mcap Category	Percentage		
Aditya Vision Ltd	2.29	Insurance Company Limited		Large Cap	43.37%		
Eternal Limited	1.35	FINANCIAL TECHNOLOGY	3.14	Mid Cap	23.97%		
Avenue Supermarts Limited	1.30	(FINTECH)		Small Cap	31.11%		
Trent Limited	0.92	✓ PB Fintech Limited	3.14	GB/TB/Repo/Others	1.55%		
AUTO COMPONENTS	7.55	PAPER, FOREST & JUTE PRODUCTS	2.89	Grand Total	100.00%		
Gabriel India Limited	3.01	Aditya Birla Real Estate Limited	2.89	***For MCap purpose, the old industry classification is considered for December 2024 instead of June 2025			
S.J.S. Enterprises Limited	2.95						
UNO Minda Limited	1.59						

INVESTMENT OBJECTIVE

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

BENCHMARK[^]

Nifty India Consumption Total Return Index (TRI)

DATE OF ALLOTMENT

December 20, 2024

FUND MANAGER

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

AVERAGE AUM

₹ 384.07 Crs.

LATEST AUM

₹ 391.31 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, 2025)

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

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on June 30, 2025)

		NAV (₹)
Regular Plan	Direct Plan	
Growth	Growth	10.84
IDCW	IDCW	10.84

EXPENSE RATIO

Regular Plan: 2.30% Direct Plan: 1.13%

LOAD STRUCTURE (FOR ALL PLANS)

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

Bank of India Large & Mid Cap Equity Fund

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

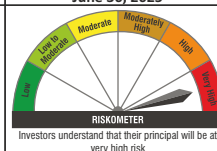
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All data as on June 30, 2025 (Unless indicated otherwise)

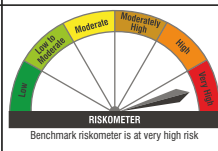
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on June 30, 2025

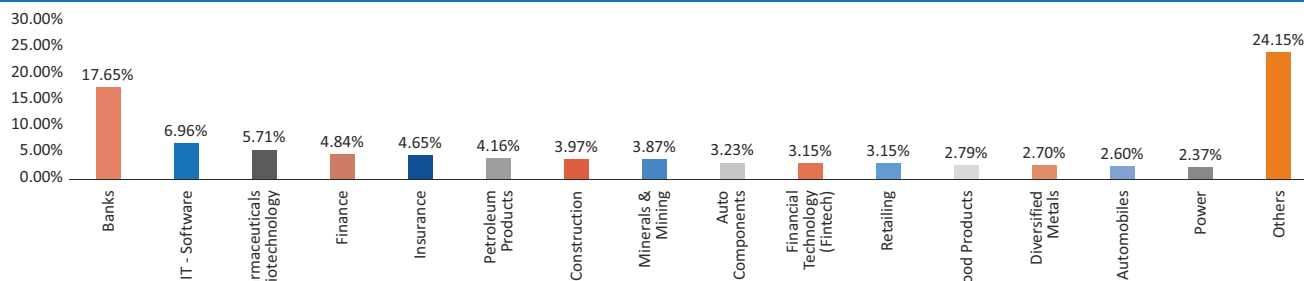


Benchmark Risk-o-meter as on June 30, 2025^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets												
EQUITY HOLDINGS		PETROLEUM PRODUCTS		Apollo Hospitals Enterprise Limited		Bharat Dynamics Limited													
✓ BANKS	17.65	✓ Reliance Industries Limited	4.16	Limited		Siemens Limited	0.47												
✓ HDFC Bank Limited	7.78	CONSTRUCTION	3.97	Oil India Limited	2.22	Siemens Energy India Limited	0.43												
✓ Kotak Mahindra Bank Limited	3.22	✓ Larsen & Toubro Limited	3.26	Jindal Stainless Limited	2.15	Total	95.95												
✓ Indian Bank	2.99	Sterling And Wilson Renewable Energy Limited	0.71	Oberoi Realty Limited	2.03	GOVERNMENT BOND AND TREASURY BILL													
State Bank of India	2.57	MINERALS & MINING	3.87	Bayer Cropscience Limited	1.82	Treasury Bill													
ICICI Bank Limited	1.09	✓ Lloyds Metals And Energy Limited	3.87	Supreme Industries Limited	1.42	364 Days Tbill (MD 15/01/2026)													
IT - SOFTWARE	6.96	AUTO COMPONENTS	3.23	Senco Gold Limited	1.28	364 Days Tbill (MD 15/01/2026) (SOV)	0.10												
✓ Coforge Limited	3.18	Samvardhana Motherson International Limited	1.61	Adani Ports and Special Economic Zone Limited	1.09	Total	0.10												
Tata Consultancy Services Limited	2.07	Endurance Technologies Limited	0.90	Ashok Leyland Limited	1.08	CASH & CASH EQUIVALENT													
Tech Mahindra Limited	0.97	UNO Minda Limited	0.72	Sky Gold And Diamonds Limited	1.07	Net Receivables/Payables	0.17												
Infosys Limited	0.74	FINANCIAL TECHNOLOGY (FINTECH)	3.15	Zaggle Prepaid Ocean Services Limited	1.05	TREPS / Reverse Repo Investments	3.78												
PHARMACEUTICALS & BIOTECHNOLOGY	5.71	✓ PB Fintech Limited	3.15	Bharti Airtel Limited	1.02	Total	3.95												
Eris Lifesciences Limited	2.73	RETAILING	3.15	Swan Energy Limited	1.02	GRAND TOTAL	100.00												
Dr. Reddy's Laboratories Limited	1.52	FSN E-Commerce Ventures Limited	2.62	Indus Towers Limited	0.72	✓ Indicates Top 10 Equity Holdings.													
Acutaas Chemicals Limited	0.82	Aditya Vision Ltd	0.53	<div>MCAP Categorization^{***} (As on June 30, 2025)</div> <table><tr><th>Mcap Category</th><th>Market Value as % of Net Asset</th></tr><tr><td>Large Cap</td><td>42.86%</td></tr><tr><td>Mid Cap</td><td>36.95%</td></tr><tr><td>Small Cap</td><td>16.14%</td></tr><tr><td>GB/TB/Repo/Others</td><td>4.05%</td></tr><tr><td>Grand Total</td><td>100.00%</td></tr></table> <div>***For MCap purpose, the old industry classification is considered for December 2024 instead of June 2025.</div>				Mcap Category	Market Value as % of Net Asset	Large Cap	42.86%	Mid Cap	36.95%	Small Cap	16.14%	GB/TB/Repo/Others	4.05%	Grand Total	100.00%
Mcap Category	Market Value as % of Net Asset																		
Large Cap	42.86%																		
Mid Cap	36.95%																		
Small Cap	16.14%																		
GB/TB/Repo/Others	4.05%																		
Grand Total	100.00%																		
Aurobindo Pharma Limited	0.64	FOOD PRODUCTS	2.79																
FINANCE	4.84	✓ Manorama Industries Limited	2.79																
SBI Cards and Payment Services Limited	2.11	DIVERSIFIED METALS	2.70																
Shriram Finance Limited	1.84	Vedanta Limited	2.70																
Housing & Urban Development Corporation Limited	0.89	AUTOMOBILES	2.60																
INSURANCE	4.65	Hero MotoCorp Limited	2.60																
✓ ICICI Lombard General Insurance Company Limited	3.59	POWER	2.37																
SBI Life Insurance Company Limited	1.06	NTPC Limited	2.37																
Limited		OTHERS	24.15																
		Tips Music Limited	2.32																

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

BSE 250 LargeMidCap Total Return Index (TRI)

DATE OF ALLOTMENT

October 21, 2008

FUND MANAGER

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

AVERAGE AUM

₹ 408.17 Crs.

LATEST AUM

₹ 418.30 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, 2025)

0.75 Times^A ("Basis last rolling 12 months)

OTHER PARAMETERS (As on June 30, 2025)

Standard Deviation (Annualized): 15.12% (Bank of India Large & Mid Cap Equity Fund)
13.81% (BSE 250 LargeMidCap (TRI))

Beta: 1.04

Sharpe Ratio*: 1.12

Tracking Error (Annualized): 4.64%

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

*Risk-free rate assumed to be 5.52% (MIBOR as on June 30, 2025)

NAV (As on June 30, 2025)		NAV (₹)	
Regular Plan		Eco Plan	
Growth	89.31	Growth	98.16
Bonus	89.30	Bonus	98.16
IDCW	26.66	IDCW	27.48
Quarterly IDCW	32.53	Quarterly IDCW	27.69

Direct Plan			
Growth	102.48		
Bonus	52.92		
IDCW	28.04		
Quarterly IDCW	28.47		

EXPENSE RATIO

Regular Plan: 2.30% Direct Plan: 1.11% Eco Plan: 1.58%

LOAD STRUCTURE (FOR ALL PLANS)

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Bluechip Fund

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

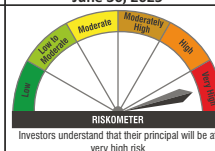
[Invest Now](#)

All data as on June 30, 2025 (Unless indicated otherwise)

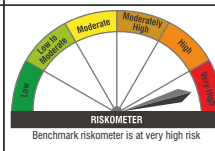
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on June 30, 2025

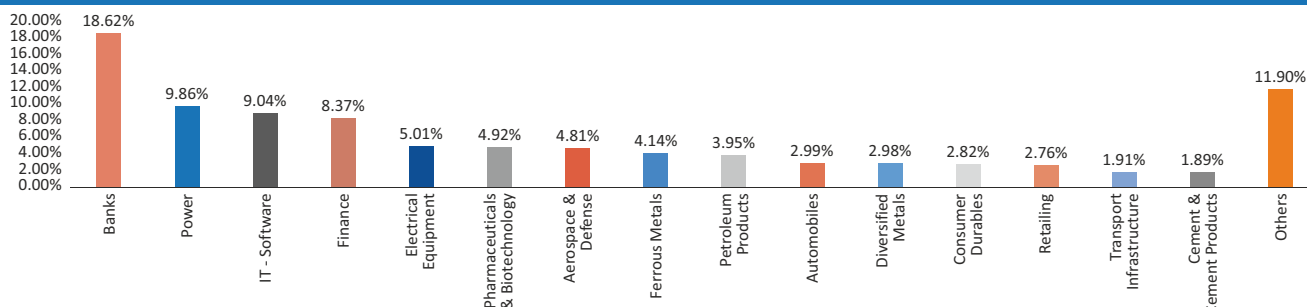


Benchmark Risk-o-meter as on June 30, 2025[^]



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		PHARMACEUTICALS & BIOTECHNOLOGY		CEMENT & CEMENT PRODUCTS		DLF Limited	
BANKS		4.92		1.89		0.48	
✓ HDFC Bank Limited		Dr. Reddy's Laboratories Limited		Ambuja Cements Limited		Total	
✓ State Bank of India		2.76		1.89		95.97	
✓ ICICI Bank Limited		1.30		OTHERS		GOVERNMENT BOND AND TREASURY BILL	
Bank of Baroda		0.86		11.90		Treasury Bill	
POWER		AEROSPACE & DEFENSE		1.46		364 Days Tbill (MD 15/01/2026) (SOV)	
✓ NTPC Green Energy Limited		4.81		1.38		Total	
✓ NTPC Limited		2.79		1.20		0.02	
Power Grid Corporation of India Limited		2.02		1.15		CASH & CASH EQUIVALENT	
Tata Power Company Limited		FERROUS METALS		1.14		Net Receivables/Payables	
1.75		4.14		1.10		3.58	
IT - SOFTWARE		2.48		0.99		TREPS / Reverse Repo Investments	
✓ Coforge Limited		1.66		0.72		Total	
Tech Mahindra Limited		PETROLEUM PRODUCTS		0.66		4.01	
Infosys Limited		3.95		0.59		GRAND TOTAL	
Tata Consultancy Services Limited		✓ Reliance Industries Limited		Limited		100.00	
1.46		2.99		0.53		✓ Indicates Top 10 Equity Holdings.	
FINANCE		CONSUMER DURABLES		Balrampur Chini Mills Limited			
✓ Shriram Finance Limited		2.82					
CreditAccess Grameen Limited		1.69					
SBI Cards and Payment Services Limited		1.13					
1.91		RETAILING					
REC Limited		2.76					
1.03		1.49					
ELECTRICAL EQUIPMENT		0.73					
TD Power Systems Limited		0.54					
1.58		TRANSPORT INFRASTRUCTURE					
Quality Power Electrical Eqp Ltd		1.91					
1.28		Adani Ports and Special Economic Zone Limited					
Siemens Energy India Limited							
0.85							
Siemens Limited							
0.79							
Bharat Heavy Electricals Limited							
0.51							

MCAP Categorization*** (As on June 30, 2025)

Mcap Category	Percentage
Large Cap	79.84%
Mid Cap	8.42%
Small Cap	7.71%
GB/TB/Repo/Others	4.03%
Grand Total	100.00%

***For MCAP purpose, the old industry classification is considered for December 2024 instead of June 2025

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK[^]

NIFTY 100 TRI (Tier 1)

DATE OF ALLOTMENT

June 29, 2021

FUND MANAGER

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

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

AVERAGE AUM

₹ 204.18 Crs.

LATEST AUM

₹ 209.10 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

PORTFOLIO TURNOVER RATIO (As on June 30, 2025)

0.65 Times* (*Basis last rolling 12 months)

OTHER PARAMETERS (As on June 30, 2025)

Standard Deviation (Annualized): 14.92% (Bank of India Bluechip Fund)
13.54% (NIFTY 100 TRI)

Beta: 1.05

Sharpe Ratio*: 0.99

Tracking Error (Annualized): 4.60%

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

*Risk-free rate assumed to be 5.52% (MIBOR as on June 30, 2025)

NAV (As on June 30, 2025)		NAV (₹)
Regular Plan		
Growth	16.19	17.02
IDCW	16.19	16.99

EXPENSE RATIO

Regular Plan: 2.30%

Direct Plan: 0.90%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Mid & Small Cap Equity & Debt Fund

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

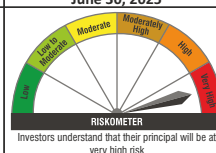
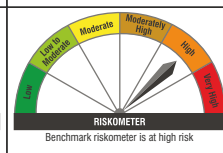
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All data as on June 30, 2025 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:

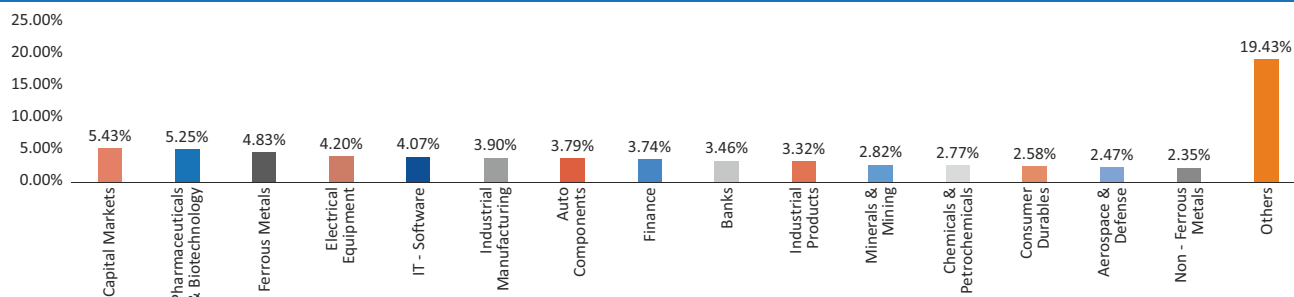
- Long term capital appreciation and income distribution.
- Equity fund investing in Mid & Small Cap equity and equity related securities (not part of the top 100 stocks by market capitalization) as well as fixed income securities.

Risk-o-meter is based on the scheme portfolio as on June 30, 2025

Benchmark Risk-o-meter as on June 30, 2025^A

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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS				Indian Railway Finance Corporation Limited (CRISIL AAA)	0.90	Kotak Mahindra Investments Limited (CRISIL A1+)	0.84
✓ CAPITAL MARKETS	5.43	✓ MINERALS & MINING	2.82	REC Limited (CRISIL AAA)	0.65	ICICI Securities Limited (CRISIL A1+)	0.69
Nippon Life India Asset Management Limited	2.02	CHEMICALS & PETROCHEMICALS	2.77	Power Finance Corporation Limited (CRISIL AAA)	0.58	Bharti Telecom Limited (CRISIL A1+)	0.39
Prudent Corporate Advisory Services Limited	1.52	Swan Energy Limited	1.70	National Bank For Agriculture and Rural Development (CRISIL AAA)	0.53	Total	3.07
Angel One Limited	1.17	Deepak Nitrite Limited	1.07	Tata Capital Housing Finance Limited (CRISIL AAA)	0.49	RFV_N-AMRT	
Central Depository Services (India) Limited	0.72	CONSUMER DURABLES	2.58	Small Industries Dev Bank of India (CRISIL AAA)	0.25	Non-Convertible Debentures	
PHARMACEUTICALS & BIOTECHNOLOGY		Dixon Technologies (India) Limited	1.32	Total	8.14	Power Grid Corporation of India Limited (CRISIL AAA)	1.10
✓ Eris Lifesciences Limited	1.86	ETHOS LTD.	0.69	GOVERNMENT BOND AND TREASURY BILL			
Abbott India Limited	1.14	Senco Gold Limited	0.55	Government Bond			
Ajanta Pharma Limited	0.95	ETHOS LTD.	0.02	7.1% GOI (MD 18/04/2029) (SOV)			
IPCA Laboratories Limited	0.83	AEROSPACE & DEFENSE	2.47	7.18% GOI (MD 14/08/2033) (SOV)			
Senores Pharmaceuticals Limited	0.47	✓ Bharat Dynamics Limited	2.47	5.63% GOI (MD 12/04/2026) (SOV)			
FERROUS METALS		✓ NON - FERROUS METALS	2.35	Total			
✓ Jindal Stainless Limited	3.19	✓ Hindustan Copper Limited	2.35	MONEY MARKET INSTRUMENTS		Treasury Bill	
Steel Authority of India Limited	1.64	OTHERS	19.43	Certificate of Deposit		364 Days Tbill (MD 15/01/2026) (SOV)	0.23
ELECTRICAL EQUIPMENT		✓ PB Fintech Limited	2.12	Canara Bank (CRISIL A1+)	1.95	Total	0.23
Siemens Energy India Limited	1.71	✓ Coromandel International Limited	1.72	Export Import Bank of India (CRISIL A1+)	1.15	CASH & CASH EQUIVALENT	
TD Power Systems Limited	1.52	✓ Zaggie Prepaid Ocean Services Limited	1.63	Union Bank of India (ICRA A1+)	0.93	Net Receivables/(Payables)	0.28
Schneider Electric Infrastructure Limited	0.97	JK Cement Limited	1.57	Indian Bank (CRISIL A1+)	0.77	TREPS / Reverse Repo Investments	2.74
IT - SOFTWARE		Castrol India Limited	1.54	Small Industries Dev Bank of India (CRISIL A1+)	0.76	Total	3.02
✓ Coforge Limited	4.07	Ganesha Ecosphere Limited	1.22	Axis Bank Limited (CRISIL A1+)	0.62	GRAND TOTAL	
INDUSTRIAL MANUFACTURING		Aditya Birla Real Estate Limited	1.14	HDFC Bank Limited (CARE A1+)	0.40	100.00	
Jyoti CNC Automation Ltd	1.33	Radico Khaitan Limited	1.11	AU Small Finance Bank Limited (FITCH A1+)	0.39	✓ Indicates Top 10 Equity Holdings.	
Syrra SGS Technology Limited	1.19	Balrampur Chini Mills Limited	1.10	Export Import Bank of India (CRISIL A1+)	0.38	MCAP Categorization*** (As on June 30, 2025)	
Jupiter Wagons Limited	0.74	✓ Torrent Power Limited	1.06	Total	7.35	Mcap Category	
Titagarh Rail Systems Limited	0.64	CMS Info System Limited	1.05	Percentage			
AUTO COMPONENTS		The Indian Hotels Company Limited	0.91	Mid Cap			
✓ UNO Minda Limited	1.99	Triveni Engineering & Industries Limited	0.80	Small Cap			
Bharat Forge Limited	1.80	Poly Medicure Limited	0.57	Debt			
FINANCE		Sterling And Wilson Renewable Energy Limited	0.55	GB/TB/Repo/Others			
✓ Housing & Urban Development Corporation Limited	3.00	Arvind Limited	0.28	Grand Total			
SBI Cards and Payment Services Limited	0.74	Total	74.41	100.00%			
BANKS		CORPORATE DEBT		***For MCap purpose, the old industry classification is considered for December 2024 instead of June 2025			
Indian Bank	3.46	Non-Convertible Debentures					
AU Small Finance Bank Limited	1.64	Indian Railway Finance Corporation Limited (CRISIL AAA)	1.64				
Bank of Maharashtra	0.82	National Bank For Agriculture and Rural Development (CRISIL AAA)	1.63				
INDUSTRIAL PRODUCTS		Small Industries Dev Bank of India (CRISIL AAA)	1.47				
APL Apollo Tubes Limited	1.67						
HEG Limited	1.65						

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^A

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

DATE OF ALLOTMENT

July 20, 2016

FUND MANAGER

Mr. Alok Singh (w.e.f. February 16, 2017): Around 20 years of experience, including 16 years in mutual fund industry.

AVERAGE AUM

₹ 1,221.49 Crs.

LATEST AUM

₹ 1,249.57 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, 2025)

0.97 Times^A (Basis last rolling 12 months)

EQUITY PARAMETER (As on June 30, 2025)

Standard Deviation (Annualized): 14.14% (Bank of India Mid & Small Cap Equity & Debt Fund)
12.14% (Nifty Midsmallcap 400 TRI - 70% & CRISIL Short Term Bond Fund Index - 30%)

Beta: 1.10

Sharpe Ratio*: 1.36

Tracking Error (Annualized): 4.71%

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

*Risk-free rate assumed to be 5.52% (MIBOR as on June 30, 2025)

DEBT PARAMETER (As on June 30, 2025)

Average / Residual Maturity: 2.37 Years

Macaulay Duration: 1.91 Years

Modified Duration: 1.82 Years

Annualised Yield: 6.37%

NAV (As on June 30, 2025)

	Regular Plan	Direct Plan	NAV (₹)
Growth	38.85	42.32	
IDCW	32.93	34.53	

EXPENSE RATIO

Regular Plan: 2.05% Direct Plan: 0.74%

LOAD STRUCTURE (FOR ALL PLANS)

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

Bank of India Multi Asset Allocation Fund

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

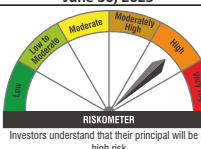
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All data as on June 30, 2025 (Unless indicated otherwise)

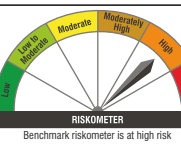
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on June 30, 2025

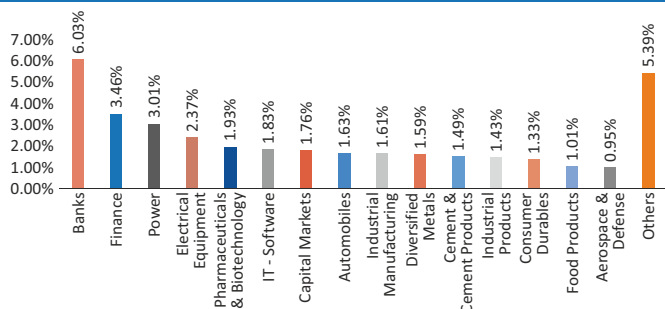


Benchmark Risk-o-meter as on June 30, 2025^A

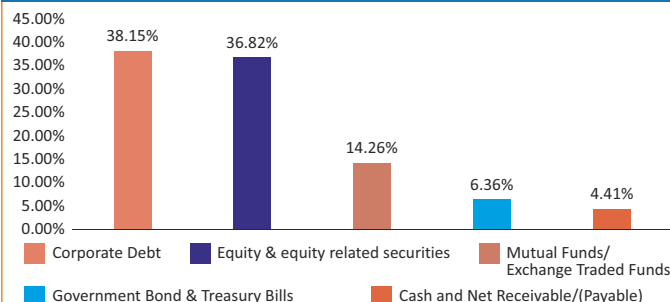


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		GOVERNMENT BOND AND TREASURY BILL		GOVERNMENT BOND AND TREASURY BILL		GOVERNMENT BOND AND TREASURY BILL	
BANKS		Government Bond		Government Bond		Government Bond	
✓ State Bank of India	2.11	✓ Vedanta Limited	1.59	7.1% GOI (MD 18/04/2029) (SOV)	1.79	7.1% GOI (MD 18/04/2029) (SOV)	1.79
✓ ICICI Bank Limited	1.74	✓ CEMENT & CEMENT PRODUCTS	1.49	7.18% GOI (MD 14/08/2033) (SOV)	1.51	7.18% GOI (MD 14/08/2033) (SOV)	1.51
Bank of Baroda	1.07	✓ UltraTech Cement Limited	1.49	6.79% GOI (MD 07/10/2034) (SOV)	1.48	6.79% GOI (MD 07/10/2034) (SOV)	1.48
Kotak Mahindra Bank Limited	0.62	INDUSTRIAL PRODUCTS	1.43	6.33% GOI (MD 05/05/2035) (SOV)	1.44	6.33% GOI (MD 05/05/2035) (SOV)	1.44
HDFC Bank Limited	0.49	Shakti Pumps (India) Limited	0.75	Total	6.22	Total	6.22
FINANCE	3.46	Hi-Tech Pipes Limited	0.44	TREASURY BILL		TREASURY BILL	
Shriram Finance Limited	1.13	KRN Heat Exchanger And Refrigeration Limited	0.24	364 Days Tbill (MD 15/01/2026) (SOV)	0.14	364 Days Tbill (MD 15/01/2026) (SOV)	0.14
Housing & Urban Development Corporation Limited	0.89	CONSUMER DURABLES	1.33	Total	0.14	Total	0.14
CreditAccess Grameen Limited	0.87	Sky Gold And Diamonds Limited	0.78	CASH & CASH EQUIVALENT		CASH & CASH EQUIVALENT	
PNB Housing Finance Limited	0.57	PG Electroplast Limited	0.55	Net Receivables/(Payables)	4.28	Net Receivables/(Payables)	4.28
POWER	3.01	FOOD PRODUCTS	1.01	TREPS / Reverse Repo	0.13	TREPS / Reverse Repo	0.13
✓ NTPC Green Energy Limited	1.85	Manorama Industries Limited	1.01	Investments		Investments	
✓ Tata Power Company Limited	1.16	AEROSPACE & DEFENSE	0.95	Total	4.41	Total	4.41
ELECTRICAL EQUIPMENT	2.37	Hindustan Aeronautics Limited	0.95	TRADED FUNDS		TRADED FUNDS	
✓ Siemens Energy India Limited	1.62	OTHERS	5.39	Exchange Traded Funds		Exchange Traded Funds	
Siemens Limited	0.75	Zaggle Prepaid Ocean Services Limited	0.69	ICICI Prudential Mutual Fund	9.12	ICICI Prudential Mutual Fund	9.12
PHARMACEUTICALS & BIOTECHNOLOGY	1.93	Balrampur Chini Mills Limited	0.68	Nippon India Mutual Fund	2.72	Nippon India Mutual Fund	2.72
✓ Dr. Reddy's Laboratories Limited	1.35	Aditya Birla Real Estate Limited	0.63	DSP Mutual Fund	2.42	DSP Mutual Fund	2.42
Eris Lifesciences Limited	0.58	Adani Ports and Special Economic Zone Limited	0.62	Total	14.26	Total	14.26
IT - SOFTWARE	1.83	FIEM Industries Limited	0.58	MUTUAL FUNDS/EXCHANGE TRADED FUNDS		MUTUAL FUNDS/EXCHANGE TRADED FUNDS	
✓ Coforge Limited	1.34	Trent Limited	0.54	ICICI Prudential Mutual Fund	9.12	ICICI Prudential Mutual Fund	9.12
Tech Mahindra Limited	0.49	Bharti Airtel Limited	0.52	Nippon India Mutual Fund	2.72	Nippon India Mutual Fund	2.72
CAPITAL MARKETS	1.76	Reliance Industries Limited	0.43	DSP Mutual Fund	2.42	DSP Mutual Fund	2.42
Prudent Corporate Advisory Services Limited	0.93	InterGlobe Aviation Limited	0.40	Total	14.26	Total	14.26
Multi Commodity Exchange of India Limited	0.83	DLF Limited	0.30	GRAND TOTAL		GRAND TOTAL	
AUTOMOBILES	1.63	Total	36.82	100.00		100.00	
✓ Mahindra & Mahindra Limited	1.63	CORPORATE DEBT		100.00		100.00	
INDUSTRIAL MANUFACTURING	1.61	Non-Convertible Debentures		100.00		100.00	
Titagarh Rail Systems Limited	0.70	Indian Railway Finance Corporation Limited (CRISIL AAA)	7.38	100.00		100.00	
Jupiter Wagons Limited	0.50			100.00		100.00	

INVESTMENT OBJECTIVE

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

BENCHMARK^A

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

DATE OF ALLOTMENT

February 28, 2024

FUND MANAGER

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

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

AVERAGE AUM

₹ 352.44 Crs.

LATEST AUM

₹ 348.25 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, 2025)

0.83 Times* ("Basis last rolling 12 months)

OTHER PARAMETERS (As on June 30, 2025)

Average / Residual Maturity: 4.69 Years

Macaulay Duration: 3.86 Years

Modified Duration: 3.64 Years

Annualised Yield: 6.84%

NAV (As on June 30, 2025)

Regular Plan	Direct Plan
Growth 11.3884	Growth 11.5399
IDCW 11.3894	Monthly IDCW 11.5403

EXPENSE RATIO

Regular Plan: 1.94% Direct Plan: 0.81%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Bank of India Balanced Advantage Fund

(An Open Ended Dynamic Asset Allocation Fund)

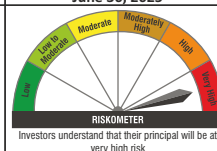
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All data as on June 30, 2025 (Unless indicated otherwise)

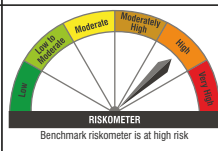
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on June 30, 2025

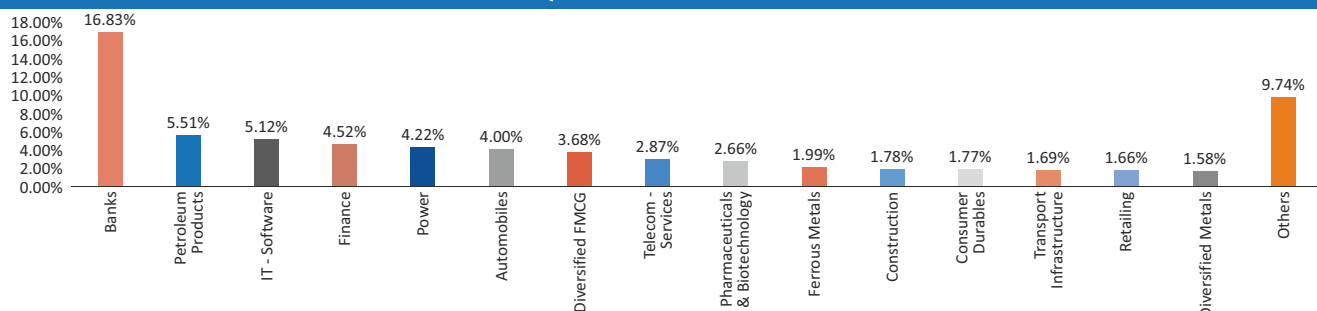


Benchmark Risk-o-meter as on June 30, 2025[^]



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		TELECOM - SERVICES		APOLLO HOSPITALS ENTERPRISE LIMITED		INVIT	
BANKS	16.83	✓ Bharti Airtel Limited	2.87	Limited	0.46	IndiGRID Infrastructure Trust	1.59
✓ HDFC Bank Limited	5.23	PHARMACEUTICALS & BIOTECHNOLOGY	2.66	Siemens Limited	0.45	IRB InvIT Fund	0.55
✓ ICICI Bank Limited	4.85	Dr. Reddy's Laboratories Limited	0.99	Siemens Energy India Limited	0.42	Total	2.14
✓ State Bank of India	2.98	Sun Pharmaceutical Industries Limited	0.82	HDFC Life Insurance Company Limited	0.40	GOVERNMENT BOND AND TREASURY BILL	
Kotak Mahindra Bank Limited	1.33	Divi's Laboratories Limited	0.44	Tata Consumer Products Limited	0.28	Government Bond	
Bank of Baroda	0.66	Cipla Limited	0.41	Total	69.62	7.18% GOI (MD 14/08/2033) (SOV)	2.69
IndusInd Bank Limited	0.28	FERROUS METALS	1.99	CORPORATE DEBT		7.1% GOI (MD 18/04/2029) (SOV)	1.81
PETROLEUM PRODUCTS	5.51	Tata Steel Limited	1.22	Non-Convertible Debentures		Total	4.50
✓ Reliance Industries Limited	5.51	JSW Steel Limited	0.77	National Bank For Agriculture and Rural Development (CRISIL AAA)	3.58	TREASURY BILL	
IT - SOFTWARE	5.12	✓ Larsen & Toubro Limited	1.78	Small Industries Dev Bank of India (CRISIL AAA)	3.57	Government Bond	
Infosys Limited	1.45	CONSUMER DURABLES	1.77	Indian Railway Finance Corporation Limited (CRISIL AAA)	2.85	364 Days Tbill (MD 15/01/2026) (SOV)	0.34
Tata Consultancy Services Limited	1.41	Titan Company Limited	1.25	Muthoot Finance Limited (CRISIL AA+)	1.78	Total	0.34
HCL Technologies Limited	0.96	Asian Paints Limited	0.52	Total	11.78	CASH & CASH EQUIVALENT	
Tech Mahindra Limited	0.89	TRANSPORT INFRASTRUCTURE	1.69	MONEY MARKET INSTRUMENTS		Net Receivables/(Payables)	1.41
Wipro Limited	0.41	✓ Adani Ports and Special Economic Zone Limited	1.69	Certificate of Deposit		TREPS / Reverse Repo	6.77
FINANCE	4.52	RETAILING	1.66	AU Small Finance Bank Limited (FITCH A1+)	3.44	Investments	
✓ Shriram Finance Limited	1.64	Eternal Limited	0.84	Total	3.44	Total	8.18
Bajaj Finance Limited	1.46	Trent Limited	0.82	GRAND TOTAL		100.00	
REC Limited	0.98	DIVERSIFIED METALS	1.58			✓ Indicates Top 10 Equity Holdings.	
Jio Financial Services Limited	0.38	Vedanta Limited	1.58				
Bajaj Finserv Limited	0.06	OTHERS	9.74				
POWER	4.22	Bharat Electronics Limited	1.48				
✓ NTPC Limited	1.85	DLF Limited	1.20				
Power Grid Corporation of India Limited	1.19	Hindalco Industries Limited	0.92				
Tata Power Company Limited	1.18	UltraTech Cement Limited	0.77				
AUTOMOBILES	4.00	Adani Enterprises Limited	0.69				
Mahindra & Mahindra Limited	1.06	SBI Life Insurance Company Limited	0.69				
Hero MotoCorp Limited	0.74	Grasim Industries Limited	0.57				
Maruti Suzuki India Limited	0.71	Coal India Limited	0.47				
Tata Motors Limited	0.57	Nestle India Limited	0.47				
Bajaj Auto Limited	0.54	Oil & Natural Gas Corporation Limited	0.47				
Eicher Motors Limited	0.38						
DIVERSIFIED FMCG	3.68						
✓ ITC Limited	2.88						
Hindustan Unilever Limited	0.80						

INVESTMENT OBJECTIVE

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

BENCHMARK[^]

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

DATE OF ALLOTMENT

March 14, 2014

FUND MANAGER

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

AVERAGE AUM

₹ 141.32 Crs.

LATEST AUM

₹ 143.22 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, 2025)

Average / Residual Maturity: 2.77 Years

Macaulay Duration: 2.36 Years

Modified Duration: 2.24 Years

Annualised Yield: 6.37%

NAV (As on June 30, 2025)

	NAV (₹)
Regular Plan	
Growth	25.1652
IDCW	17.5574
Direct Plan	
Growth	27.1564
IDCW	16.3939

EXPENSE RATIO

Regular Plan: 2.30% Direct Plan: 1.20%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Bank of India Conservative Hybrid Fund

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

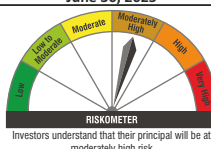
Invest Now

All data as on June 30, 2025 (Unless indicated otherwise)

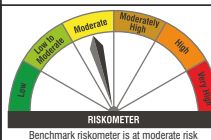
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on June 30, 2025

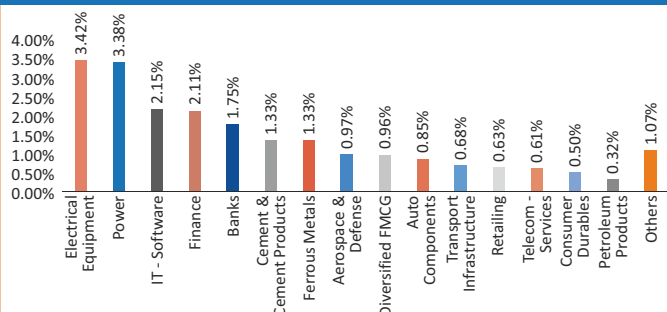


Benchmark Risk-o-meter as on June 30, 2025[^]

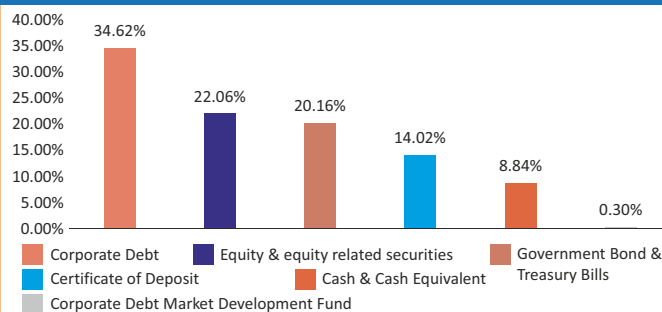


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		RETAILING		MONEY MARKET INSTRUMENTS		Treasury Bill	
✓ ELECTRICAL EQUIPMENT	3.42	Avenue Supermarts Limited	0.63	Certificate of Deposit		364 Days Tbill (MD 15/01/2026) (SOV)	1.40
✓ Siemens Energy India Limited	1.35	TELECOM - SERVICES	0.61	AU Small Finance Bank Limited	7.08	364 Days Tbill (MD 07/08/2025) (SOV)	0.50
✓ TD Power Systems Limited	1.01	Bharti Airtel Limited	0.61	(FITCH A1+)		Total	1.90
ABB India Limited	0.57	CONSUMER DURABLES	0.50	Axis Bank Limited (CRISIL A1+)	6.94	CASH & CASH EQUIVALENT	
Siemens Limited	0.49	Sky Gold And Diamonds Limited	0.50	Total	14.02	Net Receivables/(Payables)	1.64
POWER	3.38	PETROLEUM PRODUCTS	0.32	CDMDF		TREPS / Reverse Repo	7.20
✓ NTPC Green Energy Limited	1.43	Reliance Industries Limited	0.32	Corporate Debt Market Development Fund		Investments	
✓ Power Grid Corporation of India Limited	0.99	OTHERS	1.07	Corporate Debt Market Development Fund (Others)	0.30	Total	8.84
✓ NTPC Limited	0.96	Zaggle Prepaid Ocean Services Limited	0.28	Total	0.30	GRAND TOTAL	
IT - SOFTWARE	2.15	Laxmi Dental Limited	0.25	GOVERNMENT BOND AND TREASURY BILL		100.00	
✓ Coforge Limited	2.15	Maruti Suzuki India Limited	0.21	Government Bond		✓ Indicates Top 10 Equity Holdings.	
FINANCE	2.11	Triveni Engineering & Industries Limited	0.21	7.1% GOI (MD 18/04/2029) (SOV)	7.46		
PNB Housing Finance Limited	0.89	Quadrant Future Tek Limited	0.12	6.79% GOI (MD 07/10/2034) (SOV)	6.79		
CreditAccess Grameen Limited	0.64	Total	22.06	7.18% GOI (MD 14/08/2033) (SOV)	4.01		
REC Limited	0.58	CORPORATE DEBT		Total	18.26		
BANKS	1.75	Non-Convertible Debentures					
✓ State Bank of India	1.00	Indian Railway Finance Corporation Limited (CRISIL AAA)	7.39				
ICICI Bank Limited	0.52	National Bank For Agriculture and Rural Development (CRISIL AAA)	7.39				
HDFC Bank Limited	0.23	Tata Capital Housing Finance Limited (CRISIL AAA)	4.41				
CEMENT & CEMENT PRODUCTS	1.33	Muthoot Finance Limited (CRISIL AA+)	3.66				
✓ Ambuja Cements Limited	1.33	Power Finance Corporation Limited (CRISIL AAA)	2.96				
FERROUS METALS	1.33	Small Industries Dev Bank of India (CRISIL AAA)	2.94				
Tata Steel Limited	0.80	Small Industries Dev Bank of India (CRISIL AAA)	2.94				
Steel Authority of India Limited	0.53	Bajaj Finance Limited (CRISIL AAA)	2.93				
AEROSPACE & DEFENSE	0.97	Total	34.62				
✓ Bharat Electronics Limited	0.97						
DIVERSIFIED FMCG	0.96						
✓ ITC Limited	0.96						
AUTO COMPONENTS	0.85						
S.J.S. Enterprises Limited	0.85						
TRANSPORT INFRASTRUCTURE	0.68						
Adani Ports and Special Economic Zone Limited	0.68						

MCAP Categorization*** (As on June 30, 2025)	
Mcap Category	Percentage
Debt	48.64%
GB/TB/Repo/Others	29.00%
Large Cap	13.28%
Small Cap	4.75%
Mid Cap	4.03%
Units of CDMDF	0.30%
Grand Total	100.00%

***For MCAP purpose, the old industry classification is considered for December 2024 instead of June 2025.

INVESTMENT OBJECTIVE

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

BENCHMARK[^]

CRISIL Hybrid 85 + 15 - Conservative Index

DATE OF ALLOTMENT

March 18, 2009

FUND MANAGER

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

AVERAGE AUM

₹ 69.44 Crs.

LATEST AUM

₹ 69.47 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on June 30, 2025)

Average / Residual Maturity: 3.37 Years

Macaulay Duration: 2.83 Years

Modified Duration: 2.70 Years

Annualised Yield: 6.49%

NAV (As on June 30, 2025)

Regular Plan	Eco Plan
Growth	35.5707
Monthly IDCW	26.9409
Quarterly IDCW	-
Annual IDCW	-

Direct Plan

Growth	36.7620
Monthly IDCW	16.3778
Quarterly IDCW	18.0644
Annual IDCW	16.7533

EXPENSE RATIO

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

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Bank of India Arbitrage Fund

(An open ended scheme investing in arbitrage opportunities)

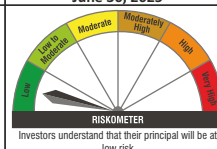
Invest Now

All data as on June 30, 2025 (Unless indicated otherwise)

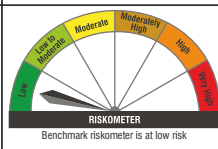
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on June 30, 2025



Benchmark Risk-o-meter as on June 30, 2025^A



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

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		CEMENT & CEMENT PRODUCTS		Info Edge (India) Limited		MUTUAL FUND INVESTMENT	
✓ BANKS	14.36	Grasim Industries Limited	1.80	IDFC First Bank Limited	-1.57	Bank of India Liquid Fund - Direct Plan - Growth	16.89
✓ Kotak Mahindra Bank Limited	3.79	Ambuja Cements Limited	0.56	State Bank of India	-1.57	Total	16.89
✓ Axis Bank Limited	3.11	AEROSPACE & DEFENSE	2.35	Aurobindo Pharma Limited	-1.59	GOVERNMENT BOND AND TREASURY BILL	
Bank of Baroda	2.51	Hindustan Aeronautics Limited	2.35	Grasim Industries Limited	-1.81	Treasury Bill	
Punjab National Bank	1.83	INDUSTRIAL PRODUCTS	2.35	Multi Commodity Exchange of India Limited	-1.81	91 Days Tbill (MD 11/07/2025) (SOV)	1.61
IDFC First Bank Limited	1.56	Cummins India Limited	2.35	Punjab National Bank	-1.84	364 Days Tbill (MD 15/01/2026) (SOV)	1.45
State Bank of India	1.56	OTHERS	10.08	InterGlobe Aviation Limited	-1.86	364 Days Tbill (MD 10/07/2025) (SOV)	1.26
PHARMACEUTICALS & BIOTECHNOLOGY	5.36	Godrej Properties Limited	2.08	Reliance Industries Limited	-2.08	91 Days Tbill (MD 17/07/2025) (SOV)	1.03
✓ Sun Pharmaceutical Industries Limited	3.78	InterGlobe Aviation Limited	1.86	Godrej Properties Limited	-2.09	91 Days Tbill (MD 07/08/2025) (SOV)	0.92
Aurobindo Pharma Limited	1.58	Info Edge (India) Limited	1.54	Cummins India Limited	-2.33	364 Days Tbill (MD 08/01/2026) (SOV)	0.79
FERROUS METALS	5.02	Tata Power Company Limited	1.49	Hindustan Aeronautics Limited	-2.37	364 Days Tbill (MD 24/07/2025) (SOV)	0.69
✓ JSW Steel Limited	3.81	ICICI Lombard General Insurance Company Limited	1.22	Bank of Baroda	-2.53	364 Days Tbill (MD 28/08/2025) (SOV)	0.52
Tata Steel Limited	1.21	JSW Energy Limited	0.84	Adani Enterprises Limited	-2.73	364 Days Tbill (MD 07/08/2025) (SOV)	0.34
AUTOMOBILES	4.47	Varun Beverages Limited	0.43	Hindalco Industries Limited	-2.92	Total	8.61
✓ Mahindra & Mahindra Limited	3.96	Hindustan Unilever Limited	0.32	Crompton Greaves Consumer Electricals Limited	-2.94	CASH & CASH EQUIVALENT	
Tata Motors Limited	0.51	Adani Ports and Special Economic Zone Limited	0.16	Axis Bank Limited	-3.12	Net Receivables/(Payables) after adjusting for futures	71.30
HEALTHCARE SERVICES	3.70	Godrej Consumer Products Limited	0.14	Bharti Airtel Limited	-3.51	TREPS / Reverse Repo Investments	3.45
✓ Max Healthcare Institute Limited	3.70	FUTURES AND OPTIONS		Max Healthcare Institute Limited	-3.72	Total	74.75
TELECOM - SERVICES	3.52	Equity Futures		Sun Pharmaceutical Industries Limited	-3.79	GRAND TOTAL	100.00
✓ Bharti Airtel Limited	3.52	Godrej Consumer Products Limited	-0.14	JSW Steel Limited	-3.81	✓ Indicates Top 10 Equity Holdings.	
CAPITAL MARKETS	3.13	Adani Ports and Special Economic Zone Limited	-0.16	Kotak Mahindra Bank Limited	-3.81		
Multi Commodity Exchange of India Limited	1.80	Hindustan Unilever Limited	-0.32	Mahindra & Mahindra Limited	-3.95		
Indian Energy Exchange Limited	1.33	Varun Beverages Limited	-0.43	Equity Futures Total	-70.95		
CONSUMER DURABLES	2.94	PNB Housing Finance Limited	-0.50				
✓ Crompton Greaves Consumer Electricals Limited	2.94	Tata Motors Limited	-0.51				
NON - FERROUS METALS	2.90	Ambuja Cements Limited	-0.56				
✓ Hindalco Industries Limited	2.90	Hindustan Petroleum Corporation Limited	-0.62				
FINANCE	2.77	JSW Energy Limited	-0.85				
Shriram Finance Limited	1.21	Jio Financial Services Limited	-1.06				
Jio Financial Services Limited	1.06	Shriram Finance Limited	-1.21				
PNB Housing Finance Limited	0.50	Tata Steel Limited	-1.22				
METALS & MINERALS TRADING	2.71	ICICI Lombard General Insurance Company Limited	-1.23				
✓ Adani Enterprises Limited	2.71	Indian Energy Exchange Limited	-1.34				
PETROLEUM PRODUCTS	2.68	Tata Power Company Limited	-1.50				
Reliance Industries Limited	2.07						
Hindustan Petroleum Corporation Limited	0.61						

MCAP Categorization^{***} (As on June 30, 2025)

Mcap Category	Percentage
Arbitrage Positions	70.95%
Mutual Fund Units	16.89%
GB/TB/Repo/Others	12.16%
Grand Total	100.00%

^{***}For MCAP purpose, the old industry classification is considered for December 2024 instead of June 2025

INVESTMENT OBJECTIVE

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

BENCHMARK^A

NIFTY 50 Arbitrage Index

DATE OF ALLOTMENT

June 18, 2018

FUND MANAGER

Mr. Firdaus Ragina (w.e.f. October 1, 2024): Around 20 years of experience in Equity Market.

AVERAGE AUM

₹ 43.37 Crs.

LATEST AUM

₹ 43.43 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, 2025)

Average / Residual Maturity: 0.15 Years

Macaulay Duration: 0.15 Years

Modified Duration: 0.15 Years

Annualised Yield: 5.66%

NAV (As on June 30, 2025)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	14.3900
Monthly IDCW	Monthly IDCW	12.9723
Quarterly IDCW	Quarterly IDCW	13.6756
Annual IDCW	Annual IDCW	13.0124

EXPENSE RATIO

Regular Plan: 0.89%

Direct Plan: 0.38%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Liquid Fund

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

ICRA
A1+mfsIND -
A1+mfs

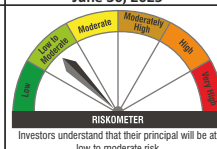
Invest Now

All data as on June 30, 2025 (Unless indicated otherwise)

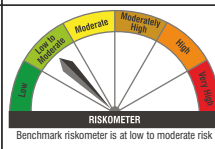
This product is suitable for investors
who are seeking*:

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

Risk-o-meter is based on the
scheme portfolio as on
June 30, 2025

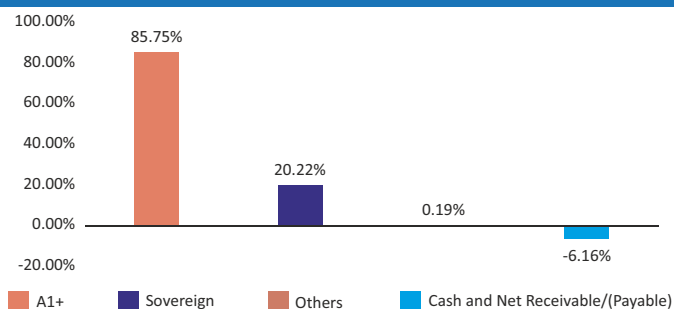


Benchmark Risk-o-meter
as on June 30, 2025^A

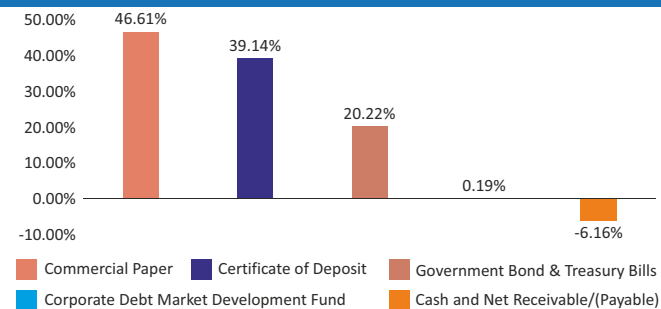


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
HDFC Bank Limited	CARE A1+	5.91
Canara Bank	CRISIL A1+	5.22
Axis Bank Limited	CRISIL A1+	4.74
Bank of Baroda	FITCH A1+	4.74
Indian Bank	CRISIL A1+	3.33
Bank of Baroda	FITCH A1+	2.38
ICICI Bank Limited	ICRA A1+	2.38
Canara Bank	CRISIL A1+	2.37
Indian Bank	CRISIL A1+	2.37
Kotak Mahindra Bank Limited	CRISIL A1+	2.37
Bank of Baroda	CRISIL A1+	1.19
ICICI Bank Limited	ICRA A1+	1.19
HDFC Bank Limited	CARE A1+	0.95
Total		39.14
Commercial Paper		
UC Housing Finance Limited	CRISIL A1+	4.73
Sundaram Finance Limited	CRISIL A1+	3.56
Reliance Jio Infocomm Limited	CRISIL A1+	2.39
Godrej Agrovet Limited	CRISIL A1+	2.38
HDFC Securities Limited	CRISIL A1+	2.38
Motilal Oswal Financial Services Limited	CRISIL A1+	2.38
Reliance Jio Infocomm Limited	CRISIL A1+	2.38
Reliance Retail Ventures Limited	CRISIL A1+	2.38
Aditya Birla Housing Finance Limited	CRISIL A1+	2.37
Axis Finance Limited	CRISIL A1+	2.37
Godrej Finance Limited	CRISIL A1+	2.37
ICICI Sec Primary Dealership Limited	CRISIL A1+	2.37
ICICI Securities Limited	CRISIL A1+	2.37
National Bank For Agriculture and Rural Development	CRISIL A1+	2.37
Poonawalla Fincorp Limited	CRISIL A1+	2.37
Reliance Industries Limited	CRISIL A1+	2.37
National Bank For Agriculture and Rural Development	CRISIL A1+	2.36
Kotak Securities Limited	ICRA A1+	1.19
PNB Housing Finance Limited	CRISIL A1+	1.19
Reliance Retail Ventures Limited	CRISIL A1+	0.33
Total		46.61

Portfolio Holdings	Industry/ Rating	% to Net Assets
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.19
Total		0.19
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
91 Days Tbill (MD 11/09/2025)	SOV	4.74
364 Days Tbill (MD 15/08/2025)	SOV	3.57
91 Days Tbill (MD 07/08/2025)	SOV	3.57
364 Days Tbill (MD 21/08/2025)	SOV	2.38
91 Days Tbill (MD 01/08/2025)	SOV	2.38
91 Days Tbill (MD 28/08/2025)	SOV	2.37
182 Days Tbill (MD 04/09/2025)	SOV	1.19
91 Days Tbill (MD 11/07/2025)	SOV	0.02
Total		20.22
CASH & CASH EQUIVALENT		
Net Receivables/Payables		(6.16)
TREPS / Reverse Repo Investments		0.00
Total		(6.16)
GRAND TOTAL		100.00

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

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

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

INVESTMENT OBJECTIVE

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

BENCHMARK^A

Tier 1: CRISIL Liquid Debt A-I Index

DATE OF ALLOTMENT

July 16, 2008

FUND MANAGER

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

AVERAGE AUM[#]

₹ 2,178.85 Crs.

LATEST AUM[#]

₹ 2,087.84 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on June 30, 2025)

Average / Residual Maturity: 0.15 Years

Macaulay Duration: 0.16 Years

Modified Duration: 0.16 Years

Annualised Yield: 5.85%

NAV (As on June 30, 2025)

NAV (₹)

Regular Plan

Growth 3,007.0300

Daily IDCW 1,002.1069

Weekly IDCW 1,001.3124

Direct Plan

Growth 3,036.9821

Daily IDCW 1,002.6483

Weekly IDCW 1,061.5519

EXPENSE RATIO

Regular Plan: 0.13%

Direct Plan: 0.10%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL

Exit Load:

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

^AAggregate value of investments by other schemes of Bank of India Mutual Fund as on 30 June 2025 is ₹ 733.59 Lacs.

Bank of India Money Market Fund

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

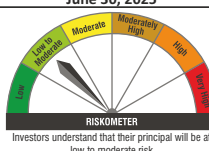
Invest Now

All data as on June 30, 2025 (Unless indicated otherwise)

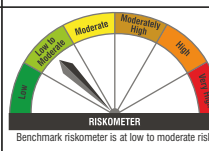
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on June 30, 2025

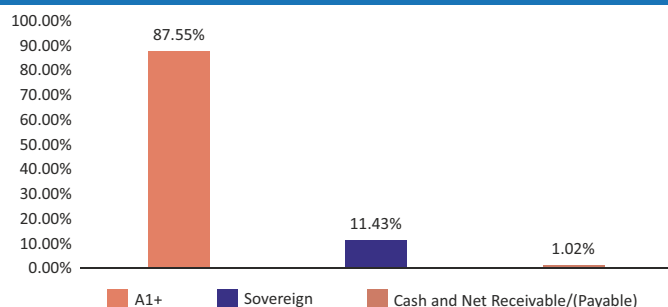


Benchmark Risk-o-meter as on June 30, 2025^A

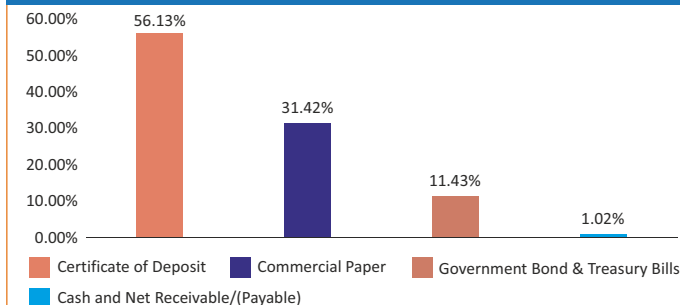


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Export Import Bank of India	CRISIL A1+	12.91
Union Bank of India	ICRA A1+	11.27
Axis Bank Limited	CRISIL A1+	10.40
National Bank For Agriculture and Rural Development	CRISIL A1+	8.61
Indian Bank	CRISIL A1+	4.35
HDFC Bank Limited	CARE A1+	4.33
Small Industries Dev Bank of India	CRISIL A1+	4.26
Total		56.13
Commercial Paper		
NTPC Limited	CRISIL A1+	10.77
Axis Finance Limited	CRISIL A1+	8.64
ICICI Securities Limited	CRISIL A1+	7.72
Kotak Mahindra Prime Limited	CRISIL A1+	4.29
Total		31.42
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
5.63% GOI (MD 12/04/2026)	SOV	2.70
Total		2.70
Treasury Bill		
364 Days Tbill (MD 15/01/2026)	SOV	8.73
Total		8.73

Portfolio Holdings	Industry/Rating	% to Net Assets
CASH & CASH EQUIVALENT		
Net Receivables/Payables		0.09
TREPS / Reverse Repo Investments		0.93
Total		1.02
GRAND TOTAL		100.00

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

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

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

INVESTMENT OBJECTIVE

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

BENCHMARK^A

Tier 1: CRISIL Money Market A-1 Index

DATE OF ALLOTMENT

February 04, 2025

FUND MANAGER

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

AVERAGE AUM

₹ 116.80 Crs.

LATEST AUM

₹ 111.25 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, 2025)

Average / Residual Maturity: 0.65 Years

Macaulay Duration: 0.65 Years

Modified Duration: 0.65 Years

Annualised Yield: 6.22%

NAV (As on June 30, 2025)

	NAV (₹)
Regular Plan	
Growth	10.3371
Daily IDCW	10.3372
Weekly IDCW	10.3378
Monthly IDCW	10.3372
Direct Plan	
Growth	10.3593
Daily IDCW	10.0759
Weekly IDCW	-
Monthly IDCW	10.3580

EXPENSE RATIO

Regular Plan: 0.62%

Direct Plan: 0.12%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

NIL

Bank of India Ultra Short Duration Fund

(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.)

ICRA - A1+mfs

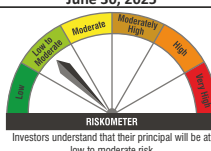
Invest Now

All data as on June 30, 2025 (Unless indicated otherwise)

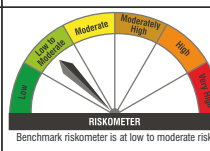
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on June 30, 2025

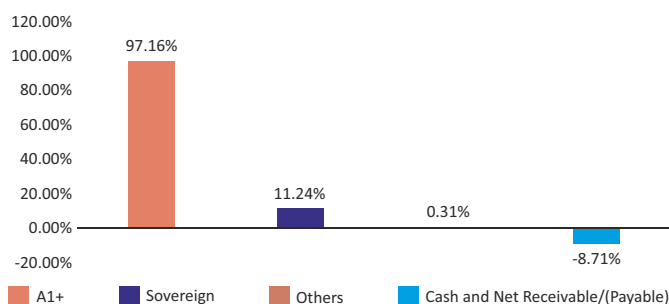


Benchmark Risk-o-meter as on June 30, 2025^A

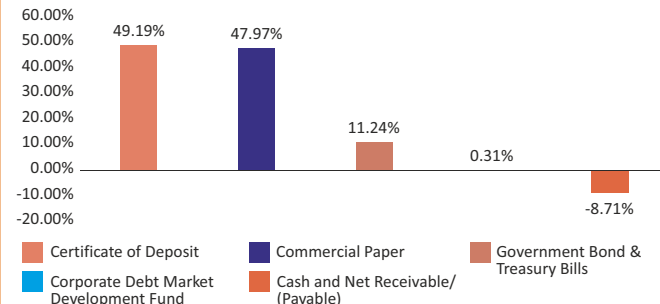


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Axis Bank Limited	CRISIL A1+	12.95
Small Industries Dev Bank of India	CRISIL A1+	9.32
HDFC Bank Limited	CARE A1+	7.89
AU Small Finance Bank Limited	FITCH A1+	6.44
Indian Bank	CRISIL A1+	6.31
Export Import Bank of India	CRISIL A1+	6.28
Total		49.19
Commercial Paper		
Reliance Retail Ventures Limited	CRISIL A1+	11.77
Bharti Telecom Limited	CRISIL A1+	8.98
Kotak Mahindra Investments Limited	CRISIL A1+	8.76
NTPC Limited	CRISIL A1+	7.85
Kotak Mahindra Prime Limited	CRISIL A1+	6.24
ICICI Securities Limited	CRISIL A1+	4.37
Total		47.97
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.31
Total		0.31
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
182 Days Tbill (MD 07/08/2025)	SOV	6.51
182 Days Tbill (MD 31/07/2025)	SOV	3.26

Portfolio Holdings	Industry/Rating	% to Net Assets
364 Days Tbill (MD 15/01/2026)	SOV	1.27
364 Days Tbill (MD 24/07/2025)	SOV	0.20
Total		11.24
CASH & CASH EQUIVALENT		
Net Receivables/Payables		(8.71)
TREPS / Reverse Repo Investments		0.00
Total		(8.71)
GRAND TOTAL		100.00

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

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

INVESTMENT OBJECTIVE

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

BENCHMARK^A

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

DATE OF ALLOTMENT

July 16, 2008

FUND MANAGER

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

AVERAGE AUM

₹ 215.25 Crs.

LATEST AUM

₹ 152.79 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, 2025)

Average / Residual Maturity: 0.45 Years
Macaulay Duration: 0.49 Years
Modified Duration: 0.49 Years
Annualised Yield: 6.18%

NAV (As on June 30, 2025)

NAV (₹)

Regular Plan		Direct Plan	
Growth	3,164.3563	Growth	3,274.2820
Bonus	-	Bonus	3,258.7510
Daily IDCW	1,007.4498	Daily IDCW	1,011.9280
Weekly IDCW	1,008.6391	Weekly IDCW	1,008.2022

EXPENSE RATIO

Regular Plan: 0.85% Direct Plan: 0.34%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

Bank of India Credit Risk Fund

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

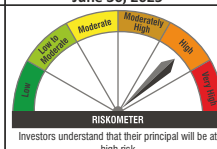
Invest Now

All data as on June 30, 2025 (Unless indicated otherwise)

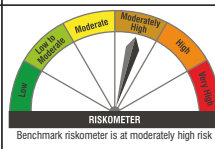
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on June 30, 2025

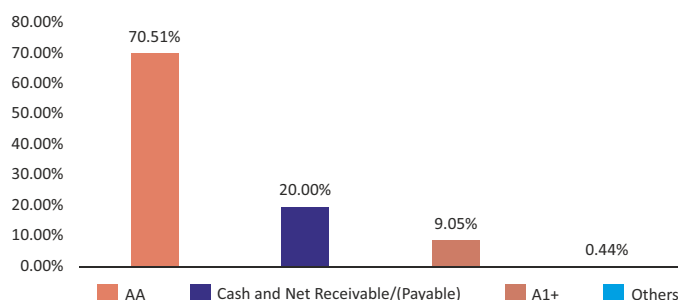


Benchmark Risk-o-meter as on June 30, 2025^A



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

CREDIT PROFILE



PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets	Portfolio Holdings	Industry/ Rating	% to Net Assets																				
CORPORATE DEBT			CASH & CASH EQUIVALENT																						
Non-Convertible Debentures			Net Receivables/Payables																						
Rashtriya Chemicals and Fertilizers Limited	ICRA AA	9.54	TREPS / Reverse Repo Investments		9.44																				
Nirma Limited	CRISIL AA	9.42			10.56																				
Aditya Birla Real Estate Limited	CRISIL AA	9.41	Total		20.00																				
JSW Steel Limited	CARE AA	9.39	GRAND TOTAL																						
Manappuram Finance Limited	CRISIL AA	9.37	100.00																						
360 One Prime Limited	CRISIL AA	9.35	#Note: All subscriptions /switch-in application(s) and other pre-registered investments in Bank of India Credit Risk Fund, an open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds), through any mode including the stock exchange platform has been temporarily suspended with effect from July 01, 2019 till further notice. Any redemptions including switch-out, registered under the Scheme would continue (without any change) as per the terms of the SID and KIM of the Scheme. https://www.boimf.in/docs/default-source/reports/addenda-notice/boi---temporary-suspension-crf_28-june-2019.pdf																						
Vedanta Limited	CRISIL AA	9.35																							
Nuvoco Vistas Corporation Limited	CRISIL AA	4.68																							
Total		70.51																							
MONEY MARKET INSTRUMENTS																									
Certificate of Deposit			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 :																						
Axis Bank Limited	CRISIL A1+	4.62																							
Small Industries Dev Bank of India	CRISIL A1+	4.43																							
Total		9.05																							
CDMDF																									
Corporate Debt Market Development Fund			Potential Risk Class Matrix																						
Corporate Debt Market Development Fund	OTHERS	0.44																							
Total		0.44																							
PREFERENCE SHARES (PREFSHARE)																									
Preference Shares																									
Amanta Healthcare Limited		0.00	<table><thead><tr><th colspan="4">Credit Risk</th></tr><tr><th></th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr></thead><tbody><tr><td>Relatively Low (Class A)</td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td></tr></tbody></table>			Credit Risk					Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Relatively Low (Class A)											
Credit Risk																									
	Relatively Low (Class A)	Moderate (Class B)				Relatively High (Class C)																			
Relatively Low (Class A)																									
Total		0.00																							

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 ratings. To achieve this objective, the Scheme will seek to make investments in rated, unrated instruments and structured obligations of public and private companies. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

BENCHMARK^A

Tier 1: CRISIL Credit Risk Debt B-II Index

DATE OF ALLOTMENT

February 27, 2015

FUND MANAGER

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

AVERAGE AUM

₹ 109.04 Crs.

LATEST AUM

₹ 107.00 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, 2025)

Average / Residual Maturity: 0.80 Years

Macaulay Duration: 0.70 Years

Modified Duration: 0.65 Years

Annualised Yield: 6.34%

NAV (As on June 30, 2025)

NAV (₹)

Regular Plan: 12.1996

Direct Plan: 12.4983

EXPENSE RATIO

Regular Plan: 1.38%

Direct Plan: 0.98%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Bank of India Overnight Fund

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

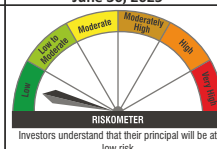
Invest Now

All data as on June 30, 2025 (Unless indicated otherwise)

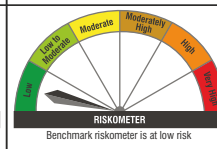
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on June 30, 2025

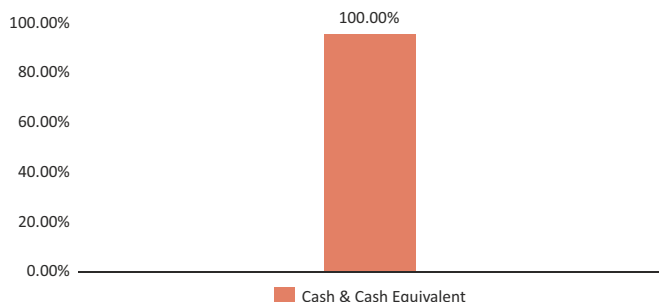


Benchmark Risk-o-meter as on June 30, 2025^A

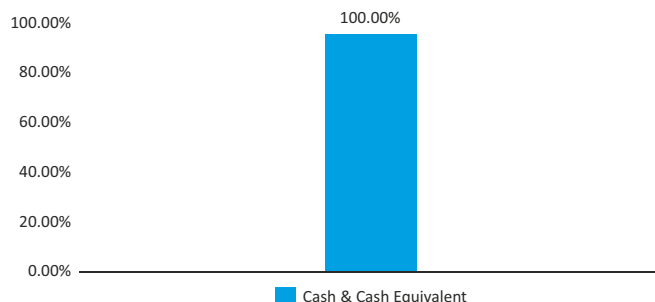


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
CASH & CASH EQUIVALENT		
Net Receivables/Payables		0.16
TREPS / Reverse Repo Investments		99.84
Total		100.00
GRAND TOTAL		100.00

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

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

INVESTMENT OBJECTIVE

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

BENCHMARK^A

Tier 1: CRISIL Liquid Overnight Index

DATE OF ALLOTMENT

January 28, 2020

FUND MANAGER

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

AVERAGE AUM

₹ 71.33 Crs.

LATEST AUM

₹ 144.06 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, 2025)

Average / Residual Maturity: 1 Day

Macaulay Duration: 1 Day

Modified Duration: 1 Day

Annualised Yield: 5.56%

NAV (As on June 30, 2025)

	Regular Plan	Direct Plan	NAV (₹)
Growth	1,310.6787	Growth	1,314.2729
Daily IDCW	1,000.0000	Daily IDCW	1,000.0000
Weekly IDCW	1,000.0288	Weekly IDCW	-
Monthly IDCW	1,000.6090	Monthly IDCW	1,000.6114

EXPENSE RATIO

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

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load NIL

Bank of India Short Term Income Fund

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

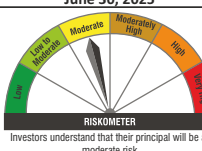
Invest Now

All data as on June 30, 2025 (Unless indicated otherwise)

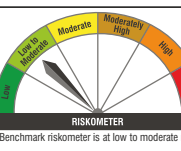
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on June 30, 2025

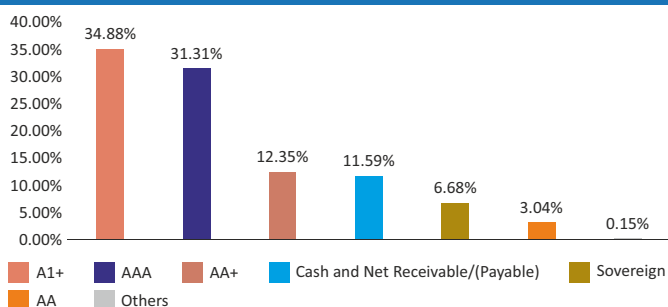


Benchmark Risk-o-meter as on June 30, 2025^A



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

CREDIT PROFILE



COMPOSITION BY HOLDING PERIOD

Duration	% of Assets
Upto 3 months	10.27%
3 months to 6 months	12.44%
6 months to 1 year	22.58%
> 1 year	54.71%

PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
REC Limited	CRISIL AAA	6.80
Indian Railway Finance Corporation Limited	CRISIL AAA	6.20
Small Industries Dev Bank of India	CRISIL AAA	6.20
Godrej Industries Limited	CRISIL AA+	6.18
Muthoot Finance Limited	CRISIL AA+	6.17
Power Finance Corporation Limited	CRISIL AAA	3.74
National Bank For Agriculture and Rural Development	CRISIL AAA	3.10
Bajaj Finance Limited	CRISIL AAA	3.09
Vedanta Limited	CRISIL AA	3.04
National Bank For Agriculture and Rural Development	CRISIL AAA	2.18
Total		46.70
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Punjab National Bank	CRISIL A1+	8.87
HDFC Bank Limited	CARE A1+	4.39
National Bank For Agriculture and Rural Development	CRISIL A1+	3.49
Indian Bank	CRISIL A1+	2.93
Indian Bank	CRISIL A1+	2.93
Export Import Bank of India	CRISIL A1+	2.91
Total		25.52
Commercial Paper		
Kotak Mahindra Prime Limited	CRISIL A1+	5.79
Bharti Telecom Limited	CRISIL A1+	3.57
Total		9.36
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.15
Total		0.15

Portfolio Holdings	Industry/ Rating	% to Net Assets
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
6.79% GOI (MD 07/10/2034)	SOV	3.38
7.1% GOI (MD 18/04/2029)	SOV	3.15
Total		6.53
Treasury Bill		
364 Days Tbill (MD 15/01/2026)	SOV	0.15
Total		0.15
CASH & CASH EQUIVALENT		
Net Receivables/Payables		(5.22)
TREPS / Reverse Repo Investments		16.81
Total		11.59
GRAND TOTAL		100.00

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

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

INVESTMENT OBJECTIVE

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

BENCHMARK^A

Tier 1: CRISIL Short Duration Debt A-II Index

DATE OF ALLOTMENT

December 18, 2008

FUND MANAGER

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

AVERAGE AUM

₹ 149.06 Crs.

LATEST AUM

₹ 164.77 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, 2025)

Average / Residual Maturity: 2.15 Years

Macaulay Duration: 2.02 Years

Modified Duration: 1.91 Years

Annualised Yield: 6.55%

NAV (As on June 30, 2025)

	Regular Plan	Direct Plan	NAV (₹)
Growth	26.8047	Growth	29.1398
Monthly IDCW	13.7547	Monthly IDCW	14.1681
Quarterly IDCW	13.5546	Quarterly IDCW	13.4340

EXPENSE RATIO

Regular Plan: 1.00% Direct Plan: 0.45%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

IDCW History

EQUITY FUNDS⁵

Record Date	IDCW/ Unit Declared (in ₹)	NAV ^a as on Record Date
Bank of India Large & Mid Cap Equity Fund		
Regular Plan - Regular IDCW		
25-March-2021	0.90	12.88
29-July-2021	0.25	15.61
Regular Plan - Quarterly IDCW		
25-September-2018	0.09	13.00
25-March-2021	1.00	15.46
Eco Plan - Regular IDCW		
25-March-2021	1.00	13.16
29-July-2021	0.50	15.74
Eco Plan - Quarterly IDCW		
25-March-2019	0.04	10.36
25-March-2021	0.90	12.86
Eco Plan - Annual IDCW		
18-December-2014	5.00	18.59
Institutional Plan - Regular IDCW^a		
25-November-2009	1.00	-
29-April-2010	1.00	-
Institutional Plan - Quarterly IDCW^a		
29-March-2010	1.00	-
29-April-2010	1.00	-
Direct Plan - Regular IDCW		
30-June-2021	1.00	15.23
30-June-2021	1.00	15.23
Direct Plan - Quarterly IDCW		
25-March-2019	0.18	10.45
25-March-2021	1.00	12.98
Bank of India ELSS Tax Saver (Formerly Bank of India Tax Advantage Fund)		
Regular Plan		
30-June-2021	2.00	18.23
29-July-2021	0.90	18.19
Eco Plan		
30-June-2021	1.00	16.26
29-July-2021	0.25	16.78
Direct Plan		
30-June-2021	2.00	40.98
29-July-2021	0.90	42.04
Bank of India Manufacturing & Infrastructure Fund		
Regular Plan - Regular IDCW		
25-June-2019	0.44	10.05
29-July-2021	0.40	16.85
Regular Plan - Quarterly IDCW		
25-March-2019	0.88	10.33
25-June-2019	0.39	10.00
Direct Plan - Regular IDCW		
27-March-2017	0.50	13.57
Bank of India Mid & Small Cap Equity & Debt Fund		
Regular Plan - Regular IDCW		
26-March-2018	0.75	12.33
29-July-2021	0.80	18.62
Direct Plan - Regular IDCW		
30-June-2021	1.00	17.76
29-July-2021	0.25	18.76
Bank of India Small Cap Fund		
Regular Plan - Regular IDCW		
30-June-2021	1.25	17.37
29-July-2021	1.00	17.44
Direct Plan - Regular IDCW		
30-June-2021	1.25	18.06
29-July-2021	0.40	18.79
Bank of India Flexi Cap Fund		
Regular Plan - Regular IDCW		
7-December-2020	0.44601387	12.76
30-June-2021	1.00000000	15.85
Direct Plan - Regular IDCW		
30-June-2021	1.00000000	15.43
29-July-2021	0.25000000	15.96
HYBRID FUND⁵		
Record Date	IDCW/ Unit Declared (in ₹)	NAV ^a as on Record Date
Bank of India Arbitrage Fund		
Regular Monthly IDCW		
27-April-2020	0.05385541	10.0000 ^b
27-April-2020	0.05385543	10.0000 ^b
26-May-2020	0.04345086	10.0000 ^b
26-May-2020	0.04345088	10.0000 ^b
Regular Quarterly IDCW		
26-December-2019	0.05539822	10.5148 ^a
26-December-2019	0.05539822	10.5148 ^b
26-March-2020	0.12553389	10.4501 ^a
26-March-2020	0.12553389	10.4501 ^b
Regular Annual IDCW		
26-December-2019	0.05266000	10.0788 ^a
26-December-2019	0.05266000	10.0788 ^b
26-March-2020	0.10504000	10.0613 ^a
26-March-2020	0.10504000	10.0613 ^b
Direct Monthly IDCW		
27-April-2020	0.06160558	10.0855 ^a
27-April-2020	0.06160558	10.0855 ^b
26-May-2020	0.05007525	10.0859 ^a
26-May-2020	0.05007525	10.0859 ^b
Direct Quarterly IDCW		
26-December-2019	0.07443389	10.5612 ^a
26-December-2019	0.07443389	10.5612 ^b
26-March-2020	0.14323909	10.5101 ^a
26-March-2020	0.14323909	10.5101 ^b
Direct Annual IDCW		
26-December-2019	0.07038567	10.0544 ^a
26-December-2019	0.07038567	10.0544 ^b
26-March-2020	0.13992202	10.0000 ^a
26-March-2020	0.13992202	10.0000 ^b

HYBRID FUND⁵

Record Date	IDCW/ Unit Declared (in ₹)	NAV ^a as on Record Date
Bank of India Conservative Hybrid Fund		
Regular Monthly IDCW		
02-February-2021	0.23090000	11.2228 ^a
02-February-2021	0.23090000	11.2228 ^b
30-June-2021	0.30000000	11.3853 ^a
30-June-2021	0.30000000	11.3853 ^b
Regular Quarterly IDCW		
25-June-2018	0.0864385	11.1417 ^a
25-June-2018	0.08004287	11.1417 ^b
25-March-2019	0.03320971	11.1241 ^a
25-March-2019	0.03075255	11.1241 ^b
Regular Annual IDCW		
25-March-2019	0.07203243	10.3827 ^a
25-March-2019	0.06670224	10.3827 ^b
02-February-2021	0.26970000	10.3095 ^a
02-February-2021	0.26970000	10.3095 ^b
Regular Plan Regular IDCW		
25-June-2013	0.389636	12.0556 ^a
25-June-2013	0.373162	12.0556 ^b
25-March-2014	0.389636	10.9004 ^a
25-March-2014	0.373162	10.9004 ^b
Direct Monthly IDCW		
02-February-2021	0.22820000	10.1643 ^a
02-February-2021	0.22820000	10.1643 ^b
30-June-2021	0.03000000	10.3018 ^a
30-June-2021	0.03000000	10.3018 ^b
Direct Quarterly IDCW		
26-December-2018	0.21610173	10.6590 ^a
26-December-2018	0.20010672	10.6590 ^b
25-March-2019	0.21610173	10.5824 ^a
25-March-2019	0.20010672	10.5824 ^b
Direct Annual IDCW		
25-March-2019	0.28811758	10.2199 ^a
25-March-2019	0.26680896	10.2199 ^b
02-February-2021	0.41970000	10.1017 ^a
02-February-2021	0.41970000	10.1017 ^b
Eco Monthly IDCW		
02-February-2021	0.49370000	16.9514 ^a
02-February-2021	0.49370000	16.9514 ^b
30-June-2021	0.50000000	17.1667 ^a
30-June-2021	0.50000000	17.1667 ^b
Eco Quarterly IDCW		
26-December-2018	0.06838875	10.0000 ^a
26-December-2018	0.06324962	10.0000 ^b
25-March-2019	0.07206263	10.1033 ^a
25-March-2019	0.06670224	10.1033 ^b
Eco Plan Regular IDCW		
25-March-2013	0.440456	12.5487 ^a
25-March-2013	0.377515	12.5487 ^b
25-March-2014	0.779271	11.5826 ^a
25-March-2014	0.746324	11.5826 ^b
Bank of India Balanced Advantage Fund		
Regular Plan - Regular IDCW		
25-June-2018	0.02449771	10.7707 ^a
25-June-2018	0.02449722	10.7707 ^b
29-July-2021	0.40000000	11.2226 ^a
29-July-2021	0.40000000	11.2226 ^b
Direct Plan - Regular IDCW		
25-March-2019	0.44270637	10.2965 ^a
25-June-2019	0.04427025	10.0302 ^a
25-June-2019	0.0442703	10.0302 ^b
30-June-2021	1.00000000	10.0785 ^a
DEBT / INCOME FUNDS		
Record Date	IDCW/ Unit Declared (in ₹)	NAV ^a as on Record Date
Bank of India Short Term Income Fund⁵		
Institutional Monthly IDCW		
25-January-2011	0.043921	10.1704 ^a
25-January-2011	0.040935	10.1704 ^b
25-February-2011	0.052705	10.1881 ^a
25-February-2011	0.049122	10.1881 ^b
Institutional Quarterly IDCW		
29-December-2009	0.1751890	10.2708 ^a
29-December-2009	0.1630520	10.2708 ^b
Regular Monthly IDCW		
25-March-2019	0.05042235	10.3919 ^a
25-March-2019	0.04668914	10.3919 ^b
25-April-2019	0.03601595	10.3441 ^a
25-April-2019	0.0334718	10.3441 ^b
Regular Quarterly IDCW		
26-December-2018	0.10804795	10.1585 ^a
26-December-2018	0.10005336	10.1585 ^b
25-March-2019	0.10804788	10.1917 ^a
25-March-2019	0.10005336	10.1917 ^b
Direct Monthly IDCW		
25-March-2019	0.05042155	10.3930 ^a
25-March-2019	0.04669158	10.3930 ^b
25-April-2019	0.03602011	10.3498 ^a
25-April-2019	0.0335117	10.3498 ^b
Direct Quarterly IDCW		
26-December-2018	0.14401749	10.1444 ^a
26-December-2018	0.13340448	10.1444 ^b
25-March-2019	0.10804758	10.1908 ^a
25-March-2019	0.10005336	10.1908 ^b
Bank of India Overnight Fund⁵⁵		
Regular Monthly IDCW		
26-May-25	4.4889886	1000.1593 ^a
26-May-25	4.4889886	1000.1593 ^b
26-June-25	4.6100991	1000.1526 ^a
26-June-25	4.6100991	1000.1526 ^b
Direct Monthly IDCW		
26-May-25	4.5109392	1000.1599 ^a
26-May-25	4.5109392	1000.1599 ^b
26-June-25	4.6338286	1000.1529 ^a
26-June-25	4.6338286	1000.1529 ^b

⁵Face Value - ₹ 10/-

⁵⁵Face Value - ₹ 1000/-

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

⁵Since 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

^aIndividual/ HUFs. ^bOthers. Past performance may or may not be sustained in the future.

For complete IDCW History please visit www.boimf.in

Scheme Performance - Regular Plan

Bank of India Flexi Cap Fund - Growth Option - PERFORMANCE (As on June 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-0.80%	5.12%	7.54%	9,920	10,512	10,754
3 years	26.99%	21.67%	18.72%	20,493	18,021	16,741
5 years	28.38%	24.02%	21.33%	34,900	29,357	26,307
Since inception*	28.35%	23.94%	21.28%	34,900	29,296	26,281

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

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

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

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

Bank of India Small Cap Fund - Growth Option - PERFORMANCE (As on June 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty Smallcap 250 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Smallcap 250 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	2.36%	4.62%	7.54%	10,236	10,462	10,754
3 years	26.93%	30.95%	18.72%	20,464	22,471	16,741
5 years	35.06%	35.36%	21.33%	44,981	45,475	26,307
Since inception*	26.81%	21.40%	15.17%	47,230	35,527	25,168

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

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

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

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

Bank of India ELSS Tax Saver - Growth Option - PERFORMANCE (As on June 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-5.10%	5.12%	7.54%	9,490	10,512	10,754
3 years	23.76%	21.67%	18.72%	18,966	18,021	16,741
5 years	25.89%	24.02%	21.33%	31,637	29,357	26,307
Since inception*	18.61%	17.63%	15.94%	1,63,090	1,42,280	1,12,340

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

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

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

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

Notes

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

Scheme Performance - Regular Plan

Bank of India Business Cycle Fund - Growth Option - PERFORMANCE (As on June 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
6 Months	-5.30%	6.12%	8.71%	9,470	10,612	10,871
1 year	NA	NA	NA	NA	NA	NA
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	-7.00%	0.19%	2.02%	9,412	10,016	10,168

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

Above returns are on Simple Annualized Return.

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

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

Bank of India Mid & Small Cap Equity & Debt Fund - Growth Option - PERFORMANCE (As on June 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	3.35%	6.97%	7.54%	10,335	10,697	10,754
3 years	24.73%	23.76%	18.72%	19,415	18,966	16,741
5 years	27.84%	24.93%	21.33%	34,169	30,454	26,307
Since inception*	16.37%	15.62%	14.35%	38,850	36,686	33,209

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

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

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

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

Bank of India Balanced Advantage Fund - Growth Option - PERFORMANCE (As on June 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	1.09%	8.50%	7.54%	10,109	10,850	10,754
3 years	13.68%	13.61%	18.72%	14,695	14,670	16,741
5 years	12.22%	13.87%	21.33%	17,804	19,151	26,307
Since inception*	8.50%	11.59%	14.25%	25,165	34,552	45,087

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

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

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

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

Notes

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

Scheme Performance - Regular Plan

Bank of India Conservative Hybrid Fund - Growth Option - PERFORMANCE (As on June 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	4.00%	8.74%	11.08%	10,400	10,874	11,108
3 years	8.81%	10.31%	9.19%	12,884	13,427	13,021
5 years	12.41%	8.72%	5.48%	17,957	15,191	13,059
Since inception*	7.87%	9.29%	6.14%	34,362	42,544	26,414

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

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

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

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

Bank of India Credit Risk Fund - Growth Option - PERFORMANCE (As on June 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	5.84%	9.26%	11.08%	10,584	10,926	11,108
3 years	5.83%	8.46%	9.19%	11,856	12,763	13,021
5 years	26.80%	7.53%	5.48%	32,796	14,380	13,059
Since inception*	1.94%	8.28%	6.78%	12,200	22,772	19,715

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

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

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

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

Bank of India Bluechip Fund - Growth Option - PERFORMANCE (As on June 30, 2025)

Fund Manager - Alok Singh and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty 100 TRI) (%)	Additional Benchmark Returns (BSE SENSEX TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 100 TRI) (₹)	Additional Benchmark Returns (BSE SENSEX TRI) (₹)
1 year	-1.40%	5.68%	7.04%	9,860	10,568	10,704
3 years	20.28%	19.20%	17.85%	20,949	20,207	19,306
5 years	NA	NA	NA	NA	NA	NA
Since inception*	12.77%	14.31%	13.68%	16,190	17,093	16,717

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

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

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

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

Notes

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

Scheme Performance - Regular Plan

Bank of India Multi Cap Fund - Growth Option - PERFORMANCE (As on June 30, 2025)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (%)	Additional Benchmark Returns (BSE 500 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (₹)	Additional Benchmark Returns (BSE 500 TRI) (₹)
1 year	3.57%	5.76%	5.12%	10,357	10,576	10,512
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	28.58%	26.97%	23.06%	17,970	17,448	16,221

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

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

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

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

Bank of India Manufacturing & Infrastructure Fund - Growth Option - PERFORMANCE (As on June 30, 2025)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	0.94%	-2.35%	7.54%	10,094	9,765	10,754
3 years	30.94%	30.18%	18.72%	22,468	22,079	16,741
5 years	31.72%	30.31%	21.33%	39,681	37,598	26,307
Since inception*	12.04%	8.70%	12.45%	57,180	35,927	60,461

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

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

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

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

Bank of India Large & Mid Cap Equity Fund - Growth Option - PERFORMANCE (As on June 30, 2025)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (BSE 250 Large MidCap (TRI)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 250 Large MidCap (TRI)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	0.30%	5.29%	7.54%	10,030	10,529	10,754
3 years	22.51%	20.98%	18.72%	18,399	17,716	16,741
5 years	23.47%	23.29%	21.33%	28,717	28,508	26,307
Since inception*	14.01%	15.81%	14.52%	89,310	1,16,033	96,346

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

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

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

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

Notes

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

Scheme Performance - Regular Plan

Bank of India Consumption Fund - Growth Option - PERFORMANCE (As on June 30, 2025)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (Nifty India Consumption TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty India Consumption TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
6 Months	7.49%	4.78%	8.71%	10,749	10,478	10,871
1 year	NA	NA	NA	NA	NA	NA
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	7.70%	5.98%	8.97%	10,400	10,312	10,465

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

Above returns are on Simple Annualized Return.

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

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

Bank of India Liquid Fund - Growth Option - PERFORMANCE (As on June 30, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	5.76%	5.65%	2.58%	10,011	10,011	10,005
15 Days	5.77%	5.62%	4.36%	10,023	10,023	10,018
30 Days	6.20%	6.07%	5.62%	10,050	10,049	10,045
1 year	7.24%	7.07%	7.83%	10,724	10,707	10,783
3 years	7.01%	6.96%	7.13%	12,257	12,239	12,299
5 years	5.55%	5.60%	5.58%	13,100	13,132	13,118
Since inception*	6.70%	6.82%	6.43%	30,070	30,628	28,795

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

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

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

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

Bank of India Ultra Short Duration Fund - Growth Option - PERFORMANCE (As on June 30, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	7.07%	7.65%	7.86%	10,707	10,765	10,786
3 years	6.44%	7.34%	7.13%	12,063	12,370	12,299
5 years	5.18%	5.98%	5.58%	12,875	13,370	13,118
Since inception*	7.02%	7.44%	6.43%	31,644	33,797	28,795

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

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

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

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

Notes

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

Scheme Performance - Regular Plan

Bank of India Overnight Fund - Growth Option - PERFORMANCE (As on June 30, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	5.42%	5.34%	2.58%	10,010	10,010	10,005
15 Days	5.31%	5.28%	4.36%	10,021	10,021	10,018
30 Days	5.38%	5.33%	5.62%	10,043	10,043	10,045
1 year	6.48%	6.41%	7.83%	10,648	10,641	10,783
3 years	6.50%	6.48%	7.13%	12,080	12,073	12,299
5 years	5.22%	5.22%	5.58%	13,700	12,902	13,118
Since inception*	5.11%	5.09%	5.80%	13,107	13,091	13,583

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

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

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

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

Bank of India Short Term Income Fund - Growth Option - PERFORMANCE (As on June 30, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	10.18%	9.02%	11.08%	11,018	10,902	11,108
3 years	9.80%	7.72%	9.19%	13,241	12,502	13,021
5 years	10.13%	6.13%	5.48%	16,204	13,469	13,059
Since inception*	6.14%	7.57%	5.61%	26,805	33,460	24,672

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

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

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

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

Bank of India Multi Asset Allocation Fund - Growth Option - PERFORMANCE (As on June 30, 2025)

Co Fund Manager - Mithraem Bharucha & Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	4.57%	11.00%	7.54%	10,457	11,100	10,754
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	10.19%	14.46%	13.34%	11,019	11,446	11,334

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

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

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

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

Notes

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

Scheme Performance - Regular Plan

Bank of India Arbitrage Fund - Growth Option - PERFORMANCE (As on June 30, 2025)

Fund Manager - Firdaus Ragina				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Arbitrage Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Arbitrage Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	6.53%	7.51%	7.86%	10,653	10,751	10,786
3 years	6.00%	7.21%	7.13%	11,912	12,325	12,299
5 years	4.50%	5.74%	5.58%	12,466	13,219	13,118
Since inception*	4.67%	5.59%	6.21%	13,793	14,664	15,287

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

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

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

1. Mr. Firdaus Ragina has been managing the Scheme since October 01, 2024.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

Notes

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

Scheme Performance - Direct Plan

Bank of India Flexi Cap Fund - Growth Option - PERFORMANCE (As on June 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	0.69%	5.12%	7.54%	10,069	10,512	10,754
3 years	28.93%	21.67%	18.72%	21,448	18,021	16,741
5 years	30.43%	24.02%	21.33%	37,770	29,357	26,307
Since inception#	30.39%	23.94%	21.28%	37,770	29,296	26,281

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

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

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

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

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

3. Different plans shall have a different expense structure

Bank of India Small Cap Fund - Growth Option - PERFORMANCE (As on June 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (Nifty Smallcap 250 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Smallcap 250 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	3.93%	4.62%	7.54%	10,393	10,462	10,754
3 years	28.93%	30.95%	18.72%	21,446	22,471	16,741
5 years	37.25%	35.36%	21.33%	48,750	45,475	26,307
Since inception#	28.93%	21.40%	15.17%	52,650	35,527	25,168

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

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

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

1. Mr. Alok Singh has been managing this scheme from October 1, 2024. In addition to this, he manages 7 other open-ended schemes and co-manages 1 scheme of Bank of India Mutual Fund.

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

3. Different plans shall have a different expense structure.

Bank of India ELSS Tax Saver - Growth Option - PERFORMANCE (As on June 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-4.01%	5.12%	7.54%	9,599	10,512	10,754
3 years	25.14%	21.67%	18.72%	19,610	18,021	16,741
5 years	27.27%	24.02%	21.33%	33,408	29,357	26,307
Since inception#	18.23%	14.93%	13.73%	81,176	56,942	49,952

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

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

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

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

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

3. Different plans shall have a different expense structure.

Notes

1. The details & returns for close ended schemes have not been disclosed as these are not comparable with other schemes.

2. Returns of only those schemes that have completed six months been given.

Scheme Performance - Direct Plan

Bank of India Business Cycle Fund - Growth Option - PERFORMANCE (As on June 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
6 Months	-4.77%	6.12%	8.71%	9,523	10,612	10,871
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#	-6.10%	0.19%	2.02%	9,488	10,016	10,168

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

Above returns are on Simple Annualized Return.

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

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

Bank of India Mid & Small Cap Equity & Debt Fund - Growth Option - PERFORMANCE (As on June 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	4.70%	6.97%	7.54%	10,470	10,697	10,754
3 years	26.12%	23.76%	18.72%	20,076	18,966	16,741
5 years	29.15%	24.93%	21.33%	35,956	30,454	26,307
Since inception#	17.48%	15.62%	14.35%	42,320	36,686	33,209

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

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

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

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

Bank of India Balanced Advantage Fund - Growth Option - PERFORMANCE (As on June 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	2.21%	8.50%	7.54%	10,221	10,850	10,754
3 years	14.81%	13.61%	18.72%	15,140	14,670	16,741
5 years	13.17%	13.87%	21.33%	18,573	19,151	26,307
Since inception#	9.24%	11.59%	14.25%	27,156	34,552	45,087

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

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

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

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

Notes

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

Scheme Performance - Direct Plan

Bank of India Conservative Hybrid Fund - Growth Option - PERFORMANCE (As on June 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	5.01%	8.74%	11.08%	10,501	10,874	11,108
3 years	9.56%	10.31%	9.19%	13,152	13,427	13,021
5 years	13.13%	8.72%	5.48%	18,538	15,191	13,059
Since inception#	8.66%	9.14%	6.78%	28,236	29,845	22,721

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

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

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

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

Bank of India Credit Risk Fund - Growth Option - PERFORMANCE (As on June 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	6.24%	9.26%	11.08%	10,624	10,926	11,108
3 years	6.16%	8.46%	9.19%	11,968	12,763	13,021
5 years	27.18%	7.53%	5.48%	33,289	14,380	13,059
Since inception#	2.18%	8.28%	6.78%	12,498	22,772	19,715

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

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

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

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

Bank of India Bluechip Fund - Growth Option - PERFORMANCE (As on June 30, 2025)

Fund Manager - Alok Singh and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty 100 TRI) (%)	Additional Benchmark Returns (BSE SENSEX TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 100 TRI) (₹)	Additional Benchmark Returns (BSE SENSEX TRI) (₹)
1 year	-0.06%	5.68%	7.04%	9,994	10,568	10,704
3 years	21.73%	19.20%	17.85%	21,983	20,207	19,306
5 years	NA	NA	NA	NA	NA	NA
Since inception#	14.19%	14.31%	13.68%	17,020	17,093	16,717

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

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

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

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

Notes

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

Scheme Performance - Direct Plan

Bank of India Multi Cap Fund - Growth Option - PERFORMANCE (As on June 30, 2025)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (%)	Additional Benchmark Returns (BSE 500 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (₹)	Additional Benchmark Returns (BSE 500 TRI) (₹)
1 year	4.84%	5.76%	5.12%	10,484	10,576	10,512
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception#	29.95%	26.97%	23.06%	18,420	17,448	16,221

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

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

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

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

Bank of India Manufacturing & Infrastructure Fund - Growth Option - PERFORMANCE (As on June 30, 2025)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	2.48%	-2.35%	7.54%	10,248	9,765	10,754
3 years	32.77%	30.18%	18.72%	23,423	22,079	16,741
5 years	33.49%	30.31%	21.33%	42,418	37,598	26,307
Since inception#	17.93%	12.85%	13.73%	78,647	45,357	49,952

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

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

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

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

Bank of India Large & Mid Cap Equity Fund - Growth Option - PERFORMANCE (As on June 30, 2025)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (BSE 250 Large MidCap (TRI)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 250 Large MidCap (TRI)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	1.49%	5.29%	7.54%	10,149	10,529	10,754
3 years	23.83%	20.98%	18.72%	18,999	17,716	16,741
5 years	24.77%	23.29%	21.33%	30,257	28,508	26,307
Since inception#	14.70%	14.89%	13.73%	55,575	56,750	49,952

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

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

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

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

Notes

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

Scheme Performance - Direct Plan

Bank of India Consumption Fund - Growth Option - PERFORMANCE (As on June 30, 2025)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty India Consumption TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty India Consumption TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
6 Months	8.18%	4.78%	8.71%	10,818	10,478	10,871
1 year	NA	NA	NA	NA	NA	NA
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception#	8.40%	5.98%	8.97%	10,436	10,312	10,465

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

Above returns are on Simple Annualized Return.

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

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

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

3. Different plans shall have a different expense structure.

Bank of India Liquid Fund - Growth Option - PERFORMANCE (As on June 30, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	5.80%	5.65%	2.58%	10,011	10,011	10,005
15 Days	5.80%	5.62%	4.36%	10,023	10,023	10,018
30 Days	6.23%	6.07%	5.62%	10,050	10,049	10,045
1 year	7.27%	7.07%	7.83%	10,727	10,707	10,783
3 years	7.06%	6.96%	7.13%	12,274	12,239	12,299
5 years	5.61%	5.60%	5.58%	13,137	13,132	13,118
Since inception#	6.88%	6.76%	6.56%	22,971	22,671	22,146

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

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

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

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

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

3. Different plans shall have a different expense structure.

Bank of India Ultra Short Duration Fund - Growth Option - PERFORMANCE (As on June 30, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	7.62%	7.65%	7.86%	10,762	10,765	10,786
3 years	6.91%	7.34%	7.13%	12,222	12,370	12,299
5 years	5.54%	5.98%	5.58%	13,096	13,370	13,118
Since inception#	7.35%	7.25%	6.56%	24,273	24,007	22,136

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

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

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

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

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

3. Different plans shall have a different expense structure.

Notes

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

Scheme Performance - Direct Plan

Bank of India Overnight Fund - Growth Option - PERFORMANCE (As on June 30, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	5.44%	5.34%	2.58%	10,010	10,010	10,005
15 Days	5.34%	5.28%	4.36%	10,021	10,021	10,018
30 Days	5.40%	5.33%	5.62%	10,043	10,043	10,045
1 year	6.50%	6.41%	7.83%	10,650	10,641	10,783
3 years	6.52%	6.48%	7.13%	12,089	12,073	12,299
5 years	5.27%	5.22%	5.58%	13,718	12,902	13,118
Since inception#	5.16%	5.09%	5.80%	13,143	13,091	13,583

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

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

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

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

Bank of India Short Term Income Fund - Growth Option - PERFORMANCE (As on June 30, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	10.79%	9.02%	11.08%	11,079	10,902	11,108
3 years	10.36%	7.72%	9.19%	13,444	12,502	13,021
5 years	10.64%	6.13%	5.48%	16,581	13,469	13,059
Since inception#	6.98%	7.71%	6.78%	23,239	25,301	22,721

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

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

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

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

Bank of India Multi Asset Allocation Fund - Growth Option - PERFORMANCE (As on June 30, 2025)

Co Fund Manager - Mithraem Bharucha & Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	5.64%	11.00%	7.54%	10,564	11,100	10,754
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception#	11.28%	14.46%	13.34%	11,128	11,446	11,334

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

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

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

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

Notes

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

Scheme Performance - Direct Plan

Bank of India Arbitrage Fund - Growth Option - PERFORMANCE (As on June 30, 2025)

Fund Manager - Firdaus Ragina				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Arbitrage Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Arbitrage Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	7.14%	7.51%	7.86%	10,714	10,751	10,786
3 years	6.60%	7.21%	7.13%	12,116	12,325	12,299
5 years	5.11%	5.74%	5.58%	12,829	13,219	13,118
Since inception#	5.30%	5.59%	6.21%	14,390	14,664	15,287

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

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

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

1. Mr. Firdaus Ragina has been managing the Scheme since October 01, 2024.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

Notes

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

Schemes managed by Fund Managers



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

Funds Managed:

Bank of India Flexi Cap Fund

Bank of India Business Cycle Fund

Bank of India Conservative Hybrid Fund

Bank of India Small Cap Fund

Bank of India Mid & Small Cap Equity & Debt Fund

Bank of India Credit Risk Fund

Bank of India ELSS Tax Saver

Bank of India Balanced Advantage Fund

Funds Co-managed:

Bank of India Bluechip Fund

Regular Plan

	Scheme Names	1 Year		3 Years		5 Years		Since Inception	
		Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#
Top 3	Bank of India Credit Risk Fund	5.84%	9.26%	5.83%	8.46%	26.80%	7.53%	1.94%	8.28%
	Bank of India Conservative Hybrid Fund	4.00%	8.74%	8.81%	10.31%	12.41%	8.72%	7.87%	9.29%
	Bank of India Mid & Small Cap Equity & Debt Fund	3.35%	6.97%	24.73%	23.76%	27.84%	24.93%	16.37%	15.62%
Bottom 3	Bank of India Flexi Cap Fund	-0.80%	5.12%	26.99%	21.67%	28.38%	24.02%	28.35%	23.94%
	Bank of India Bluechip Fund	-1.40%	5.68%	20.28%	19.20%	NA	NA	12.77%	14.31%
	Bank of India ELSS Tax Saver	-5.10%	5.12%	23.76%	21.67%	25.89%	24.02%	18.61%	17.63%

Direct Plan

	Scheme Names	1 Year		3 Years		5 Years		Since Inception	
		Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#
Top 3	Bank of India Credit Risk Fund	6.24%	9.26%	6.16%	8.46%	27.18%	7.53%	2.18%	8.28%
	Bank of India Conservative Hybrid Fund	5.01%	8.74%	9.56%	10.31%	13.13%	8.72%	8.66%	9.14%
	Bank of India Mid & Small Cap Equity & Debt Fund	4.70%	6.97%	26.12%	23.76%	29.15%	24.93%	17.48%	15.62%
Bottom 3	Bank of India Flexi Cap Fund	0.69%	5.12%	28.93%	21.67%	30.43%	24.02%	30.39%	23.94%
	Bank of India Bluechip Fund	-0.06%	5.68%	21.73%	19.20%	NA	NA	14.19%	14.31%
	Bank of India ELSS Tax Saver	-4.01%	5.12%	25.14%	21.67%	27.27%	24.02%	18.23%	14.93%

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

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

Schemes managed by Fund Managers



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

Funds Managed:

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

Regular Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Multi Cap Fund	3.57%	5.76%	NA	NA	NA	NA	28.58%	26.97%
Bank of India Manufacturing and Infrastructure Fund	0.94%	-2.35%	30.94%	30.18%	31.72%	30.31%	12.04%	8.70%
Bank of India Consumption Fund	NA	NA	NA	NA	NA	NA	7.70%	5.98%
Bank of India Large & Mid Cap Equity Fund	0.30%	5.29%	22.51%	20.98%	23.47%	23.29%	14.01%	15.81%

Direct Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Multi Cap Fund	4.84%	5.76%	NA	NA	NA	NA	29.95%	26.97%
Bank of India Manufacturing and Infrastructure Fund	2.48%	-2.35%	32.77%	30.18%	33.49%	30.31%	17.93%	12.85%
Bank of India Consumption Fund	NA	NA	NA	NA	NA	NA	8.40%	5.98%
Bank of India Large & Mid Cap Equity Fund	1.49%	5.29%	23.83%	20.98%	24.77%	23.29%	14.70%	14.89%

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



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

Funds Managed:

Bank of India Midcap Tax Fund - Series 1	Bank of India Midcap Tax Fund - Series 2
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Funds Co-managed:

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

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Bluechip Fund	-1.40%	5.68%	20.28%	19.20%	NA	NA	12.77%	14.31%
Bank of India Multi Asset Allocation Fund	4.57%	11.00%	NA	NA	NA	NA	10.19%	14.46%
Bank of India Mid Cap Tax Fund - Series 1	-0.32%	5.12%	23.78%	21.67%	26.50%	24.02%	14.88%	15.02%
Bank of India Mid Cap Tax Fund - Series 2	0.69%	5.12%	24.16%	21.67%	26.38%	24.02%	19.69%	17.43%

Direct Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Bluechip Fund	-0.06%	5.68%	21.73%	19.20%	NA	NA	14.19%	14.31%
Bank of India Multi Asset Allocation Fund	5.64%	11.00%	NA	NA	NA	NA	11.28%	14.46%
Bank of India Mid Cap Tax Fund - Series 1	0.00%	5.12%	23.88%	21.67%	26.86%	24.02%	15.41%	15.02%
Bank of India Mid Cap Tax Fund - Series 2	1.02%	5.12%	24.22%	21.67%	26.89%	24.02%	20.37%	17.43%

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

Schemes managed by Fund Managers



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

Funds Managed:

Bank of India Liquid Fund

Bank of India Money Market Fund

Bank of India Ultra Short Duration Fund

Bank of India Overnight Fund

Bank of India Short Term Income Fund

Funds Co-managed:

Bank of India Multi Asset Allocation Fund (Debt Portion)

Regular Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Liquid Fund	7.24%	7.07%	7.01%	6.96%	5.55%	5.60%	6.70%	6.82%
Bank of India Money Market Fund	NA	NA	NA	NA	NA	NA	3.37%	3.08%
Bank of India Ultra Short Duration Fund	7.07%	7.65%	6.44%	7.34%	5.18%	5.98%	7.02%	7.44%
Bank of India Overnight Fund	6.48%	6.41%	6.50%	6.48%	5.22%	5.22%	5.11%	5.09%
Bank of India Short Term Income Fund	10.18%	9.02%	9.80%	7.72%	10.13%	6.13%	6.14%	7.57%
Bank of India Multi Asset Allocation Fund	4.57%	11.00%	NA	NA	NA	NA	10.19%	14.46%

Direct Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Liquid Fund	7.27%	7.07%	7.06%	6.96%	5.61%	5.60%	6.88%	6.76%
Bank of India Money Market Fund	NA	NA	NA	NA	NA	NA	3.59%	3.08%
Bank of India Ultra Short Duration Fund	7.62%	7.65%	6.91%	7.34%	5.54%	5.98%	7.35%	7.25%
Bank of India Overnight Fund	6.50%	6.41%	6.52%	6.48%	5.27%	5.22%	5.16%	5.09%
Bank of India Short Term Income Fund	10.79%	9.02%	10.36%	7.72%	10.64%	6.13%	6.98%	7.71%
Bank of India Multi Asset Allocation Fund	5.64%	11.00%	NA	NA	NA	NA	11.28%	14.46%

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



Mr. Firdaus Ragina: Firdaus Joined Bank of India Investment Managers on 1st April 2022. He has around 20 years of experience in Equity Market. In his last assignment, Firdaus was working with IDBI Mutual Fund as a Head of equity dealing and was also acting as Fund Manager. Previously he has worked with firms such as ILFS Securities, Avendus Securities and Refco sify. His qualifications include Bachelor of commerce from Mumbai University.

Funds Managed:

Bank of India Arbitrage Fund

Regular Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Arbitrage Fund	6.53%	7.51%	6.00%	7.21%	4.50%	5.74%	4.67%	5.59%

Direct Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Arbitrage Fund	7.14%	7.51%	6.60%	7.21%	5.11%	5.74%	5.30%	5.59%

• Bank of India Arbitrage Fund - Benchmark: NIFTY 50 Arbitrage Index

SIP Returns of Selected Schemes

All data as on June 30, 2025 (Unless indicated otherwise)

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	20,00,000
Market Value of amount Invested	1,25,227	4,69,362	9,44,147	68,08,521
Scheme Returns (CAGR)	8.25%	18.05%	18.20%	13.35%
Benchmark returns# (CAGR)	10.89%	17.99%	17.93%	15.05%
Additional Benchmark## (CAGR)	12.45%	16.12%	16.08%	13.87%

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

Scheme Benchmark: BSE 250 LargeMidCap TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	15,00,000
Market Value of amount Invested	1,26,003	4,78,064	9,73,805	42,63,356
Scheme Returns (CAGR)	9.49%	19.36%	19.47%	15.59%
Benchmark returns# (CAGR)	10.89%	17.99%	17.93%	15.70%
Additional Benchmark## (CAGR)	12.45%	16.12%	16.08%	14.46%

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

Scheme Benchmark: BSE 250 LargeMidCap TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	19,60,000
Market Value of amount Invested	1,21,438	4,68,370	9,59,706	86,13,969
Scheme Returns (CAGR)	2.25%	17.90%	18.87%	16.29%
Benchmark returns# (CAGR)	10.92%	18.49%	18.47%	14.95%
Additional Benchmark## (CAGR)	12.45%	16.12%	16.08%	13.73%

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

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	15,00,000
Market Value of amount Invested	1,22,161	4,77,316	9,91,575	53,73,124
Scheme Returns (CAGR)	3.39%	19.24%	20.22%	18.88%
Benchmark returns# (CAGR)	10.92%	18.49%	18.47%	15.88%
Additional Benchmark## (CAGR)	12.45%	16.12%	16.08%	14.46%

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

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	18,30,000
Market Value of amount Invested	1,26,399	5,18,399	11,37,747	75,91,503
Scheme Returns (CAGR)	10.13%	25.23%	25.93%	16.89%
Benchmark returns# (CAGR)	2.51%	23.97%	25.70%	14.22%
Additional Benchmark## (CAGR)	12.45%	16.12%	16.08%	13.84%

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

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

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	15,00,000
Market Value of amount Invested	1,27,398	5,31,495	11,86,718	61,05,208
Scheme Returns (CAGR)	11.74%	27.07%	27.70%	20.69%
Benchmark returns# (CAGR)	2.51%	23.97%	25.70%	16.60%
Additional Benchmark## (CAGR)	12.45%	16.12%	16.08%	14.46%

Date of First Installment: January 01, 2013 & Scheme Inception Date: March 5, 2010. Past Performance may or may not be sustained in future.

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

Additional Benchmark: Nifty 50 TRI

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

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

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

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

SIP Returns of Selected Schemes

All data as on June 30, 2025 (Unless indicated otherwise)

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	10,80,000
Market Value of amount Invested	1,25,805	4,87,914	10,08,460	25,53,135
Scheme Returns (CAGR)	9.18%	20.82%	20.91%	18.39%
Benchmark returns# (CAGR)	12.58%	20.59%	20.28%	17.47%
Additional Benchmark## (CAGR)	12.45%	16.12%	16.08%	15.35%

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

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

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	10,80,000
Market Value of amount Invested	1,26,682	4,97,906	10,41,931	26,96,948
Scheme Returns (CAGR)	10.58%	22.28%	22.27%	19.54%
Benchmark returns# (CAGR)	12.58%	20.59%	20.28%	17.47%
Additional Benchmark## (CAGR)	12.45%	16.12%	16.08%	15.35%

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

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

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	7,80,000
Market Value of amount Invested	1,23,738	4,95,603	10,99,313	19,34,250
Scheme Returns (CAGR)	5.88%	21.95%	24.49%	27.73%
Benchmark returns# (CAGR)	12.96%	26.28%	26.53%	26.88%
Additional Benchmark## (CAGR)	12.45%	16.12%	16.08%	16.55%

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

Scheme Benchmark: Nifty Smallcap 250 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	7,80,000
Market Value of amount Invested	1,24,709	5,08,716	11,53,762	20,71,852
Scheme Returns (CAGR)	7.42%	23.85%	26.52%	29.87%
Benchmark returns# (CAGR)	12.96%	26.28%	26.53%	26.88%
Additional Benchmark## (CAGR)	12.45%	16.12%	16.08%	16.55%

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

Scheme Benchmark: Nifty Smallcap 250 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	6,10,000
Market Value of amount Invested	1,23,360	4,98,958	10,46,540	10,81,440
Scheme Returns (CAGR)	5.28%	22.44%	22.45%	22.73%
Benchmark returns# (CAGR)	10.92%	18.49%	18.47%	18.71%
Additional Benchmark## (CAGR)	12.45%	16.12%	16.08%	16.30%

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

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	6,10,000
Market Value of amount Invested	1,24,348	5,11,910	10,95,680	11,33,450
Scheme Returns (CAGR)	6.85%	24.30%	24.36%	24.65%
Benchmark returns# (CAGR)	10.92%	18.49%	18.47%	18.71%
Additional Benchmark## (CAGR)	12.45%	16.12%	16.08%	16.30%

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

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

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

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

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

How to Read a Factsheet

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

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

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

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

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

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

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

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

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

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

IDCW: Income Distribution cum Capital Withdrawal

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

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

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

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

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

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

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

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

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

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

Disclaimer/Statutory Details

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

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

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

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

• **Agra**: House No. 17/2/4, 2Nd Floor, Deepak Wasan Plaza, Behind Hotel Holiday Inn, Sanjay Place, Agra - 282 002. • **Ahmedabad**: Office No. 401, 4th Floor, ABC-I, Off. C.G. Road, Ahmedabad - 380009. • **Ahmednagar**: 1st Floor, Above Shubham Mobile and Home Appliances, Tilak Road, Maliwada, Ahmednagar, Maharashtra-414001. • **Akola**: Shop No 25, Ground Floor Yamuna tarang complex, Murtizapur Road N.H. No. 6, Opp Radhakrishna Talkies Akola - 444 001. • **Aligarh**: 1st Floor, Sevti Complex, Near Jain Temple, Samad Road, Aligarh - 202001. • **Allahabad**: Meena Bazar, 2nd Floor, 10, S. P. Marg, Civil Lines, Subhash Chauraha, In The City of Allahabad - 211 001. • **Alwar**: Office Number 137, First Floor, Jai Complex, Road No-2, Alwar, Rajasthan - 301001. • **Ambala**: 6349, 2nd Floor, Nicholson Road, Adjacent KOS Hospital Ambala Cant, Ambala -133 001, Haryana. • **Amritsar**: SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, City- Amritsar, Punjab - 143001. • **Anand**: B-42, Vaibhav Commercial Center, Nr Tvs Down Town Show Room, Grid Char Rasta, Anand - 380 001. • **Andheri**: Office No 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complex M.V. Road, Andheri East, Opp Andheri Court, Mumbai - 400069. • **Asansol**: 112/N, G. T. Road, Bhanga Pachil, G. T.Road, Asansol - 713 303, Paschim Bardhaman, West Bengal. • **Aurangabad**: Shop No B 38, Motiwal Trade Centre, Mirala Bazar, Aurangabad - 431001. • **Azamgarh**: Shop no. 18 Gr. Floor, Nagarpalika, Infront of Tresery Office, Azamgarh, UP - 276001. • **Agartala**: Ols Rms Chowmuhani Mantri Bari Road 1st Floor Near Jana Sevaks Saloon Building Traffic Point Tripura West Agartala 799001 • **Aljmer**: 302 3rd Floor Aljmer Auto Building Opposite City Power House Jaipur Road; Aljmer 305001 • **Amaravathi**: Shop No 21 2Nd Floor Gulshan Tower Near Panchsheel Talkies Jaistambh Square Amaravathi 444601 • **Ananthapur**: #13/4 VishnuPriya Complex Beside Sbi Bank Near Tower Clock Ananthapur - 515001. • **Bangalore**: Old No 35, New No 35, Kamala Nivas, 1st Floor, Puttanna Road, Basavangudi, Bangalore - 560004. • **Bareilly**: 54, Civil Lines, Ayub Khan Chauraha Above Mitali Women, Bareilly - 243001. • **Bankura**: Plot Nos- 80/1/Anatunchati Mahalla 3rd Floor, Ward No-24 Opposite P.C Chandra, Bankura Town, Bankura - 722101. • **Baroda**: 1st Floor 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri Vadodara - 390007. • **Begusarai**: Sri Ram Markets, Kali Asthan Chowk, Mathiani Road, Begusarai, Bihar - 851 101. • **Belgaum**: Premises No 101, CTS No 1893, Shree Guru Darshan Tower, Anandwadi, Hindwadi, Belgaum - 590011. • **Bellary**: Ground Floor, 3rd Office, Near Womens College Road, Beside Amruth Diagnostic Shanthi Archade, Bellary - 583103. • **Bhagalpur**: 2nd Floor, Chandraelok Complex, Near Ghatanghar, Bhagalpur - 812 001. • **Bhatinda**: Mcb-2-3-01043, Goniana Road, Opposite Nippon India MF Gt Road, Near Hanuman Chowk, Bhatinda - 151001. • **Bhavnagar**: 303, Sterling Building, Above HDFC Bank, Waghawadi Road, Bhavnagar - 364 001. • **Bhopal**: Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2, M P Nagar, Bhopal, Madhya Pradesh - 462011. • **Bhubaneswar**: A/181, Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar - 751 007. • **Bilaspur**: Anandam Plaza, Shop. No. 306; 3rd Floor, Vyapar Vihar Main Road, Chattingarh, Bilaspur-495001. • **Bokaro**: City Centre, Plot No. HE-07, Sector-IV, Bokaro Steel City - 827004. • **Borivali**: Gomati Smuti, Ground Floor, Jamblu Gully, Near Railway Station, Borivali, Mumbai - 400 092. • **Burdwan**: Saluja Complex; 846, Laxmipur, G T Road, Burdwan; PS: BURDWAN & DIST: BURDWANEST, PIN: 713101. • **Balasore**: 1-B, 1St Floor, Kalinga Hotel Lane Balasore Baleswar Sakan Balasore 755001 • **Berhanpur** (OR): Opp Divya Nandan Kalyan Mandap 3rd Lane Dharman Nagar Near Lohani Market Berhampur (Or) 760001 • **Bharuch**: 123 New Business Hub Near Gangotri Hotel B/5 Rajeshwari Petroleum Makampur Road Bhach 392001 • **Bhikaj**: Office No. 2, 1st Floor, Plot No. 9/6, Nehru Nagar (East), Bhikaj 490020 • **Bhilwara**: Office No. 14 B, Prem Bhawan, P.O. Road, Gandhi Nagar Near Canarabank Bhilwara 311001 • **Bikaner**: H.No. 10, Himtara House, Museum circle, Civil line, Bikaner, Rajasthan - 334001 • **Calicut**: Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut, Pincode - 673001. • **Chandigarh**: First Floor, SCO 2469-70, Sec. 22-C, Chandigarh - 160 022. • **Chennai**: 9th floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai - 600 034. • **Chinsurah**: No : 96, Po: Chinsurah Doctors Lane, Chinsurah - 712101. • **Cochin**: Door No:61/2784, Second Floor, Sreelakshmi Tower, Chittoor Road, Ravipuram, Ernakulam-Kerala - 682 015. • **Coimbatore**: 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641 018. • **Cuttack**: Shop No. 45, 2nd Floor, Netaji Subas Bose Arcade, (Big Bazar Building), Adjacent to Reliance Trends, Dargha Bazar, Cuttack, Odisha - 753001. • **Chandrapur**: C/o Global Financial Services, 2nd Floor, Raghunwathi Complex, Near Azad Garden, Chandrapur, Maharashtra-442402 • **Davangere**: D. No 162/6, 1st Floor, 3rd Main P J Extension, Davangere Taluk Davangere Mandia, Davangere, Karnataka - 577002. • **Darbhanga**: H No-185, Ward No-13, National Statistical office Campus, Kathalbari, Bhandar Chowk, Darbhanga, Bihar - 846 004. • **Dehradun**: Shop No-809/799 , Street No-4 A Rajendra Nagar, Near Sheesha Lounge Kaulagarh Road, Dehradun - 248001. • **Dhanbad**: 208 New Market, 2nd Floor, Bank More, Dhanbad - 826 001. • **Deoria**: K. K. Plaza, Above Apurva Sweets, Civil Lines Road, Deoria, UP - 274001. • **Durgapur**: MW-16, Bengal Ambuja, 2nd Floor, City Centre, Dist: Burdwan, Durgapur - 713 216. • **Dhule**: Ground Floor Ideal Laundry Lane No 4 Khol Galli Near Muthoot Finance Opp Bhavasar General Store Dhule 424001 • **Eluru**: Dno-23A-7-723K K S Plaza, Munukutla Vari Street, Opp Andhra Hospitals, R R Peta Eluru - 534002. • **Erode**: Address No 38/1, Ground Floor, Sathy Road (Vcty Main Road), Sorna Krishna Complex, Erode - 638 003. • **Faridabad**: A-28, 2nd Floor, Neelam Bata Road, Peer Ki Mazar, Nehru Groundrnt, Faridabad -121 001. • **Gandhidham**: Office no - 12 Plot No - 300 Ground Floor, Shree Ambica Arcade Building, Near HDFC Bank, Gandhidham - 370201. • **Ferozepur**: The Mall Road, Chawla Building, 1st Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozepur, Punjab - 152002. • **Gandhinagar**: 138 - Suyesh solitaire, Nr. Podar International School, Kudasan, Ganghinagar-382421. • **Gaya**: Property No. 711045129, Ground Floor hotel Skylark, Swarajipur Road, Gaya - 823001. • **Ghatkopar**: 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai - 400077. • **Ghaziabad**: FF - 31, Konark Building, Rajnagar, Ghaziabad, Uttar Pradesh Pin code - 201003. • **Ghaziपुर**: House No. 148/19, Mahua Gah, Raini Katri, Ghazipur, Uttar Pradesh - 233001. • **Gonda**: H No 782, Shiv Sadan, ITI Road, Near Raghukul Vidyaapeeth, Civil Lines, Gonda, Uttar Pradesh - 271001 • **Gorakhpur**: Cross Road The Mall, Shop No 8-9, 4th Floor, Bank Road, Gorakhpur - 273001. • **Guntur**: 2nd Shatter, 1st Floor, Hno. 6-14-48, 14/2 Lane, Arundal Pet, Guntur - 522002. • **Gurgaon**: No: 212A 2nd Floor Vipul Agora, M. G. Road, Gurgaon - 122001. • **Gulbarga**: H No 2-231 Krishna Complex, 2nd Floor Opp. Municipal Corporation Office, Jagat Station Main Road, Kalaburgari Gulburga, Karnataka - 585 105. • **Guwahati**: Ganapati Enclave, 4th Floor, Opposite Bora Service, Ullubari, Guwahati - 781 007. • **Gwalior**: City Centre, Near Axis Bank, Gwalior - 474 011. • **Haldwani**: Shop No 5, Kmnv Shoping Complex, Haldwani - 263139. • **Hariwar**: Shop No. - 17, Bhatia Complex, Near Jamuna Palace, Hariwar - 249410. • **Hassan**: Sas No: 490 Hemadri Arcade, 2nd Main Road, Salgame Road, Near Brahmins Boys Hostel, Hassan, Karnataka - 573201. • **Hoshiarpur**: Unit # SF-6, The Mall Complex, 4th Floor, Opposite Kapila Hospital, Sutheri Road, Hoshiarpur - 146001. • **Hubli**: R R Mahalaksmi Mansion, Above Indusind Bank, 2nd Floor, Desai Cross, Pinto Road, Hubli - 580029. • **Hyderabad**: IBS Station, Lower Concourse 1 (2nd floor) situated in Jubilee Bus Metro Station, Secunderabad, Telangana - 500009. • **Hyderabad (Gachibowli)**: Selenium, Plot No: 31 & 32, Tower B, Survey No.115/22, 115/24, 115/25, Financial District, Gachibowli, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032. • **Hissar**: Shop No. 20 Ground Floor R D City Centre Railway Road Hissar 125001. • **Hosur**: No.2/3-4 Sri Venkateswara Layout, Denkanikottai Road, Dinnur Hosur - 635109 • **Indore**: 101, Diamond Trade Center, 3-4 Diamond Colony, New Palasia, Above Khurana Bakery, Indore - 452 001. • **Jabalpur**: 2nd Floor, 290/1 (165-New), Near Bhavartid Garden, Jabalpur - 482 001. • **Jaipur**: Office No 101, 1st Floor, Okay Plsy Tower, Next To Kalyan Jewellers, Government Hotel Circle, Ajmer Road, Jaipur - 302 001. • **Jalandhar**: Office No 7, 3rd Floor, City Square Building, E-H197 Civil Lines, Jalandhar - 144001. • **Jammu**: 10/D Extension 2, Valmiki Chowk, Gandhi Nagar, Jammu - 180004. • **Jamshedpur**: (Madhukunj), 3rd Floor, Q Road, Sakchi, Bistupur, East Singhbhum, Jamshedpur - 831001. • **Jodhpur**: Shop No. 6, Gang Tower, G Floor, Opposite Arora Motor Service Centre, Near Bombay Motor Circle, Jodhpur - 342 003. • **Jaigaon**: 3rd Floor, 269 Jaee Plaza, Baliram Peth, Near Kishore Agencies, Jaigaon - 425001. • **Jhansi**: 1st Floor, Puja Tower, Near 48 Chambers, Elite Crossing, Jhansi, Uttar Pradesh - 284001 • **Jalpaiguri**: D B C Road Opp Nirala Hotel Opp Nirala Hotel Jalpaiguri 735101 • **Jamnagar**: 131 Madhav Plaza Opp Sbi Bank Nr Lal Bungalow Jamnagar 361008 • **Junagadh**: Shop No. 201 2Nd Floor V-Arcade Complex Near Vanzari Chowk M.G. Road Junagadh 362001 • **Kalyan**: Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivli Mahanagar Corporation) Kalyan - 421301. • **Kalyani**: Ground Floor, H No B-7/275, Kalyani, Kalyani H.O. Nadia, West Bengal - 741235. • **Kanpur**: 15/46, B, Ground Floor, Opp : Muir Mills, Civil Lines, Kanpur - 208 001. • **Karnal**: 3 Randhir Colony, Near Doctor J. C. Bathla Hospital, Karnal, Haryana - 132001. • **Kharagpur**: Holding No 254/220, SBI Building, Malancha Road, Ward No.16, Po: Kharagpur, Ps: Kharagpur, Dist: Paschim Medinipur Kharagpur - 721304. • **Kolhapur**: 605/1/4 E Ward, Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur - 416 001. • **Kolkata**: 2/1 Russel Street, 4th Floor, Kankaria Centre, Kolkata - 700071. • **Kottayam**: 1st Floor, Sciasension Square, Railway Station Road, Collectorate P O Kottayam - 686002. • **Kannur**: 2Nd Floor Global Village Bank Road Kannur 670001 • **Karimnagar**: 2Nd Shutterhno. 7-2-607 Sri Matra Complex Mankammathota- Karimnagar 505001 • **Karur**: No 88/11 Bb Plaza Nrmp Street K S Mess Back Side Karur 639002 • **Khammam**: 11-4-3/3 Jal Road, No. S-9 1st Floor, Srivenkata Sairam Arcade Old Cpi Office Near Priyadarshini Collegenehru Nagar Khammam 507002 • **Kollam**: Sree Vigneswara Bhavan Shastri Junction Kollam - 691001 • **Korba**: Office No.202, 2nd Floor, ICRC, QUBE, 97, T.P. Nagar, Korba -495677 • **Kota**: D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur, Kota 324007 • **Kurnool**: Shop No:47, 2Nd Floor, S Komda Shopping Mall, Kurnool - 518001. • **Lucknow**: 1st Floor, A. A. Complex, 5 Park Road, Hazratganj, Lucknow - 226 001. • **Ludhiana**: Shop No. 122, Second Floor, Above HDFC Mutual Fund, Ludhiana - 141001. • **Madurai**: No. G-16/17, AR Plaza, 1st Floor, North Veli Street, Madurai - 625010. • **Malappuram**: MM/18/1974, Peekeys Arcade, (ICICI Bank Building), Near Municipal bus stand, A K Road, Downhill, Malappuram, Kerala - 676519. • **Mathura**: Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centre, Near New Bus Stand, Mathura - 281001. • **Mangalore**: Shop No - 305, Marian Paradise Plaza, 3rd Floor, Bunts Hotel Road, Mangalore - 575003. • **Mandi**: House No. 99/11, 3rd Floor, Opposite GSS BS School, Bazar Mandi - 175001. • **Margao**: Shop No 21, Osia Mall, 1st Floor, Near KTC Bus Stand, SGPDa Market Complex, Margao - 403 601. • **Meerut**: Shop No:- 111, First Floor, Shivam Plaza, Near Canara Bank, Opposite Evs Petrol Pump, Meerut - 250001. • **Moga**: 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barar Ghar Moga, Punjab - 142001 • **Moradabad**: Chadha Complex, G. M. D. Road, Near Tadi Khana, Chowk, Moradabad - 244 001. • **Mirzapur**: Triveni Campus, Near SBI Life, Ratanganj, Mirzapur - 231001 • **Mumbai**: 6/8 Ground Floor, Crossley House Near BSE (Bombay Stock Exchange), Next Union Bank, Fort Mumbai - 400 001. • **Muzaffarpur**: Floor Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur - 842 001. • **Mysoore**: No 2924, 2nd Floor, 1st Main, 5th Cross, Saraswathi Puram, Mysore - 570009. • **Malda**: Ram Krishna Palay; Ground Floor English Bazar - Malda 732101. • **Mehsana**: FF-21 Someshwar Shopping Mall Modhera Char Rasta - Mehnsana 384002. • **Morena**: House No. Hg 959 Near Court Front Of Dr. Lal Lab Old Housing Board Colony Morena 476001. • **Nagpur**: Block No. B/1 & 2, Shree Apartment, Plot No. 2, Khare Town, Mata Mandir Road, Dharampeth, Nagpur - 440010. • **Nanded**: Shop No 4, Santakripa Market, G G Road, Opp. Bank of India, Nanded - 431 601. • **Nasik**: S-9, Second Floor, Suyojit Sankul, Shanarpur Road, Nasik - 422 002. • **New Delhi**: 305, New Delhi House, 27 Barakhamba Road, New Delhi - 110 001. • **Noida**: F-21, 2nd Floor, Sector-18, Noida, Uttar Pradesh - 201301. • **Nadiad**: 311-3rd Floor City Center Near Paras Circle - Nadiad 387001 • **Nagerkoi**: Hno 45 1St Floor East Car Street Nagerkoi 629001 • **Navsari**: 103 1St Floor Landmark Mall Near Sayaji Library, Navsari Gujarat Navsari 396445 • **Nellore**: 24-6-326/1, Ibaco Building 4th Floor, Grand Truck road, Beside Hotel Minerva, Saraswathi Nagar, Dargamitla Nellore - 524003. • **Panipat**: Shop No. 20, 1st Floor BMK Market, Behind HIVE Hotel, G.T. Road, Panipat - 132103. • **Panjim**: H. No: T-9, T-10, Affran Plaza, 3rd Floor, Near Don Bosco High School, Panjim Goa - 403001. • **Pathankot**: 2nd Floor, Sahni Arcade Complex, Adj. Indira Colony Gate, Railway Road, Pathankot - 145001. • **Patiala**: B-17/423 Opposite Modi College, Lower Mall, Patiala - 147001. • **Patna**: Flat No- 102, 2BHK Maah Bhawani Shardalay, Exhibition Road, Patna - 800001. • **Pondicherry**: No 122(108), Muthuramiamman, Koil Street, Pondicherry - 605001 • **Pune**: Office No 207-210, 2nd Floor, Kamla Arcade, Jangli Maharaj Road, Opposite Balgandharva, Shivaji Nagar, Pune - 411005. • **Palghat**: Kfin Technologies Ltd No: 20 & 21, Metro Complex H.P.O. Road Palakkad H.P.O. Road Palakkad 678001 • **Ratlam**: 106 Rajaswa Colony, Near Sailana Bus Stand, Ratlam (M.P.) 457001. • **Rewa**: Shop No. 2, Shree Sai Anmol Complex Ground Floor Opp Teerth Memorial Hospital Rewa 486001 • **Raipur**: Office No S-13, Second Floor, Reheja Tower, Fafadhi Chowk, Jail Road, Raipur - 492 001. • **Rajahmundry**: D No: 6-7-7, Sri Venkata Satya Nilayam, 1st Floor, Vadrapu Vani Veedhi, T - Nagar, Rajahmundry, AP - 531 012. • **Rajkot**: 302, Metro Plaza, Near Moti Tank Chowk, Rajkot, Gujarat - 360 001. • **Ranchi**: Room no 103, 1st Floor, Commerce Tower, Beside Mahabir Tower, Main Road, Ranchi - 834001. • **Rohtak**: Office No: 61, First Floor, Ashoka Plaza, Delhi Road, Rohtak - 124 001. • **Renukoot**: Dr.B.K. Mallick Katra (Complex), Shivapark Main Road Dist. Sonbhadra (U.P.) Renukoot - 231217 • **Roorkee**: Near Shri Dvarkadesh Dharm Shala, Ramnagar, Roorkee - 247667. • **Rourkela**: 2nd Floor, Main Road, Uditi Nagar, Rourkela, Sundargarh - 769 012. • **Saharanpur**: 1st Floor, Krishna Complex, Opp. Hath Gate, Court Road, Saharanpur, Uttar Pradesh - 247001. • **Salem**: No 6, Ns Complex, Omalar Main Road, Salem - 636009. • **Sambalpur**: First Floor, Shop No. 219, Sahel Plaza, Golebazar, Sambalpur - 768 001. • **Satara**: Gf, 465 A, Govind Park Satar Bazaar, Satara - 415001 • **Shillong**: Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong - 793 001. • **Siliguri**: Nanak Complex, Sevoke Road, Siliguri - 734 001. • **Shimla**: 1st Floor, Hills View Complex, Near Tara Hall, Shimla - 171001. • **Shimoga**: Jayarama Nilaya, 2nd Corss Mission Compound, Shimoga - 577201. • **Sitapur**: 12/12 Surya Complex, Station Road, Uttar Pradesh, Sitapur - 261001. • **Solan**: Disha Complex, 1st Floor, Above Axis Bank, Rajgarh Road, Solan - 173212 • **Solapur**: Shop No. 106, Krishna Complex 477, Dakshin Kasaba, Datla Chowk, Solapur - 413 007. • **Sultanpur**: 1st Floor, Ramashanker Market, Civil Line, Sultanpur - 228001 • **Surat**: Ground Floor, Empire State Building, Near Udhna Darwaja, Ring Road, Surat - 395 002. • **Sagar**: Kfin Technologies Ltd II Floor Above Shivaji Kanch Mandir. S Civil Lines Sagar. Sagar 470002 • **Satna**: 1St Floor Gopal Complex Near Bus Stand Rewa Rd Satna 485001 • **Shivpur**: A. B. Road, In Front Of Sawarkar Park Near Hotel Vanasthali Shivpur 473551 • **Sikar**: First Floorupper Tower Behind Ram Mandir Near Tapanya Bagichi - Sikar 320021 • **Silchar**: N.N. Dutta Road Chowchakra Complex Premtala - Silchar 788001 • **Sonepat**: Shop No 207, 2nd Floor, Opposite Income Tax Office, Subhash Chowk, Sonapat - 131001. • **Sri Ganganagar**: Address Shop No. 5 Opposite Bihani Petrol Pump Nh - 15 Near Baba Ramdev Mandir Sri Ganganagar 335001 • **Srikakulam**: D No: 1-6/2, First Floor, Near Vijaya Ganapathi Temple, Beside I. K. Rao Building, Palakonda Raod, Srikakulam (Village, Mandala, District) - 532001, Andhra Pradesh. • **Thane**: Room No. 302, 3rd Floor, Ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road, Naupada, Thane West, Mumbai - 400 602. • **Tirunelveli**: 55/18 Jeney Building, 2nd Floor, S N Road, Near Aravind Eye Hospital, Tirunelveli - 627001 • **Tirupathi**: Shop No:18-1-421/F1 City Center, K.T.Road, Airtel Backside Office, Tirupathi - 517501. • **Thrissur**: 4th Floor Crown Tower, Shakthan Nagar, Opp. Head Post Office, Thrissur - 680001. • **Trichy**: No 23C/1 E V R Road, Near Vekkaliyamman Kalyana Mandapam Putthur - Trichy - 620017. • **Trivandrum**: 3rd Floor, No- 38 TC-82/347, Capitol Center, Opp. Secretariat, MG Road, Trivandrum - 695 001. • **Tinsukia**: 3rd Floor, Chirwapatty Road, Tinsukia-786125, Assam. • **Tiruvalla**: 2Nd Floorerinjery complex Ramanchira Opp Axis Bank Tiruvalla 689107 • **Tuticorin**: 4 - B A34 - A37 Mangalmal Mani Nagar Opp. Rajaji Park Palayamkottal Road Tuticorin 628003 • **Udaipur**: Shop No. 202, 2nd Floor, Business Centre, 1C Madhuvihar, Opp G P O, Chetak Circle, Udaipur - 313 001. • **Ujjain**: Heritage Shop, No: 227, 87 Vishvaavidhyalaya Marg, Station Road, Near ICICI Bank Above Vishal Mega Mart, Ujjain - 480001. • **Varanasi**: D-64 52, G-4 Arihant Complex, Second Floor, Madhopur, Shivpurva Udaipur, Varanasi - 221 010. • **Vashi**: Havas Infotech Park, 302, 9th Floor, Plot No 39/03, Sector 30A, Opp Inorbit Mall, Vashi, Navi Mumbai - 400 703. • **Vellore**: No 2/19, 1st Floor, Vellore City Centre, Anna Salai, Vellore - 632001. • **Vijayawada**: H no- 26-23, 1st Floor, Sundarammastreet, Gandhinagar, Krishna, Vijayawada - 520010. • **Visakhapatnam**: D No. 48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp. Road to Lalitha Jeweller Showroom, Beside Tai Hotel Lodge, Visakhapatnam - 530016. • **Valsad**: 406 Dreamland Arcade Opp Jade Blue Tithal Road Valsad 396001 • **Vapi**: A-8 Second Floor Solitaire Business Centre Opp Dcb Bank Gidc Char Rasta Silvassa Road Vapi 396191 • **Warangal**: Shop No. 22, Ground Floor, Warangal City Centre, 15-1-237, Mulugu Road Junction, Warangal - 506002. • **Yamuna Nagar**: B-V 185/A, 2nd Floor, Jagadri Road, Near Dav Girls College (Uco Bank Building), Pyara Chowk, Yamuna Nagar - 135001

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PRODUCT LABEL	Risk-o-meter is based on the scheme portfolio as on June 30, 2025	Benchmark Risk-o-meter as on June 30, 2025	Bank of India Flexi Cap Fund (An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)
	 <p>Investors understand that their principal will be at very high risk</p>	 <p>Benchmark riskometer is at very high risk</p>	<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Capital appreciation over medium to long term. • Investment in a diversified portfolio consisting of equity and equity related instruments across market capitalization. <p>*Investor should consult their financial advisor if they are not clear about the suitability of the product.</p>

#BSE 500 TRI



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Key Features



Emphasizes high conviction across market cap





No sector bias



Blend of growth and value



Disciplined allocation across market cap

PRODUCT LABEL	Risk-o-meter is based on the scheme portfolio as on June 30, 2025	Benchmark Risk-o-meter as on June 30, 2025	Bank of India Multi Cap Fund (An open ended equity scheme investing across large cap, mid cap, small cap stocks)
	 <p>Investors understand that their principal will be at very high risk</p>	 <p>Benchmark riskometer is at very high risk</p>	<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> • Long term capital appreciation. • Investments in equity and equity related instruments across large cap, mid cap, small cap stocks. <p>*Investor should consult their financial advisor if they are not clear about the suitability of the product.</p>

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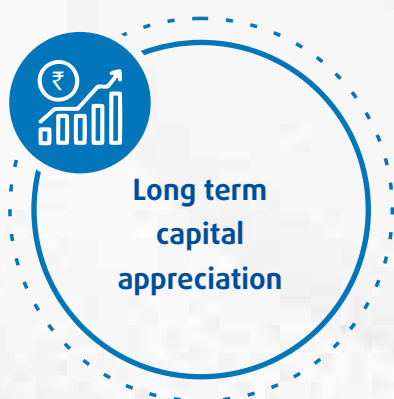
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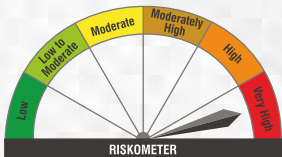
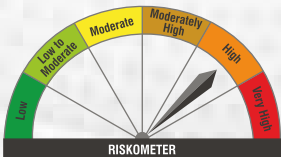
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Features



PRODUCT LABEL	Risk-o-meter is based on the scheme portfolio as on June 30, 2025	Benchmark [#] Risk-o-meter as on June 30, 2025	Bank of India Mid & Small Cap Equity & Debt Fund (An open ended hybrid scheme investing predominantly in equity and equity related instruments)
	 <p>Investors understand that their principal will be at very high risk</p>	 <p>Benchmark riskometer is at high risk</p>	<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> Long term capital appreciation and income distribution. Equity fund investing in Mid & Small Cap equity and equity related securities (not part of the top 100 stocks by market capitalization) as well as fixed income securities. <p>*Investor should consult their financial advisor if they are not clear about the suitability of the product.</p>

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SCHEME RISKOMETER#	BENCHMARK RISK-O-METER (as applicable)	Bank of India Mid Cap Fund (Mid Cap Fund - An open ended equity scheme predominantly investing in mid cap stocks)
		This product is suitable for Investors who are seeking*: <ul style="list-style-type: none"> - Long term capital appreciation - Investment in equity and equity-related instruments investing predominantly in mid cap companies.
Investor understand that their principal will be at very high risk.	Benchmark riskometer is at very high risk. Tier I Benchmark is Nifty Midcap 150 TRI.	*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

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

Consult your Mutual Fund Advisor/Distributor for more information.



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