Bank of India
Mutual Fund

FACTS IN FIGURES

JUNE 2026

Monthly Fund Factsheet

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

INDEX

Page No.

FROM THE CEO'S DESK

Mohit Bhatia
Chief Executive Officer

Dear Readers,

As we close the first half of the calendar year 2026, global markets continue to evolve amidst changing economic conditions, while India's resilient fundamentals remain a strong pillar of investor confidence. The financial markets continue to remind us that while short-term events shape sentiment, long term fundamentals remain the true drivers of sustainable wealth creation.

June 2026 was a month marked by heightened global uncertainty alongside continued domestic resilience. Geopolitical tensions, elevated crude oil prices, with Brent crude trading around US$80 to US$85 per barrel for much of June after easing from significantly higher levels seen earlier in the conflict, and evolving global monetary policies created volatility across asset classes. As renowned investor Howard Marks aptly noted, "You can't predict. You can prepare." Despite these challenges, the Indian economy remained on a strong footing, supported by robust domestic demand and stable financial conditions.

The Reserve Bank of India maintained the policy repo rate at 5.25% while retaining a neutral stance, reflecting a calibrated approach to balancing growth and inflation risks. While inflation expectations have edged higher to around 5.1%, India's growth outlook continues to remain healthy, reinforcing confidence in the medium-term economic trajectory. Equity markets demonstrated resilience during the month, with benchmark indices sustaining positive momentum despite intermittent volatility. Broader markets, particularly mid and small-cap segments, continued to outperform, while sectoral trends highlighted strength in banking, manufacturing, and pharmaceuticals, even as IT remained under pressure.

For the month of June 26, the benchmark BSE Sensex increased by 2211 points, or 2.98%, while the Nifty 50 also increased by 483 points, or 2.07%. The BSE Small Cap index showed positive movement of 4.77% for the month, and the BSE Mid Cap index posted a positive performance of 2.53%. In the Indian debt markets, the New 10-year GSEC bond yield closed at 6.75% for June 2026 compared to May end closing yield at 7.00 % on the benchmark.

Indian Mutual Fund Industry aggregate numbers stood at ₹ 82.22 Lakh Cr closing AUM, 27.86 Cr folios and overall Net Outflows of ₹ 52,949 Cr for the month ended 30th June 2026 versus aggregate AUM of ₹ 81.58 Lakh Cr and 27.66 Cr folios for the month ended 31st May 2026. Industry aggregate monthly SIP contribution touched a record ₹ 31,781 Cr in June 2026 versus ₹ 30,954 Cr in May 2026.

As of 30th June 2026, our consolidated AUM across all mutual fund schemes stood at ₹ 15,961.44 Crore, with a folio count of 9,03,002. By remaining anchored in strong fundamentals and maintaining a long-term perspective through varying market cycles, we aim to turn short-term volatility into enduring wealth creation opportunities. We continue to uphold our investor mandates across diverse products, guiding them through evolving market conditions and supporting their long-term financial goals.

We sincerely thank you for your continued trust and partnership.

Sincerely

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

The above Assets Under Management as of 30th June 2026 (in Lakhs) include **Equity:** ₹ 9,76,389.63 | **Debt:** ₹ 96,306.76 | **Hybrid:** ₹ 2,35,480.08 | **Liquid:** ₹ 1,37,651.60 | **ELSS:** ₹ 1,50,316.09

Geographical Spread: Top 5 Cities: 47.73% | **Next 10** Cities: 13.37% | **Next 20** Cities: 8.26% | **Next 75** Cities: 8.92% | **Others:** 21.72%

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

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

Source: Internal Research

MARKET UPDATE

Alok Singh
Chief Investment Officer

Improving Macroeconomic Fundamentals Support Growth

The Middle East appears to be moving towards greater stability, leading to a retracement in energy prices to pre-conflict levels. This is a positive development for global economies, particularly for India, where lower energy costs are helping ease pressure on the balance of payments. Reflecting these improved conditions, the Indian Rupee has appreciated against the US Dollar over the past month.

Going forward, the currency is likely to receive further support from expected FCNR-related inflows. The RBI's decision to ease regulatory norms for FCNR(B) deposits and overseas borrowings, alongside the Government's efforts to encourage non-resident participation, could attract additional foreign currency deposits into the banking system. These inflows will not only augment foreign exchange reserves and improve external sector resilience but also help moderate volatility in the currency market. A stronger reserve position, coupled with a narrowing current account deficit driven by lower energy prices, should provide a favorable backdrop for the Rupee over the coming quarters.

The decline in energy prices, coupled with a stable currency environment, should provide a meaningful boost to economic growth. High-frequency indicators for June continued to show resilience, suggesting that the recent geopolitical tensions had only a limited impact on domestic economic activity. Going forward, softer commodity prices are expected to strengthen household purchasing power and support consumption by keeping inflationary pressures under control. As global uncertainty gradually recedes, we expect both domestic and external demand conditions to remain healthy. Consequently, India's GDP growth could exceed the RBI's FY27 projection of 6.6%. At the same time, a benign inflation environment should help sustain double-digit nominal GDP growth during both the current and the next financial year.

A favorable growth backdrop should also support corporate earnings across sectors. We believe Q1 FY27 is likely to reflect the peak impact of recent geopolitical disruptions on earnings. Thereafter, earnings momentum could improve steadily, with the second half of FY27 witnessing a normalization trend and FY28 potentially emerging as a more representative year of the underlying economic and corporate fundamentals. That said, the current monsoon situation warrants close monitoring. The rainfall deficit recorded in June, along with concerns about the possible strengthening of El Niño conditions, introduces an element of uncertainty. Rainfall trends during July will be critical in assessing the risks to crop sowing, agricultural output, rural incomes, and food inflation. While it remains premature to alter our base-case assumptions, any significant deviation in monsoon performance could have implications for both growth and inflation trajectories.

From a market perspective, key valuation metrics, including the Price-to-Earnings (P/E), Price-to-Book Value (P/BV), and Market Capitalization-to-GDP ratios, appear broadly reasonable. This valuation comfort has supported the broader market's positive performance in recent months. Interestingly, large-cap stocks, which appear the most attractive from a valuation standpoint, have delivered relatively modest returns. This can be attributed largely to continued foreign portfolio investor (FPI) selling in the segment, as well as structural challenges faced by certain heavyweight sectors, particularly Information Technology, which have weighed on benchmark index performance. Nevertheless, broad-based market participation across sectors and market capitalizations is a healthy sign and reinforces the sustainability of the ongoing market rally.

Despite positive domestic fundamentals, the continued strength of the US Dollar Index suggests that global investors remain in a relatively risk-averse mode. In such an environment, a meaningful increase in FPI allocations to emerging markets, including India, may remain challenging in the near term. Consequently, domestic liquidity, earnings delivery, and macroeconomic stability are likely to remain the primary drivers of market performance.

In fixed income markets, conditions have improved following the RBI's shift to a neutral policy stance, offering relief after a period during which markets had priced in a more aggressive tightening cycle. However, the yield curve remains relatively steep and continues to present an attractive risk-reward profile across maturities. In view of the expected increase in domestic liquidity due to FCNR-related flows, the shorter end of the yield curve, particularly money market instruments, appears attractive. Duration roll-down strategies remain well positioned to generate superior risk-adjusted returns over the medium term, supported by favorable carry and the prospect of a stable interest rate environment.

Source: Bloomberg & Internal Research

Market Chronicles: Decoding Trends

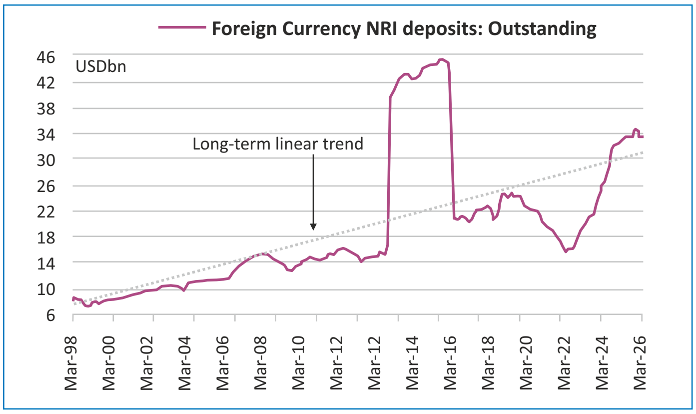
Key Beneficiaries of the FCNR(B) Scheme

The Reserve Bank of India (RBI) has announced a fresh set of measures for Foreign Currency Non-Resident (Bank) [FCNR(B)] deposits, making them more attractive for Non-Resident Indians (NRIs), Overseas Citizens of India (OCIs) and Persons of Indian Origin (PIOs). The move comes at a time when FCNR(B) deposit inflows have weakened sharply, with net inflows dropping to just USD 946 mn in FY26 from USD 7.1 bn in FY25, a decline of nearly 86%. Outstanding FCNR(B) deposits stood at USD 33.8 bn at the end of March 2026. For NRIs looking to park foreign currency deposits in India without taking rupee exchange-rate risk, the latest RBI measures could translate into higher returns and more attractive deposit offerings.

About the Scheme

The RBI has launched a special FCNR(B) swap window from 8 June 2026 to 30 September 2026, allowing banks to mobilize 3 to 5 Year FCNR(B) deposits and swap the proceeds into rupees at a concessional rate, with the RBI effectively absorbing the foreign exchange hedging cost. Additionally, these deposits are exempt from CRR and SLR requirements, significantly lowering the cost of funds and enhancing the attractiveness of the scheme for participating banks. The RBI has also introduced a concessional USD/INR swap facility for eligible External Commercial Borrowings (ECBs) and Overseas Foreign Currency Borrowings (OFCBs), allowing banks to hedge foreign currency borrowings raised until 31 December 2026 at a fixed swap cost of 1.5% per annum.

Given that the prevailing market cost of hedging such borrowings is typically 3.5–4.0%, the facility reduces hedging costs by approximately 200–250 bps, making overseas funding significantly more economical and enhancing banks' ability to raise foreign capital at competitive rates.



Source: RBI, Axis Bank Research

RBI had earlier also introduced a swap window on similar lines in Sep 2013, which led to inflows of USD 27 bn in FCNR(B) deposits and USD 34 bn in NRI deposits in FY14. This helped strengthen Forex Reserves by USD 12 bn in FY14, while average USD-INR also appreciated in the following 2-3 quarters.

Benefit of the Scheme

Introduction of the FCNR(B) and ECB forex swap facilities is likely to bolster foreign capital inflows, rebuild forex reserves and contain volatility in the USD/INR exchange rate amid sustained FII outflows and tight domestic liquidity. Apart from the swap facility, RBI has permitted banks to extend loans to non-resident or issue a SBLC (Standby Letter of Credit) in favour of overseas lenders, against FCNR(B) deposits mobilized during RBI swap window. The regulator has relaxed certain restrictions that previously limited the ability of banks to support overseas borrowing structures linked to such deposits. While these operational changes primarily affect banks, they may eventually lead to more customised deposit and financing solutions for NRIs holding substantial foreign currency balances.

Table I: Economics for the Customers

Economics for customer	CASE A	CASE B	CASE C
Amount (USD)	100000	100000	100000
Loan Rate (A)	5%	5%	5%
FCNR Deposit Rate (B)	6%	6.50%	7.10%
Leverage (x)	9	9	9
Funds Borrowed (In USD) (C)	900000	900000	900000
Total Funds (in USD) (D)	1000000	1000000	1000000
Interest Income (In USD) (D x B)	60000	65000	71000
Interest Expense (In USD) (C x A)	45000	45000	45000
Net Income for customer	15000	20000	26000
RoE	**15%**	**20%**	**26%**

Market estimates suggests that, such measures may help customers can earn 15-26% returns on such leveraged deposits, while banks will earn ~65-70 bps higher spreads by deploying these deposits, making it an attractive proposition for both customers as well as banks.

Table II: Economics for the bank

Amount (USD) (A)	100000
FCNR Deposit rate (B)	6.50%
Wholesale deposit rate (C)	7%
SLR (%) (D)	18%
CRR (%) (E)	3%
Yield on loans (F)	9%
Yield on investments (G)	6.70%
FCNR backed lending	
Interest Income (A) x (F)	9000
Interest Expense (A) x (B)	6500
NII (H)	2500
Spread (H)/(A)	2.5%
Regular deposit with CRR, SLR requirement	
Interest income on loans (1- D-E) x (F) x (A)	7110
Interest income on investment (A) x (D) x (G)	1206
Interest expense (A) x (B)	6500
NII (I)	1816
Spread (I/A)	1.8%
Spread benefit	0.68%

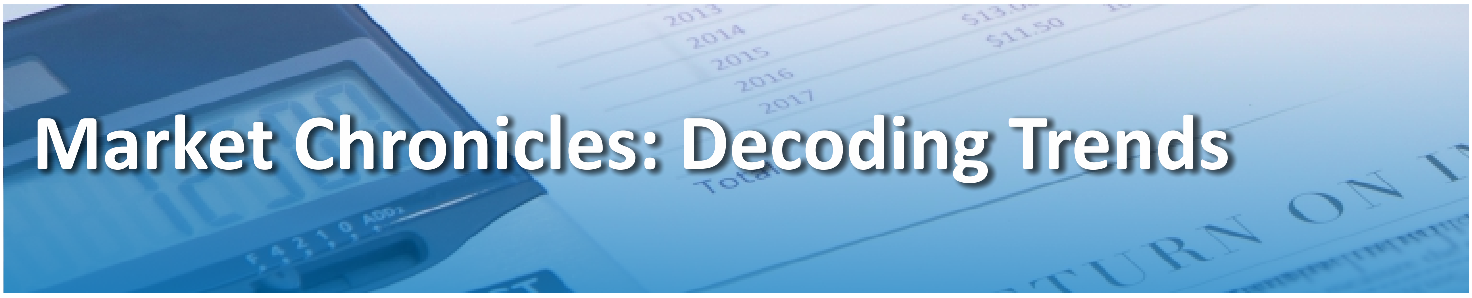
Source- MOSL Institutional Equity Research, RBI

FCNR(B) Scheme 2026: The Catalyst Behind the Compression in Fixed Income Yields

While the FCNR(B) announcement is often viewed through the lens of external sector support and Balance of Payments (BoP) dynamics, its most immediate and visible impact has been across India's fixed income markets. Contrary to popular perception, the primary objective of the FCNR(B) initiative is not merely to support the BoP. The more important policy objective is to bolster foreign exchange reserves, arrest pressure on the rupee, and strengthen India's external resilience during periods of global uncertainty.

By encouraging stable NRI deposits and providing banks access to the RBI's swap window, the scheme creates a mechanism through which foreign currency inflows can ultimately translate into improved domestic liquidity conditions. As a result, the announcement was quickly interpreted by fixed income markets as a positive development for both macroeconomic stability and liquidity.

Contd....

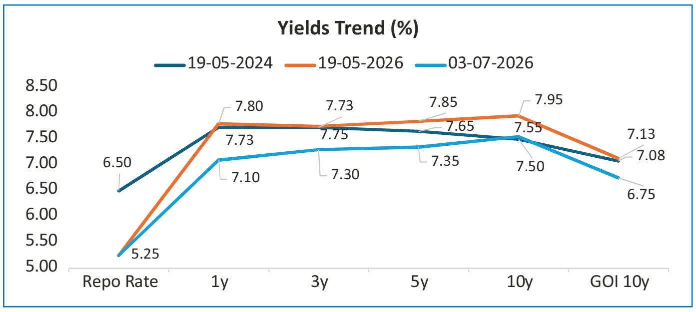


Market Chronicles: Decoding Trends

Leading into the June RBI policy meeting, market participants had positioned themselves for a relatively hawkish outcome. Expectations of a tougher policy stance, or at the very least a shift in policy guidance, had resulted in yields moving sharply higher across the curve, effectively pricing in a "de facto" tightening of financial conditions. The initial policy announcement, coupled with the FCNR(B) measures, triggered a reversal in sentiment. Bond yields retraced by approximately 10-15 basis points in the week of policy as investors reassessed the medium-term liquidity outlook. However, the market's response did not end there.

As participants gained a deeper understanding of the operational modalities of the FCNR(B) scheme, including the RBI's swap mechanism and subsequent clarifications through FAQs, expectations of future liquidity infusion increased significantly. This resulted in a second phase of the rally, with yields declining further across government securities, money market instruments, and corporate bonds. Simultaneously, the RBI's communication reinforced confidence that policy rates were likely to remain stable for an extended period of time. The combined effect of improved liquidity expectations enhanced external sector resilience, and greater confidence in the interest rate outlook led to a broad-based compression in yields.

Yields as on	19-05-24	19-05-26	Post Policy 05-06-26	03-07-26	Fall in Yields
Repo Rate	6.5	**5.25**	5.25	**5.25**	
1y	7.73	**7.8**	7.8	**7.1**	**-0.7**
3y	7.73	**7.75**	7.65	**7.3**	**-0.45**
5y	7.65	**7.85**	7.7	**7.35**	**-0.5**
10y	7.5	**7.95**	7.8	**7.55**	**-0.4**
GOI 10y	7.08	**7.13**	6.95	**6.75**	**-0.38**



Source: RBI, CCIL.

Why Fixed Income Markets Responded Positively

Even before actual FCNR(B) inflows are fully reflected in the data, markets have begun pricing in the anticipated benefits of:

- Higher and more stable foreign currency inflows.
- Stronger balance of payments dynamics.
- Faster accumulation of foreign exchange reserves.
- Improved rupee stability.
- Easier systemic liquidity conditions.
- Lower macroeconomic and funding risk premiums.

From a bond market perspective, the scheme effectively creates an additional source of duration-friendly liquidity. Banks mobilising FCNR(B) deposits can swap the foreign currency with the RBI and receive rupee liquidity, increasing the pool of deployable domestic funds. This has supported valuations not only in government securities but also across money market instruments, corporate bonds and credit markets.

Overall View

Fixed Income: We remain constructive on the shorter end of the curve, especially high-quality corporate bonds in the 2–3-year maturity bucket. In our view, the current risk-reward trade-off continues to favour investors.

Equity Markets: When banks mobilise FCNR(B) deposits, they receive rupee liquidity, which directly improves systemic liquidity conditions. This mechanism effectively helps them to garner deposits at attractive rates and thereby support their margins. Overall lending rates coming down is also indirectly positive for NBFCs, Real Estate, Automobiles and other interest rate sensitive sectors owing to better growth at reasonable borrowing cost.

Note: An FCNR (B) account is a Foreign Currency Non-Resident (Bank) term deposit.

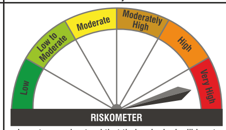
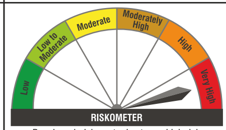
Equity Fund | Hybrid Fund | Debt Fund

Bank of India Flexi Cap Fund

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

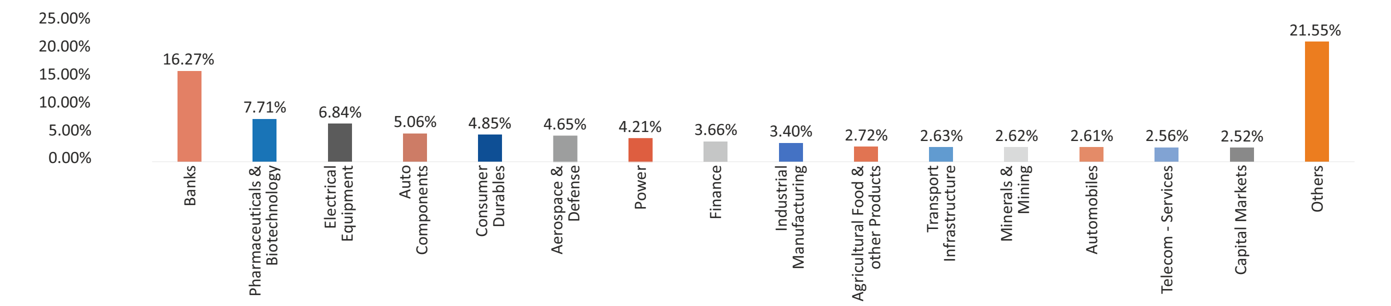
Invest Now

All data as on June 30, 2026 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on June 30, 2026	Benchmark Risk-o-meter as on June 30, 2026^
• Capital appreciation over medium to long term. • Investment in a diversified portfolio consisting of equity and equity related instruments across market capitalization.	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at very high risk

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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
BANKS	**16.27**
✔ State Bank of India	4.48
✔ ICICI Bank Limited	3.68
✔ HDFC Bank Limited	3.43
Indian Bank	2.04
Bank of Baroda	1.43
Kotak Mahindra Bank Limited	1.21
PHARMACEUTICALS & BIOTECHNOLOGY	**7.71**
✔ Acutaas Chemicals Limited	2.69
✔ Dr. Reddy's Laboratories Limited	2.57
Mankind Pharma Limited	2.45
ELECTRICAL EQUIPMENT	**6.84**
✔ Quality Power Electrical Eqp Ltd	2.73
Powerica Limited	1.64
Hitachi Energy India Limited	1.34
Siemens Energy India Limited	1.13
AUTO COMPONENTS	**5.06**
UNO Minda Limited	2.08
Bharat Forge Limited	1.43
MRF Limited	0.82
S.J.S. Enterprises Limited	0.73
CONSUMER DURABLES	**4.85**
✔ Sky Gold And Diamonds Limited	3.12
Asian Paints Limited	1.29
Senco Gold Limited	0.44
AEROSPACE & DEFENSE	**4.65**
✔ Hindustan Aeronautics Limited	3.08
Bharat Electronics Limited	1.57
POWER	**4.21**
NTPC Limited	1.80
Adani Power Limited	1.43
Torrent Power Limited	0.76
Vedanta Power Ltd	0.22
FINANCE	**3.66**
Power Finance Corporation Limited	2.15
CreditAccess Grameen Limited	1.26
Rane Holdings Limited	0.14
Onemi Technology Solutions Limited	0.11
INDUSTRIAL MANUFACTURING	**3.40**
Syrma SGS Technology Limited	1.21
Titagarh Rail Systems Limited	0.88
Mazagon Dock Shipbuilders Limited	0.72
Jash Engineering Limited	0.59
Agricultural Food & other Products	**2.72**
Balrampur Chini Mills Limited	1.89
Triveni Engineering & Industries Limited	0.83
TRANSPORT INFRASTRUCTURE	**2.63**
✔ Adani Ports and Special Economic Zone Limited	2.63
MINERALS & MINING	**2.62**
✔ Lloyds Metals And Energy Limited	2.62
AUTOMOBILES	**2.61**
Mahindra & Mahindra Limited	1.64
Bajaj Auto Limited	0.97
TELECOM - SERVICES	**2.56**
Bharti Airtel Limited	2.56
CAPITAL MARKETS	**2.52**
Nuvama Wealth Management Limited	1.48
Prudent Corporate Advisory Services Limited	1.04
OTHERS	**21.55**
Entero Healthcare Solutions Ltd	1.80
Cemindia Projects Ltd	1.78
Reliance Industries Limited	1.73
Coromandel International Limited	1.55
Krishna Institute Of Medical Sciences Limited	1.55
Vedanta Aluminium Metal Limited	1.54
Britannia Industries Limited	1.50
Swan Corp Limited	1.21
HEG Limited	1.19
UltraTech Cement Limited	1.08
Tata Motors Ltd	1.04
ITC Limited	0.89
Zaggle Prepaid Ocean Services Limited	0.72
Turtlemint Fintech Solutions Limited	0.69
Hindustan Copper Limited	0.66
Radico Khaitan Limited	0.65
Vedanta Limited	0.54
SBI Life Insurance Company Limited	0.50
Tata Steel Limited	0.47
Netweb Technologies India Limited	0.24
Vedanta Iron And Steel Limited	0.19
Brigade Enterprises Limited	0.03
Total	**93.86**
MONEY MARKET INSTRUMENTS	
Certificate of Deposit	
ICICI Bank Limited ICRA A1+	0.94
HDFC Bank Limited CRISIL A1+	0.56
National Bank For Agriculture and Rural Development CRISIL A1+	0.46
Punjab National Bank CARE A1+	0.38
Total	**2.34**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 07/01/2027) (SOV)	0.02
Total	**0.02**
CASH & CASH EQUIVALENT	
Net Receivables/(Payables)	2.33
TREPS/ Repo	1.45
Total	**3.78**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on June 30, 2026)

Mcap Category	Percentage
Large Cap	47.06%
Small Cap	31.06%
Mid Cap	15.74%
GB/TB/Repo/Others	3.80%
Debt	2.34%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^

BSE 500 Total Return Index (TRI)

DATE OF ALLOTMENT

June 29, 2020

FUND MANAGER

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

AVERAGE AUM

₹ 2,528.97 Crs.

LATEST AUM

₹ 2,615.05 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on June 30, 2026)

0.84 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS (As on June 30, 2026)

Standard Deviation (Annualized): 18.99% (Bank of India Flexi Cap Fund)
15.30% (BSE 500 TRI)

Beta: 1.13
Sharpe Ratio*: 0.79
Tracking Error (Annualized): 8.23%
Above ratios are calculated using 3 years history of monthly return.
*Risk-free rate assumed to be 5.43% (MIBOR as on June 30, 2026)

NAV (As on June 30, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	37.13	Growth	40.76
IDCW	33.74	IDCW	34.83

EXPENSE RATIO

Regular Plan: 1.70% Direct Plan: 0.50%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL

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

For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 44

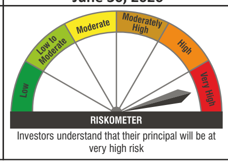
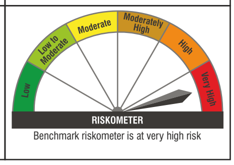
Equity Fund | Hybrid Fund | Debt Fund

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, 2026 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on June 30, 2026	Benchmark Risk-o-meter as on June 30, 2026^
• Long term capital appreciation. • Investment predominantly in equity & equity related instruments of Small Cap companies.	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at very high risk

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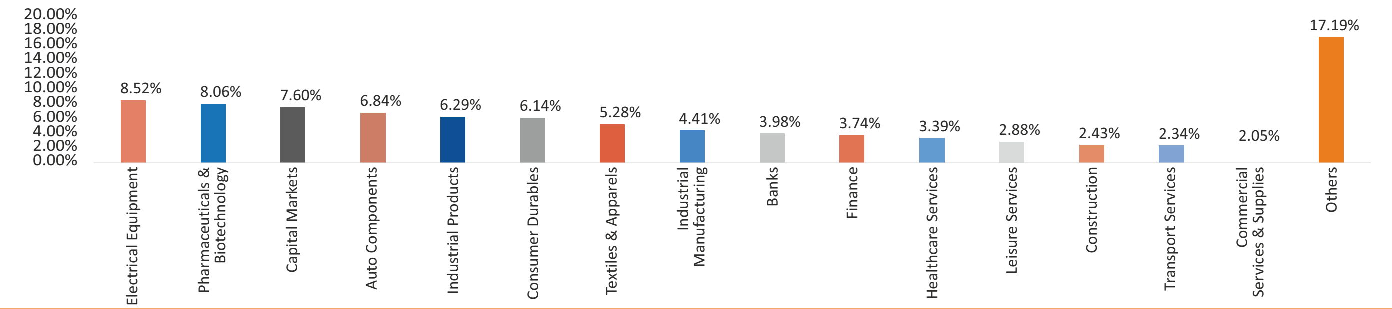
EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
ELECTRICAL EQUIPMENT	**8.52**
✔ Quality Power Electrical Eqp Ltd	2.69
Atlanta Electricals Ltd	1.83
Apar Industries Limited	1.53
TD Power Systems Limited	1.25
Hitachi Energy India Limited	1.22
PHARMACEUTICALS & BIOTECHNOLOGY	**8.06**
✔ Acutaas Chemicals Limited	2.92
✔ Wockhardt Limited	2.64
Eris Lifesciences Limited	1.60
Gufic Biosciences Limited	0.90
CAPITAL MARKETS	**7.60**
✔ Computer Age Management Services Limited	2.33
Anand Rathi Wealth Limited	1.61
Nuvama Wealth Management Limited	1.32
Prudent Corporate Advisory Services Limited	1.11
Multi Commodity Exchange of India Limited	1.00
ICICI Prudential Asset Management Company Limited	0.23
AUTO COMPONENTS	**6.84**
FIEM Industries Limited	1.88
ZF Commercial Vehicle Control Systems India Limited	1.44
Carraro India Limited	1.32
TVS Srichakra Limited	1.13
Lumax Auto Technologies Limited	1.07
INDUSTRIAL PRODUCTS	**6.29**
Goodluck India Limited	1.16
Steelcast Ltd	1.00
Tinna Rubber and Infrastructure Limited	0.90
KSH International Limited	0.87
HEG Limited	0.80
Vidya Wires Limited	0.71
Xpro India Limited	0.44
KSB Limited	0.41
CONSUMER DURABLES	**6.14**
✔ Sky Gold And Diamonds Limited	2.67
Stylam Industries Limited	1.83
PG Electroplast Limited	0.74
ETHOS LTD.	0.49
Senco Gold Limited	0.40
Kajaria Ceramics Limited	0.01
TEXTILES & APPARELS	**5.28**
✔ Arvind Limited	2.51
Sanathan Textiles Limited	1.10
Vardhman Textiles Limited	0.99
Ganesha Ecosphere Limited	0.68
INDUSTRIAL MANUFACTURING	**4.41**
Syrma SGS Technology Limited	1.80
Swan Defence And Heavy Industries Ltd	1.20
Titagarh Rail Systems Limited	0.81
Jash Engineering Limited	0.60
BANKS	**3.98**
✔ City Union Bank Limited	2.30
Indian Bank	1.68
FINANCE	**3.74**
Housing & Urban Development Corporation Limited	1.20
CreditAccess Grameen Limited	1.13
Aye Finance Limited	1.07
Onemi Technology Solutions Limited	0.34
HEALTHCARE SERVICES	**3.39**
✔ Krishna Institute Of Medical Sciences Limited	2.13
Vijaya Diagnostic Centre Limited	1.26
LEISURE SERVICES	**2.88**
✔ TBO Tek Limited	1.92
Leela Palaces Hotels & Resorts Limited	0.96
CONSTRUCTION	**2.43**
✔ Cemindia Projects Ltd	2.43
TRANSPORT SERVICES	**2.34**
Shreeji Shipping Global Limited	1.70
Shipping Corporation Of India Limited	0.64
COMMERCIAL SERVICES & SUPPLIES	**2.05**
Wework India Management Limited	1.29
CMS Info System Limited	0.39
Firstsource Solutions Limited	0.37
OTHERS	**17.19**
Lloyds Metals And Energy Limited	1.91
Aequs Limited	1.36
Balrampur Chini Mills Limited	1.34
Sterlite Technologies Limited	1.21
Mrs. Bectors Food Specialities Limited	1.10
Meesho Ltd	1.05
Entero Healthcare Solutions Ltd	0.95
Steel Authority of India Limited	0.95
JK Cement Limited	0.85
Allied Blenders And Distillers Limited	0.82
Radico Khaitan Limited	0.75
Godavari Biorefineries Limited	0.72
Turtlemint Fintech Solutions Limited	0.71
Ambuja Cements Limited	0.70
Hindustan Copper Limited	0.60
Zaggle Prepaid Ocean Services Limited	0.56
Castrol India Limited	0.45
Laxmi Dental Limited	0.40
Tata Technologies Limited	0.27
Clean Science and Technology Limited	0.26
Unicommerce Esolutions Limited	0.19
EID Parry India Limited	0.04
Total	**91.14**
MONEY MARKET INSTRUMENTS	
Certificate of Deposit	
ICICI Bank Limited ICRA A1+	1.92
Kotak Mahindra Bank Limited CRISIL A1+	0.56
National Bank For Agriculture and Rural Development CRISIL A1+	0.46
National Bank For Agriculture and Rural Development CRISIL A1+	0.19
Total	**3.13**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 07/01/2027) (SOV)	0.26
Total	**0.26**
CASH & CASH EQUIVALENT	
Net Receivables/Payables	1.48
TREPS / Reverse Repo Investments	3.99
Total	**5.47**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on June 30, 2026)

Mcap Category	Percentage
Small Cap	78.07%
Mid Cap	12.14%
GB/TB/Repo/Others	5.73%
Debt	3.13%
Large Cap	0.93%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^

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

DATE OF ALLOTMENT

December 19, 2018

FUND MANAGER

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

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

AVERAGE AUM

₹ 2,434.08 Crs.

LATEST AUM

₹ 2,572.40 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on June 30, 2026)

0.81 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS (As on June 30, 2026)

Standard Deviation (Annualized): 21.84% (Bank of India Small Cap Fund)
22.18% (NIFTY Smallcap 250 TRI)

Beta: 0.93
Sharpe Ratio*: 0.75
Tracking Error (Annualized): 7.14%
Above ratios are calculated using 3 years history of monthly return.
*Risk-free rate assumed to be 5.43% (MIBOR as on June 30, 2026)

NAV (As on June 30, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	54.22	Growth	61.30
IDCW	39.53	IDCW	45.90

EXPENSE RATIO

Regular Plan: 1.70% Direct Plan: 0.45%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL

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

SMALL CAP FUND

For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 44

Equity Fund | Hybrid Fund | Debt Fund

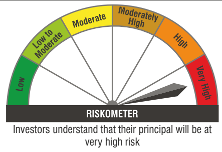
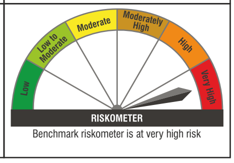
Bank of India ELSS Tax Saver

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

80C Benefit $

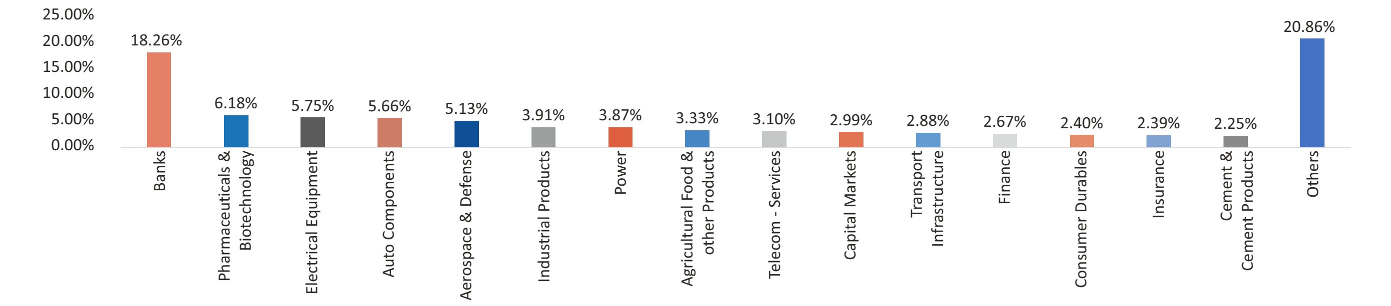
Invest Now

All data as on June 30, 2026 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on June 30, 2026	Benchmark Risk-o-meter as on June 30, 2026^
• Long-term capital growth. • Investment in equity and equity-related securities of companies across market capitalisations.		

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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
BANKS	**18.26**
✔ State Bank of India	4.67
✔ ICICI Bank Limited	3.81
✔ HDFC Bank Limited	3.48
Indian Bank	1.97
Bank of Baroda	1.65
Kotak Mahindra Bank Limited	1.39
Canara Bank	1.29
PHARMACEUTICALS & BIOTECHNOLOGY	**6.18**
✔ Acutaas Chemicals Limited	3.58
Dr. Reddy's Laboratories Limited	2.51
Advanced Enzyme Technologies Limited	0.09
ELECTRICAL EQUIPMENT	**5.75**
✔ Quality Power Electrical Eqp Ltd	2.82
Siemens Energy India Limited	1.26
Siemens Limited	1.08
Bharat Heavy Electricals Limited	0.59
AUTO COMPONENTS	**5.66**
UNO Minda Limited	2.56
Bharat Forge Limited	1.68
ZF Commercial Vehicle Control Systems India Limited	1.42
AEROSPACE & DEFENSE	**5.13**
✔ Hindustan Aeronautics Limited	3.43
Bharat Electronics Limited	1.70
INDUSTRIAL PRODUCTS	**3.91**
HEG Limited	2.13
Inox India Limited	1.78
POWER	**3.87**
✔ NTPC Limited	2.64
Tata Power Company Limited	0.99
Vedanta Power Ltd	0.24
AGRICULTURAL FOOD & OTHER PRODUCTS	**3.33**
Balrampur Chini Mills Limited	1.99
Triveni Engineering & Industries Limited	1.34
TELECOM - SERVICES	**3.10**
✔ Bharti Airtel Limited	3.10
CAPITAL MARKETS	**2.99**
Prudent Corporate Advisory Services Limited	1.83
ICICI Prudential Asset Management Company Limited	1.16
TRANSPORT INFRASTRUCTURE	**2.88**
✔ Adani Ports and Special Economic Zone Limited	2.88
FINANCE	**2.67**
✔ Power Finance Corporation Limited	2.67
CONSUMER DURABLES	**2.40**
LG Electronics India Ltd	2.40
INSURANCE	**2.39**
SBI Life Insurance Company Limited	1.38
Max Financial Services Limited	1.01
CEMENT & CEMENT PRODUCTS	**2.25**
Ambuja Cements Limited	1.25
UltraTech Cement Limited	1.00
OTHERS	**20.86**
Coromandel International Limited	2.24
Reliance Industries Limited	2.07
Tata Motors Ltd	1.64
ITC Limited	1.60
Mahindra & Mahindra Limited	1.46
Swan Corp Limited	1.45
Vedanta Limited	1.40
Vedanta Aluminium Metal Limited	1.31
K.P.R. Mill Limited	1.29
Titagarh Rail Systems Limited	1.16
Britannia Industries Limited	1.02
Zaggle Prepaid Ocean Services Limited	0.82
JSW Steel Limited	0.74
Apollo Hospitals Enterprise Limited	0.62
Tata Steel Limited	0.58
CMS Info System Limited	0.53
Varun Beverages Limited	0.36
InterGlobe Aviation Limited	0.25
Vedanta Iron And Steel Limited	0.21
DLF Limited	0.11
Total	**91.63**
MONEY MARKET INSTRUMENTS	
Certificate of Deposit	
Small Industries Dev Bank of India (CRISIL A1+)	1.02
Total	**1.02**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 07/01/2027) (SOV)	0.12
Total	**0.12**
CASH & CASH EQUIVALENT	
Net Receivables/Payables	0.45
TREPS / Reverse Repo Investments	6.78
Total	**7.23**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on June 30, 2026)

Mcap Category	Percentage
Large Cap	58.90%
Small Cap	21.39%
Mid Cap	11.34%
GB/TB/Repo/Others	7.35%
Debt	1.02%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^

BSE 500 Total Return Index (TRI)

DATE OF ALLOTMENT

February 25, 2009

FUND MANAGER

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

AVERAGE AUM

₹ 1,392.42 Crs.

LATEST AUM

₹ 1,406.09 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on June 30, 2026)

0.67 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS (As on June 30, 2026)

Standard Deviation (Annualized): 17.88% (Bank of India ELSS Tax Saver)
15.30% (BSE 500 TRI)

Beta: 1.08
Sharpe Ratio*: 0.52
Tracking Error (Annualized): 6.85%
Above ratios are calculated using 3 years history of monthly return.
*Risk-free rate assumed to be 5.43% (MIBOR as on June 30, 2026)

NAV (As on June 30, 2026) NAV (₹)

Regular Plan		Eco Plan	
Growth	164.06	Growth	177.92
IDCW	31.60	IDCW	29.53
Direct Plan			
Growth	193.28		
IDCW	77.19		

EXPENSE RATIO

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

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

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

For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 44

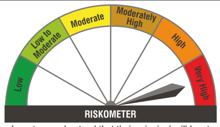
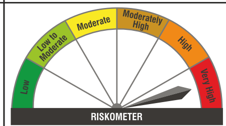
Equity Fund | Hybrid Fund | Debt Fund

Bank of India Multi Cap Fund

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

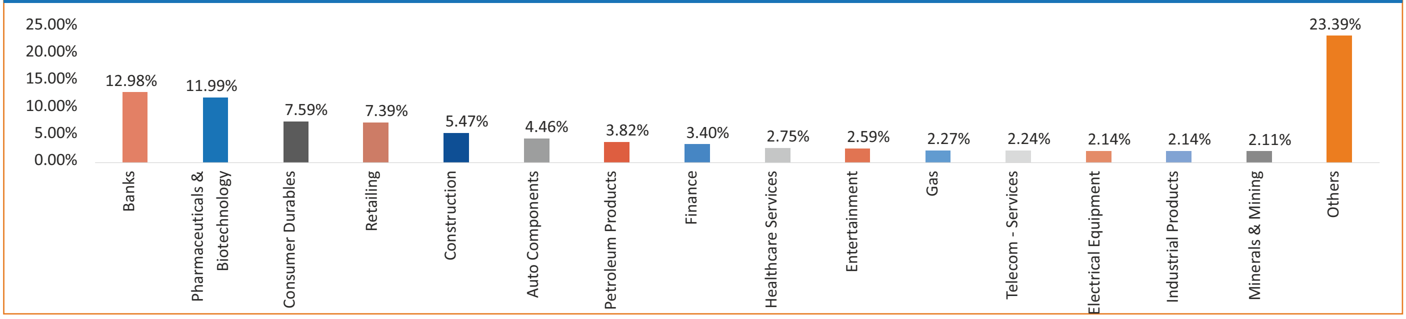
Invest Now

All data as on June 30, 2026 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on June 30, 2026	Benchmark Risk-o-meter as on June 30, 2026^
• Long term capital appreciation. • Investments in equity and equity related instruments across large cap, mid cap, small cap stocks.	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at very high risk

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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
BANKS	**12.98**
✔ HDFC Bank Limited	4.89
✔ Kotak Mahindra Bank Limited	2.89
✔ State Bank of India	2.65
Bank of Maharashtra	2.55
PHARMACEUTICALS & BIOTECHNOLOGY	**11.99**
✔ Aurobindo Pharma Limited	3.37
Eris Lifesciences Limited	2.48
Dr. Reddy's Laboratories Limited	2.23
Acutaas Chemicals Limited	1.99
Abbott India Limited	1.42
Mankind Pharma Limited	0.50
CONSUMER DURABLES	**7.59**
✔ Stylam Industries Limited	2.94
✔ Dixon Technologies (India) Limited	2.81
Sky Gold And Diamonds Limited	1.29
Senco Gold Limited	0.55
RETAILING	**7.39**
✔ FSN E-Commerce Ventures Limited	2.94
✔ Aditya Vision Ltd	2.56
Entero Healthcare Solutions Ltd	1.89
CONSTRUCTION	**5.47**
Cemindia Projects Ltd	2.47
Larsen & Toubro Limited	1.70
PSP Projects Limited	1.30
AUTO COMPONENTS	**4.46**
S.J.S. Enterprises Limited	1.40
Endurance Technologies Limited	1.27
Samvardhana Motherson International Limited	1.03
MRF Limited	0.50
Gabriel India Limited	0.26
PETROLEUM PRODUCTS	**3.82**
✔ Reliance Industries Limited	3.82
FINANCE	**3.40**
Shriram Finance Limited	1.43
CreditAccess Grameen Limited	1.34
SBI Cards and Payment Services Limited	0.63
HEALTHCARE SERVICES	**2.75**
Apollo Hospitals Enterprise Limited	1.72
Vijaya Diagnostic Centre Limited	1.03
ENTERTAINMENT	**2.59**
✔ Tips Music Limited	2.59
GAS	**2.27**
Petronet LNG Limited	2.27
TELECOM - SERVICES	**2.24**
Bharti Airtel Limited	1.57
Bharti Hexacom Limited	0.67
ELECTRICAL EQUIPMENT	**2.14**
Quality Power Electrical Eqp Ltd	2.14
INDUSTRIAL PRODUCTS	**2.14**
Shakti Pumps (India) Limited	0.84
HEG Limited	0.81
Steelcast Ltd	0.49
MINERALS & MINING	**2.11**
Lloyds Metals And Energy Limited	2.11
OTHERS	**23.39**
PB Fintech Limited	2.09
Vedanta Aluminium Metal Limited	1.84
Tata Consultancy Services Limited	1.64
NTPC Limited	1.45
ITC Limited	1.34
Adani Ports and Special Economic Zone Limited	1.28
Emami Limited	1.26
Angel One Limited	1.17
Godfrey Phillips India Limited	1.03
Oberoi Realty Limited	1.03
ICICI Lombard General Insurance Company Limited	1.02
Bayer Cropscience Limited	1.01
Bharat Dynamics Limited	0.89
Jindal Stainless Limited	0.88
Vedanta Limited	0.83
Hero MotoCorp Limited	0.77
Britannia Industries Limited	0.70
Jash Engineering Limited	0.67
Swan Corp Limited	0.64
Zaggle Prepaid Ocean Services Limited	0.50
Tata Steel Limited	0.47
United Spirits Limited	0.42
Sobha Limited	0.35
Vedanta Oil and Gas Ltd	0.11
Total	**96.73**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 07/01/2027) (SOV)	0.10
Total	**0.10**
CASH & CASH EQUIVALENT	
Net Receivables/Payables	0.73
TREPS / Reverse Repo Investments	2.44
Total	**3.17**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on June 30, 2026)

Mcap Category	Percentage
Large Cap	34.25%
Mid Cap	28.40%
Small Cap	34.08%
GB/TB/Repo/Others	3.27%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^

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

DATE OF ALLOTMENT

March 3, 2023

FUND MANAGER

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

AVERAGE AUM

₹1,143.22 Crs.

LATEST AUM

₹1,186.47 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, 2026)

0.62 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS (As on June 30, 2026)

Standard Deviation (Annualized): 16.46% (Bank of India Multi Cap Fund)
16.53% NIFTY 500 Multicap 50:25:25 Total Return Index (TRI)

Beta: 0.97
Sharpe Ratio*: 0.87
Tracking Error (Annualized): 3.63%
Above ratios are calculated using 3 years history of monthly return.
*Risk-free rate assumed to be 5.43% (MIBOR as on June 30, 2026)

NAV (As on June 30, 2026) — NAV (₹)

Regular Plan		Direct Plan	
Growth	19.52	Growth	20.27
IDCW	19.52	IDCW	20.24

EXPENSE RATIO

Regular Plan: 1.87% Direct Plan: 0.76%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL

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

MULTI CAP FUND

For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 44

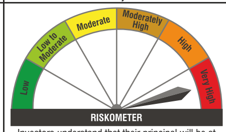
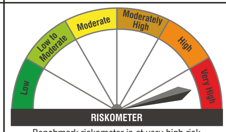
Equity Fund | Hybrid Fund | Debt Fund

Bank of India Manufacturing & Infrastructure Fund

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

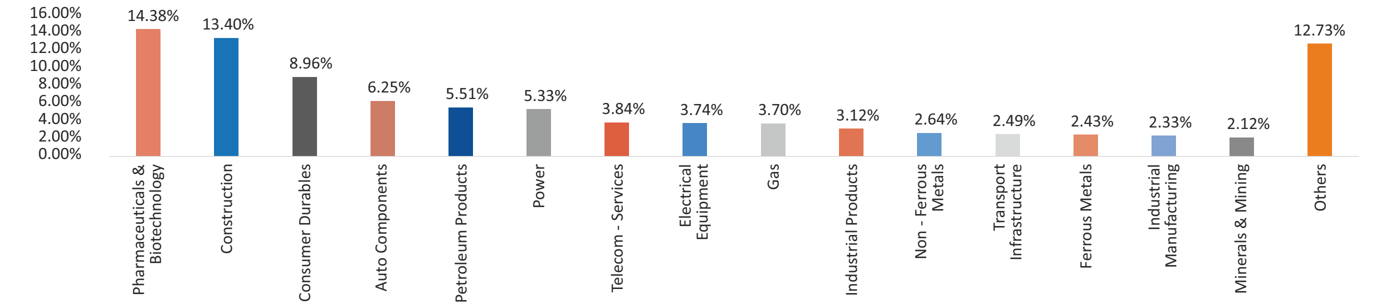
Invest Now

All data as on June 30, 2026 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on June 30, 2026	Benchmark Risk-o-meter as on June 30, 2026^
• Long-term capital growth. • Investment in equity and equity-related securities of companies engaged in manufacturing & infrastructure and related sector.	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at very high risk

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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
PHARMACEUTICALS & BIOTECHNOLOGY	**14.38**
✔ Aurobindo Pharma Limited	3.71
Dr. Reddy's Laboratories Limited	2.33
Eris Lifesciences Limited	2.15
Acutaas Chemicals Limited	2.14
Abbott India Limited	1.82
Gufic Biosciences Limited	0.97
Wockhardt Limited	0.76
Mankind Pharma Limited	0.50
CONSTRUCTION	**13.40**
✔ Larsen & Toubro Limited	6.31
✔ Cemindia Projects Ltd	3.07
PSP Projects Limited	2.53
Kalpataru Projects International Limited	0.76
KNR Constructions Limited	0.73
CONSUMER DURABLES	**8.96**
✔ Dixon Technologies (India) Limited	3.73
✔ Stylam Industries Limited	3.02
Sky Gold And Diamonds Limited	1.44
Senco Gold Limited	0.77
AUTO COMPONENTS	**6.25**
Endurance Technologies Limited	1.95
MRF Limited	1.69
Carraro India Limited	1.29
S.J.S. Enterprises Limited	1.06
Gabriel India Limited	0.26
PETROLEUM PRODUCTS	**5.51**
✔ Reliance Industries Limited	5.51
POWER	**5.33**
✔ NTPC Limited	5.33
TELECOM - SERVICES	**3.84**
✔ Bharti Airtel Limited	3.84
ELECTRICAL EQUIPMENT	**3.74**
✔ Quality Power Electrical Eqp Ltd	3.00
TD Power Systems Limited	0.74
GAS	**3.70**
✔ Petronet LNG Limited	3.70
INDUSTRIAL PRODUCTS	**3.12**
Steelcast Ltd	1.11
Shakti Pumps (India) Limited	1.08
HEG Limited	0.93
NON - FERROUS METALS	**2.64**
Vedanta Aluminium Metal Limited	2.64
TRANSPORT INFRASTRUCTURE	**2.49**
Adani Ports and Special Economic Zone Limited	2.49
FERROUS METALS	**2.43**
Jindal Stainless Limited	1.04
Steel Authority of India Limited	0.64
Vedanta Iron And Steel Limited	0.39
Tata Steel Limited	0.36
INDUSTRIAL MANUFACTURING	**2.33**
Jash Engineering Limited	0.98
Jyoti CNC Automation Ltd	0.90
Swan Defence And Heavy Industries Ltd	0.45
MINERALS & MINING	**2.12**
Lloyds Metals And Energy Limited	2.12
OTHERS	**12.73**
ITC Limited	1.85
Britannia Industries Limited	1.39
Bayer Cropscience Limited	1.30
United Spirits Limited	1.19
Bharat Dynamics Limited	1.15
Vedanta Limited	1.07
Swan Corp Limited	0.90
Oberoi Realty Limited	0.83
Hero MotoCorp Limited	0.80
Oil India Limited	0.76
Sanathan Textiles Limited	0.69
JK Cement Limited	0.38
Sobha Limited	0.27
Vedanta Oil and Gas Ltd	0.15
Ganesha Ecosphere Limited	0.00
Oil & Natural Gas Corporation Limited	0.00
Total	**92.97**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 07/01/2027) (SOV)	0.10
Total	**0.10**
CASH & CASH EQUIVALENT	
Net Receivables/Payables	1.79
TREPS / Reverse Repo Investments	5.14
Total	**6.93**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on June 30, 2026)

Mcap Category	Percentage
Large Cap	33.92%
Small Cap	33.84%
Mid Cap	25.21%
GB/TB/Repo/Others	7.03%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^

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

DATE OF ALLOTMENT

March 05, 2010

FUND MANAGER

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

AVERAGE AUM

₹ 808.19 Crs.

LATEST AUM

₹ 836.52 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on June 30, 2026)

0.64 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS (As on June 30, 2026)

Standard Deviation (Annualized): 18.21% (Bank of India Manufacturing & Infrastructure Fund)
19.57% (50% BSE India Manufacturing Index TRI & 50% BSE India Infrastructure Index TRI)

Beta: 0.83
Sharpe Ratio*: 1.02
Tracking Error (Annualized): 8.95%
Above ratios are calculated using 3 years history of monthly return.
*Risk-free rate assumed to be 5.43% (MIBOR as on June 30, 2026)

NAV (As on June 30, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	65.43	Growth	77.74
IDCW	41.70	IDCW	73.35
Quarterly IDCW	42.47	Quarterly IDCW	76.41

EXPENSE RATIO

Regular Plan: 1.99% Direct Plan: 0.64%

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"

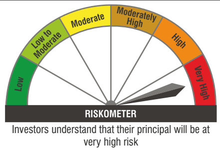
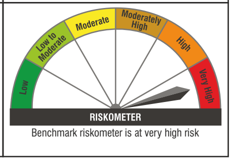
SECTORAL FUND

Bank of India Mid Cap Fund

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

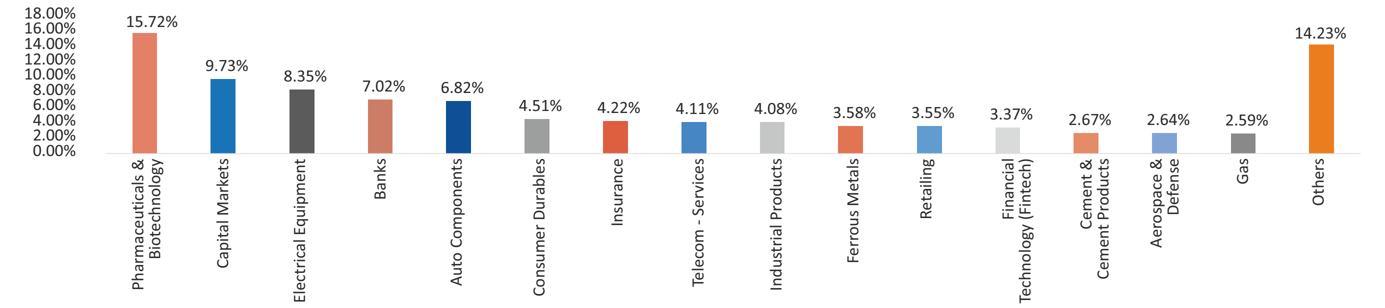
Invest Now

All data as on June 30, 2026 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on June 30, 2026	Benchmark Risk-o-meter as on June 30, 2026^
• Long term capital appreciation • Investment in equity and equity-related instruments investing predominantly in mid cap companies.		

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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
PHARMACEUTICALS & BIOTECHNOLOGY	**15.72**
✔ Aurobindo Pharma Limited	5.44
✔ Abbott India Limited	4.56
Eris Lifesciences Limited	2.06
Mankind Pharma Limited	1.93
Acutaas Chemicals Limited	1.73
CAPITAL MARKETS	**9.73**
✔ Multi Commodity Exchange of India Limited	4.11
✔ Nippon Life India Asset Management Limited	3.01
ICICI Prudential Asset Management Company Limited	1.28
BSE Limited	1.07
HDFC Asset Management Company Limited	0.26
ELECTRICAL EQUIPMENT	**8.35**
✔ Quality Power Electrical Eqp Ltd	2.83
Hitachi Energy India Limited	2.41
Powerica Limited	1.81
GE Vernova T&D India Limited	1.30
BANKS	**7.02**
✔ Indian Bank	3.49
✔ Bank of Maharashtra	2.96
The Federal Bank Limited	0.57
AUTO COMPONENTS	**6.82**
UNO Minda Limited	2.61
Gabriel India Limited	1.71
Schaeffler India Limited	1.59
MRF Limited	0.91
CONSUMER DURABLES	**4.51**
LG Electronics India Ltd	1.54
Century Plyboards (India) Limited	1.21
PG Electroplast Limited	0.94
Dixon Technologies (India) Limited	0.82
INSURANCE	**4.22**
✔ Max Financial Services Limited	2.80
ICICI Lombard General Insurance Company Limited	1.42
TELECOM - SERVICES	**4.11**
✔ Bharti Hexacom Limited	4.11
INDUSTRIAL PRODUCTS	**4.08**
Polycab India Limited	1.51
KRN Heat Exchanger And Refrigeration Limited	1.30
CMR Green Technologies Limited	1.27
FERROUS METALS	**3.58**
Jindal Stainless Limited	1.69
Steel Authority of India Limited	1.20
JSW Steel Limited	0.69
RETAILING	**3.55**
Vishal Mega Mart Limited	1.82
FSN E-Commerce Ventures Limited	1.20
Meesho Ltd	0.53
FINANCIAL TECHNOLOGY (FINTECH)	**3.37**
PB Fintech Limited	1.80
One 97 Communications Limited	1.57
CEMENT & CEMENT PRODUCTS	**2.67**
✔ JK Cement Limited	2.67
AEROSPACE & DEFENSE	**2.64**
Bharat Dynamics Limited	2.64
GAS	**2.59**
Petronet LNG Limited	2.59
OTHERS	**14.23**
Lloyds Metals And Energy Limited	2.51
Apollo Hospitals Enterprise Limited	2.28
K.P.R. Mill Limited	2.18
Oil India Limited	2.13
Housing & Urban Development Corporation Limited	1.48
Radico Khaitan Limited	0.99
Hindustan Copper Limited	0.76
Sundaram Finance Limited	0.75
Firstsource Solutions Limited	0.55
Clean Science and Technology Limited	0.34
National Aluminium Company Limited	0.26
Total	**97.19**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 07/01/2027) (SOV)	0.34
Total	**0.34**
CASH & CASH EQUIVALENT	
Net Receivables/Payables	2.39
TREPS / Reverse Repo Investments	0.08
Total	**2.47**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on June 30, 2026)

Mcap Category	Percentage
Large Cap	7.56%
Mid Cap	73.12%
Small Cap	16.51%
GB/TB/Repo/Others	2.81%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^

Nifty Midcap 150 Total Return Index (TRI)

DATE OF ALLOTMENT

August 22, 2025

FUND MANAGER

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

AVERAGE AUM

₹ 719.78 Crs.

LATEST AUM

₹ 725.07 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on June 30, 2026)

0.64 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on June 30, 2026) — NAV (₹)

Regular Plan		Direct Plan	
Growth	10.25	Growth	10.35
IDCW	10.25	IDCW	10.35

EXPENSE RATIO

Regular Plan: 2.03% — Direct Plan: 1.12%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL

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

For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 44

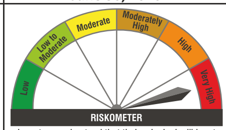
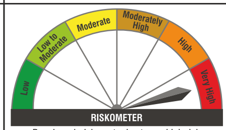
Equity Fund | Hybrid Fund | Debt Fund

Bank of India Business Cycle Fund

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

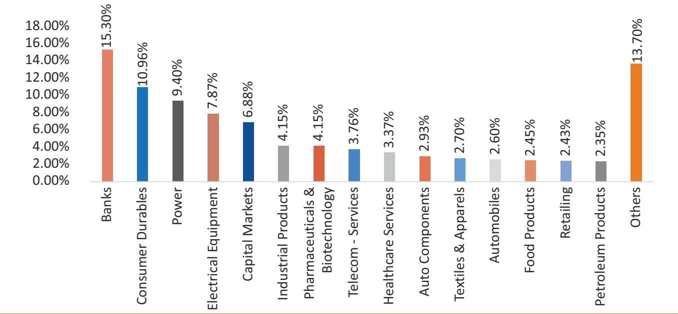
Invest Now

All data as on June 30, 2026 (Unless indicated otherwise)

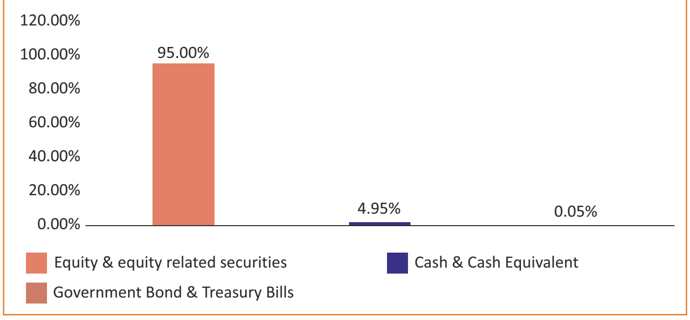
This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on June 30, 2026	Benchmark Risk-o-meter as on June 30, 2026^
• Long term capital appreciation. • Investment in equity and equity related instruments with a focus on navigating business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy.	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at very high risk

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

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
BANKS	**15.30**
✔ ICICI Bank Limited	5.08
✔ State Bank of India	4.75
✔ HDFC Bank Limited	4.58
Kotak Mahindra Bank Limited	0.89
CONSUMER DURABLES	**10.96**
✔ Sky Gold And Diamonds Limited	3.27
LG Electronics India Ltd	2.58
Asian Paints Limited	1.79
Century Plyboards (India) Limited	1.46
ETHOS LTD.	1.04
Dixon Technologies (India) Limited	0.82
POWER	**9.40**
✔ NTPC Limited	4.34
✔ Power Grid Corporation of India Limited	2.92
Tata Power Company Limited	1.17
Torrent Power Limited	0.76
Vedanta Power Ltd	0.21
ELECTRICAL EQUIPMENT	**7.87**
✔ Quality Power Electrical Eqp Ltd	2.80
Siemens Energy India Limited	1.87
TD Power Systems Limited	1.65
Siemens Limited	1.55
CAPITAL MARKETS	**6.88**
Computer Age Management Services Limited	2.58
Nippon Life India Asset Management Limited	1.71
Prudent Corporate Advisory Services Limited	1.30
Nuvama Wealth Management Limited	1.29
INDUSTRIAL PRODUCTS	**4.15**
Tinna Rubber and Infrastructure Limited	1.87
CMR Green Technologies Limited	0.84
Vidya Wires Limited	0.81
Shakti Pumps (India) Limited	0.63
PHARMACEUTICALS & BIOTECHNOLOGY	**4.15**
✔ Glenmark Pharmaceuticals Limited	2.86
Gufic Biosciences Limited	1.29
TELECOM - SERVICES	**3.76**
✔ Bharti Airtel Limited	3.76
HEALTHCARE SERVICES	**3.37**
✔ Apollo Hospitals Enterprise Limited	3.37
AUTO COMPONENTS	**2.93**
S.J.S. Enterprises Limited	2.38
MRF Limited	0.55
TEXTILES & APPARELS	**2.70**
K.P.R. Mill Limited	1.55
Ganesha Ecosphere Limited	1.15
AUTOMOBILES	**2.60**
Mahindra & Mahindra Limited	1.59
Bajaj Auto Limited	1.01
FOOD PRODUCTS	**2.45**
Britannia Industries Limited	2.45
RETAILING	**2.43**
Eternal Limited	1.34
Vishal Mega Mart Limited	0.92
V2 Retail Limited	0.10
Arvind Fashions Limited	0.07
PETROLEUM PRODUCTS	**2.35**
Reliance Industries Limited	2.35
OTHERS	**13.70**
Tata Motors Ltd	2.15
Aequs Limited	2.04
PB Fintech Limited	1.79
ITC Limited	1.55
Vedanta Aluminium Metal Limited	1.36
Zaggle Prepaid Ocean Services Limited	1.09
UltraTech Cement Limited	0.97
Oil India Limited	0.89
JSW Steel Limited	0.56
Vedanta Limited	0.52
SBI Life Insurance Company Limited	0.46
Vedanta Iron And Steel Limited	0.18
Unicommerce Esolutions Limited	0.14
Total	**95.00**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 07/01/2027) (SOV)	0.05
Total	**0.05**
CASH & CASH EQUIVALENT	
Net Receivables/(Payables)	1.19
TREPS / Reverse Repo Investments	3.76
Total	**4.95**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on June 30, 2026)

Mcap Category	Percentage
Large Cap	54.96%
Mid Cap	11.85%
Small Cap	28.19%
GB/TB/Repo/Others	5.00%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

BENCHMARK^

NIFTY 500 Total Return Index (TRI)

DATE OF ALLOTMENT

August 30, 2024

FUND MANAGER

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

AVERAGE AUM

₹ 457.67 Crs.

LATEST AUM

₹ 463.06 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, 2026)

0.58 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on June 30, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	9.36	Growth	9.57
IDCW	9.36	IDCW	9.57

EXPENSE RATIO

Regular Plan: 2.10% Direct Plan: 1.01%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL

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

THEMATIC FUND

For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 44

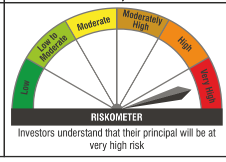
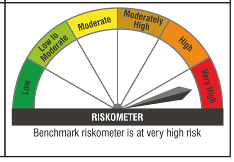
Equity Fund | Hybrid Fund | Debt Fund

Bank of India Large & Mid Cap Fund#

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

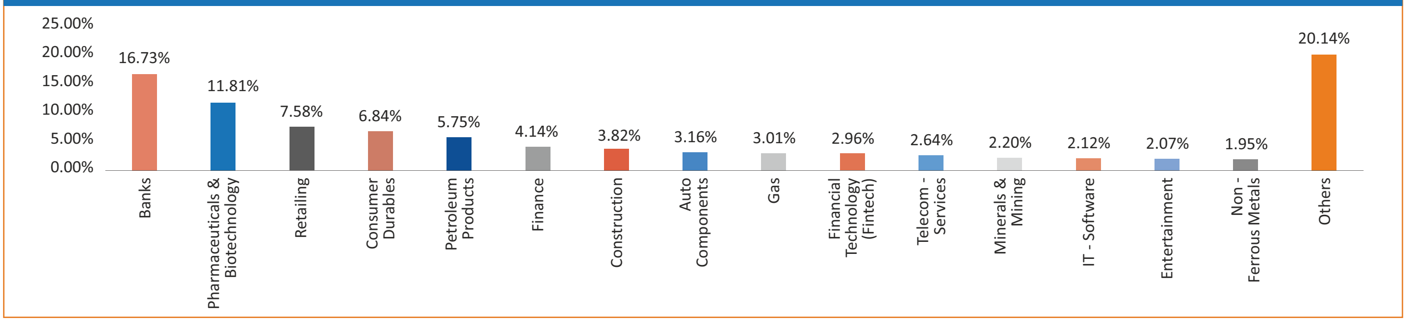
Invest Now

All data as on June 30, 2026 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on June 30, 2026	Benchmark Risk-o-meter as on June 30, 2026^
• Long-term capital growth. • Investment in equity and equity-related securities including equity derivatives of companies across market capitalisations.	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at very high risk

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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
BANKS	**16.73**
✔ HDFC Bank Limited	5.75
✔ Kotak Mahindra Bank Limited	3.72
✔ State Bank of India	3.49
Bank of Maharashtra	2.77
ICICI Bank Limited	1.00
PHARMACEUTICALS & BIOTECHNOLOGY	**11.81**
✔ Aurobindo Pharma Limited	3.63
Dr. Reddy's Laboratories Limited	2.43
Eris Lifesciences Limited	2.32
Abbott India Limited	1.78
Acutaas Chemicals Limited	1.15
Mankind Pharma Limited	0.50
RETAILING	**7.58**
✔ FSN E-Commerce Ventures Limited	4.08
Aditya Vision Ltd	2.13
Entero Healthcare Solutions Ltd	1.37
CONSUMER DURABLES	**6.84**
✔ Dixon Technologies (India) Limited	3.47
Stylam Industries Limited	1.66
Sky Gold And Diamonds Limited	1.23
Senco Gold Limited	0.48
PETROLEUM PRODUCTS	**5.75**
✔ Reliance Industries Limited	5.75
FINANCE	**4.14**
Shriram Finance Limited	1.54
CreditAccess Grameen Limited	1.23
SBI Cards and Payment Services Limited	0.71
Housing & Urban Development Corporation Limited	0.66
CONSTRUCTION	**3.82**
✔ Larsen & Toubro Limited	3.82
AUTO COMPONENTS	**3.16**
Endurance Technologies Limited	1.47
MRF Limited	1.42
Gabriel India Limited	0.27
GAS	**3.01**
✔ Petronet LNG Limited	3.01
FINANCIAL TECHNOLOGY (FINTECH)	**2.96**
✔ PB Fintech Limited	2.96
TELECOM - SERVICES	**2.64**
Bharti Airtel Limited	1.90
Bharti Hexacom Limited	0.74
MINERALS & MINING	**2.20**
Lloyds Metals And Energy Limited	2.20
IT - SOFTWARE	**2.12**
Tata Consultancy Services Limited	2.12
ENTERTAINMENT	**2.07**
Tips Music Limited	2.07
NON - FERROUS METALS	**1.95**
Vedanta Aluminium Metal Limited	1.95
OTHERS	**20.14**
NTPC Limited	1.60
Apollo Hospitals Enterprise Limited	1.58
ITC Limited	1.56
Angel One Limited	1.47
Adani Ports and Special Economic Zone Limited	1.44
ICICI Lombard General Insurance Company Limited	1.30
Quality Power Electrical Eqp Ltd	1.12
Godfrey Phillips India Limited	1.04
Bayer Cropscience Limited	1.02
Jindal Stainless Limited	0.99
Oberoi Realty Limited	0.99
Bharat Dynamics Limited	0.92
Vedanta Limited	0.89
Hero MotoCorp Limited	0.88
United Spirits Limited	0.82
Britannia Industries Limited	0.71
Swan Corp Limited	0.64
Steel Authority of India Limited	0.55
Zaggle Prepaid Ocean Services Limited	0.49
Vedanta Oil and Gas Ltd	0.13
Total	96.92
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 07/01/2027) (SOV)	0.01
Total	**0.01**
CASH & CASH EQUIVALENT	
Net Receivables/Payables	0.26
TREPS / Reverse Repo Investments	2.81
Total	**3.07**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on June 30, 2026)

Mcap Category	Market Value as % of Net Asset
Large Cap	42.13%
Mid Cap	36.01%
Small Cap	18.78%
GB/TB/Repo/Others	3.08%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^

BSE 250 LargeMidCap Total Return Index (TRI)

DATE OF ALLOTMENT

October 21, 2008

FUND MANAGER

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

AVERAGE AUM

₹ 480.20 Crs.

LATEST AUM

₹ 491.08 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on June 30, 2026)

0.58 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS (As on June 30, 2026)

Standard Deviation (Annualized): 15.84% (Bank of India Large & Mid Cap Fund)
14.90% (BSE 250 LargeMidCap (TRI))

Beta: 1.02
Sharpe Ratio*: 0.60
Tracking Error (Annualized): 4.56%
Above ratios are calculated using 3 years history of monthly return.
*Risk-free rate assumed to be 5.43% (MIBOR as on June 30, 2026)

NAV (As on June 30, 2026) — NAV (₹)

Regular Plan		Eco Plan	
Growth	91.91	Growth	101.74
Bonus	91.90	Bonus	101.74
IDCW	27.43	IDCW	28.49
Quarterly IDCW	33.47	Quarterly IDCW	28.70
Direct Plan			
Growth	106.90		
Bonus	55.19		
IDCW	29.24		
Quarterly IDCW	29.68		

EXPENSE RATIO

Regular Plan: 2.10% Direct Plan: 1.02% Eco Plan: 1.50%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

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

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

For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 44

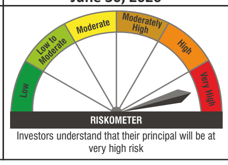
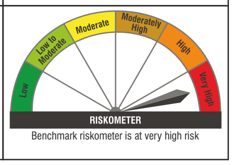
Equity Fund | Hybrid Fund | Debt Fund

Bank of India Consumption Fund

(An open ended equity scheme following consumption theme)

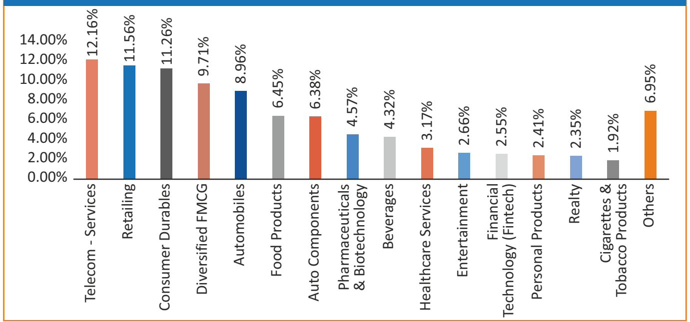
Invest Now

All data as on June 30, 2026 (Unless indicated otherwise)

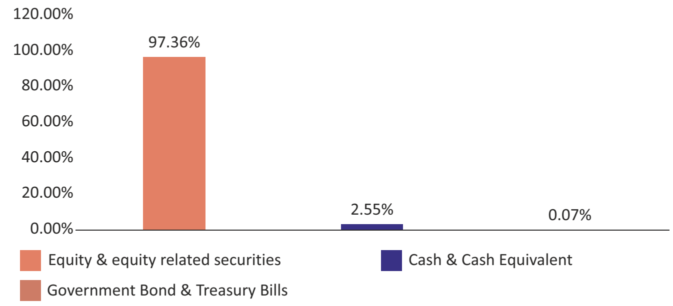
This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on June 30, 2026	Benchmark Risk-o-meter as on June 30, 2026^
• Long term capital appreciation. • An equity scheme investing in equity & equity related securities of companies engaged in consumption and consumption related sector or allied sectors.		

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

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
TELECOM - SERVICES	**12.16**
✔ Bharti Airtel Limited	9.82
Bharti Hexacom Limited	2.34
RETAILING	**11.56**
✔ FSN E-Commerce Ventures Limited	3.96
Aditya Vision Ltd	2.88
Entero Healthcare Solutions Ltd	2.42
Eternal Limited	2.23
Avenue Supermarts Limited	0.07
CONSUMER DURABLES	**11.26**
✔ Dixon Technologies (India) Limited	3.74
✔ Stylam Industries Limited	3.22
Sky Gold And Diamonds Limited	2.66
Senco Gold Limited	1.03
Titan Company Limited	0.61
DIVERSIFIED FMCG	**9.71**
✔ ITC Limited	7.71
Hindustan Unilever Limited	2.00
AUTOMOBILES	**8.96**
✔ Mahindra & Mahindra Limited	4.65
✔ Maruti Suzuki India Limited	3.30
Hero MotoCorp Limited	1.01
FOOD PRODUCTS	**6.45**
✔ Britannia Industries Limited	6.42
Kwality Walls (India) Limited	0.03
AUTO COMPONENTS	**6.38**
S.J.S. Enterprises Limited	2.46
Endurance Technologies Limited	2.40
MRF Limited	1.22
Gabriel India Limited	0.30
PHARMACEUTICALS & BIOTECHNOLOGY	**4.57**
Eris Lifesciences Limited	3.00
Abbott India Limited	1.57
BEVERAGES	**4.32**
✔ United Spirits Limited	4.32
HEALTHCARE SERVICES	**3.17**
✔ Apollo Hospitals Enterprise Limited	3.17
ENTERTAINMENT	**2.66**
Tips Music Limited	2.66
FINANCIAL TECHNOLOGY (FINTECH)	**2.55**
PB Fintech Limited	2.55
PERSONAL PRODUCTS	**2.41**
Emami Limited	2.41
REALTY	**2.35**
Oberoi Realty Limited	2.35
CIGARETTES & TOBACCO PRODUCTS	**1.92**
Godfrey Phillips India Limited	1.92
OTHERS	**6.95**
Angel One Limited	1.82
NTPC Limited	1.82
Bayer Cropscience Limited	1.70
Balrampur Chini Mills Limited	1.15
SBI Cards and Payment Services Limited	0.46
Total	**97.38**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 07/01/2027) (SOV)	0.07
Total	**0.07**
CASH & CASH EQUIVALENT	
Net Receivables/Payables	2.10
TREPS / Reverse Repo Investments	0.45
Total	**2.55**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on June 30, 2026)

Mcap Category	Percentage
Large Cap	42.81%
Mid Cap	26.83%
Small Cap	27.74%
GB/TB/Repo/Others	2.62%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

BENCHMARK^

Nifty India Consumption Total Return Index (TRI)

DATE OF ALLOTMENT

December 20, 2024

FUND MANAGER

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

AVERAGE AUM

₹ 358.16 Crs.

LATEST AUM

₹ 360.83 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, 2026)

0.47 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on June 30, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	10.64	Growth	10.83
IDCW	10.64	IDCW	10.83

EXPENSE RATIO

Regular Plan: 2.10% Direct Plan: 1.08%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL

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

THEMATIC FUND

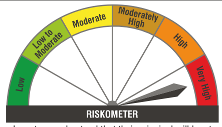
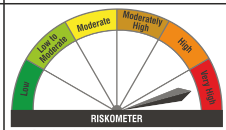
For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 44

Bank of India Banking & Financial Services Fund

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

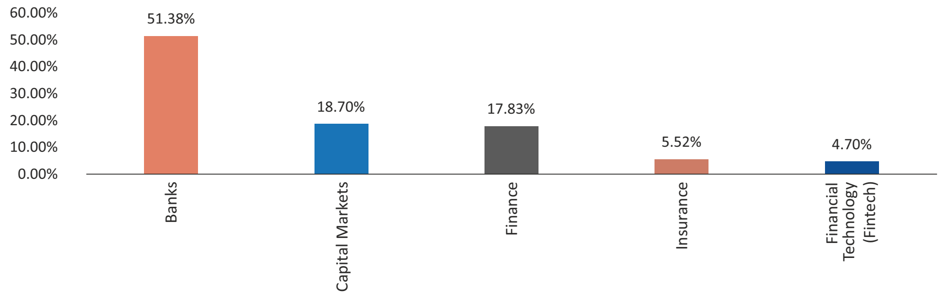
Invest Now

All data as on June 30, 2026 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on June 30, 2026	Benchmark Risk-o-meter as on June 30, 2026^
• Long term appreciation • Investment predominantly capital in a portfolio of equity and equity related securities of companies engaged in banking and financial services activities.	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at very high risk

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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
BANKS	**51.38**
✔ ICICI Bank Limited	11.77
✔ HDFC Bank Limited	9.22
✔ State Bank of India	8.30
✔ Axis Bank Limited	6.37
✔ Kotak Mahindra Bank Limited	4.64
✔ City Union Bank Limited	2.91
Bank of Baroda	2.84
Indian Bank	2.82
Karur Vysya Bank Limited	1.07
Bank of Maharashtra	1.04
Canara Bank	0.40
CAPITAL MARKETS	**18.70**
✔ ICICI Prudential Asset Management Company Limited	4.93
✔ HDFC Asset Management Company Limited	3.04
Computer Age Management Services Limited	2.82
BSE Limited	2.74
Angel One Limited	2.50
Multi Commodity Exchange of India Limited	1.64
Nippon Life India Asset Management Limited	1.03
FINANCE	**17.83**
✔ Bajaj Finance Limited	3.62
✔ Shriram Finance Limited	3.25
CreditAccess Grameen Limited	2.59
Power Finance Corporation Limited	2.42
Aye Finance Limited	2.38
Housing & Urban Development orporation Limited	1.31
Cholamandalam Investment and Finance Company Ltd	1.28
Onemi Technology Solutions Limited	0.89
SBI Cards and Payment Services Limited	0.09
INSURANCE	**5.52**
SBI Life Insurance Company Limited	2.53
Max Financial Services Limited	2.10
ICICI Lombard General Insurance Company Limited	0.89
FINANCIAL TECHNOLOGY (FINTECH)	**4.70**
One 97 Communications Limited	2.01
PB Fintech Limited	1.90
Turtlemint Fintech Solutions Limited	0.79
Total	**98.13**
CASH & CASH EQUIVALENT	
Net Receivables/Payables	1.39
TREPS / Reverse Repo Investments	0.48
Total	**1.87**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on June 30, 2026)

Mcap Category	Percentage
Large Cap	64.61%
Mid Cap	17.57%
Small Cap	15.95%
GB/TB/Repo/Others	1.87%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^

Nifty Financial Services TRI

DATE OF ALLOTMENT

January 30, 2026

FUND MANAGER

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

AVERAGE AUM

₹277.51 Crs.

LATEST AUM

₹282.25 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, 2026)

0.16 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS (As on June 30, 2026)

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on June 30, 2026) — NAV (₹)

Regular Plan		Direct Plan	
Growth	9.90	Growth	9.95
IDCW	9.90	IDCW	9.95

EXPENSE RATIO

Regular Plan: 2.10% **Direct Plan:** 1.13%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

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

For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 44

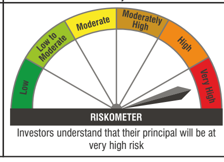
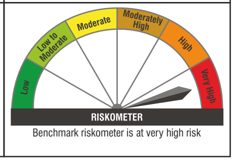
Equity Fund | Hybrid Fund | Debt Fund

Bank of India Large Cap Fund$

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

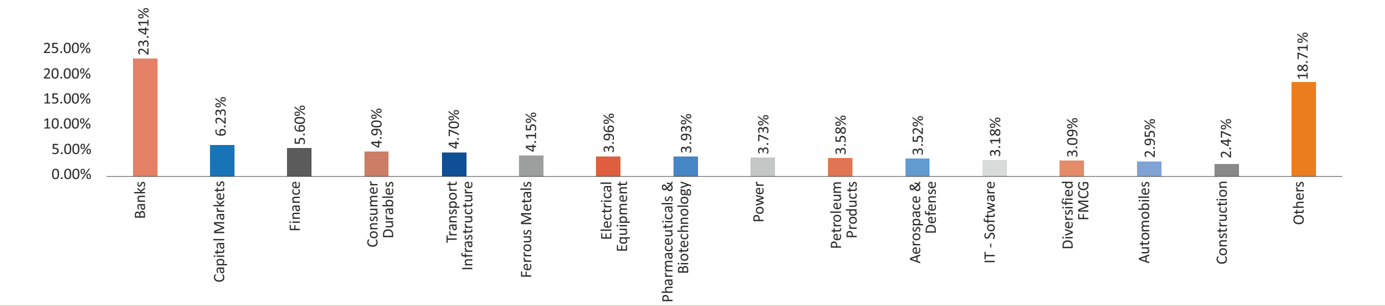
Invest Now

All data as on June 30, 2026 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on June 30, 2026	Benchmark Risk-o-meter as on June 30, 2026^
• Long term capital appreciation. • Investment predominantly in equity and equity-related instruments of large cap companies.		

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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
BANKS	23.41
✔ HDFC Bank Limited	7.22
✔ ICICI Bank Limited	5.93
✔ State Bank of India	5.05
✔ Axis Bank Limited	2.25
Bank of Baroda	1.85
Kotak Mahindra Bank Limited	1.02
Canara Bank	0.09
CAPITAL MARKETS	6.23
✔ ICICI Prudential Asset Management Company Limited	3.82
HDFC Asset Management Company Limited	1.53
BSE Limited	0.88
FINANCE	5.60
CreditAccess Grameen Limited	1.67
Shriram Finance Limited	1.62
Power Finance Corporation Limited	1.42
Onemi Technology Solutions Limited	0.89
CONSUMER DURABLES	4.90
Sky Gold And Diamonds Limited	2.04
Stylam Industries Limited	1.55
Titan Company Limited	1.31
TRANSPORT INFRASTRUCTURE	4.70
✔ Adani Ports and Special Economic Zone Limited	4.70
FERROUS METALS	4.15
Tata Steel Limited	2.21
JSW Steel Limited	1.76
Vedanta Iron And Steel Limited	0.18
ELECTRICAL EQUIPMENT	3.96
✔ Quality Power Electrical Eqp Ltd	2.75
TD Power Systems Limited	1.21
PHARMACEUTICALS & BIOTECHNOLOGY	3.93
✔ Dr. Reddy's Laboratories Limited	2.96
Mankind Pharma Limited	0.97
POWER	3.73
Power Grid Corporation of India Limited	1.48
Adani Power Limited	1.02
NTPC Limited	1.02
Vedanta Power Ltd	0.21
PETROLEUM PRODUCTS	3.58
✔ Reliance Industries Limited	3.58
AEROSPACE & DEFENSE	3.52
Bharat Electronics Limited	1.87
Hindustan Aeronautics Limited	1.65
IT - SOFTWARE	3.18
Tech Mahindra Limited	1.97
Coforge Limited	1.21
DIVERSIFIED FMCG	3.09
ITC Limited	1.69
Hindustan Unilever Limited	1.40
AUTOMOBILES	2.95
Mahindra & Mahindra Limited	1.80
Bajaj Auto Limited	1.15
CONSTRUCTION	2.47
Larsen & Toubro Limited	1.88
Cemindia Projects Ltd	0.59
OTHERS	18.71
✔ Vedanta Aluminium Metal Limited	2.32
Apollo Hospitals Enterprise Limited	1.85
Bharti Airtel Limited	1.85
UltraTech Cement Limited	1.79
Solar Industries India Limited	1.54
Samvardhana Motherson International Limited	1.51
Vedanta Limited	1.45
Britannia Industries Limited	1.38
Mazagon Dock Shipbuilders Limited	1.13
SBI Life Insurance Company Limited	1.13
Tata Motors Ltd	1.08
Balrampur Chini Mills Limited	0.87
TVS Srichakra Limited	0.56
Pidilite Industries Limited	0.25
Total	98.11
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 07/01/2027) (SOV)	0.02
Total	**0.02**
CASH & CASH EQUIVALENT	
Net Receivables/Payables	0.37
TREPS / Reverse Repo Investments	1.50
Total	**1.87**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on June 30, 2026)

Mcap Category	Percentage
Large Cap	82.53%
Small Cap	12.52%
Mid Cap	3.06%
GB/TB/Repo/Others	1.89%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^

NIFTY 100 TRI (Tier 1)

DATE OF ALLOTMENT

June 29, 2021

FUND MANAGER

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

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

AVERAGE AUM

₹216.45 Crs.

LATEST AUM

₹220.36 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, 2026)

0.76 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS (As on June 30, 2026)

Standard Deviation (Annualized): 16.17% (Bank of India Large Cap Fund)
14.52% (NIFTY 100 TRI)

Beta: 1.07
Sharpe Ratio*: 0.49
Tracking Error (Annualized): 4.59%
Above ratios are calculated using 3 years history of monthly return.
*Risk-free rate assumed to be 5.43% (MIBOR as on June 30, 2026)

NAV (As on June 30, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	16.59	Growth	17.70
IDCW	16.59	IDCW	17.67

EXPENSE RATIO

Regular Plan: 2.10% Direct Plan: 0.87%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

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

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

For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 44

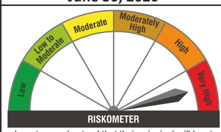
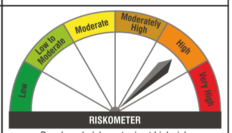
Equity Fund | **Hybrid Fund** | Debt Fund

Bank of India Mid & Small Cap Equity & Debt Fund

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

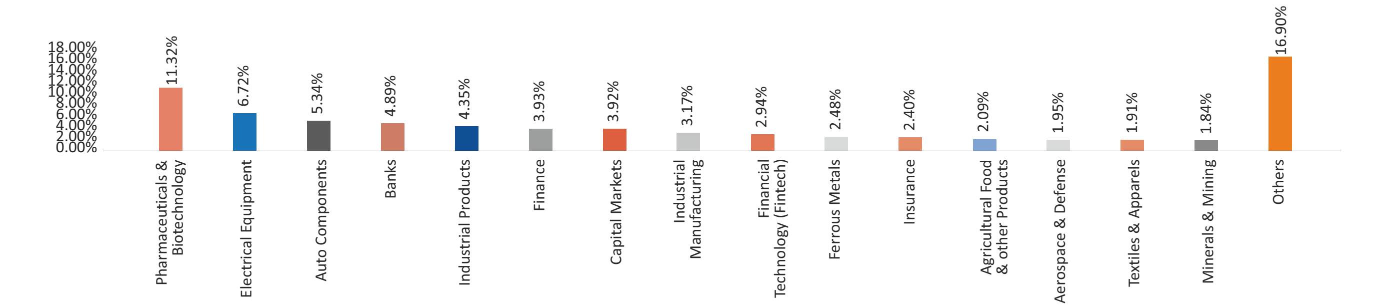
Invest Now

All data as on June 30, 2026 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on June 30, 2026	Benchmark Risk-o-meter as on June 30, 2026^
• Long term capital appreciation and income distribution. • Equity fund investing in Mid & Small Cap equity and equity related securities (not part of the top 100 stocks by market capitalization) as well as fixed income securities.	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at high risk

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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
PHARMACEUTICALS & BIOTECHNOLOGY	**11.32**
✔ Abbott India Limited	2.25
✔ Aurobindo Pharma Limited	2.23
✔ Glenmark Pharmaceuticals Limited	1.95
Eris Lifesciences Limited	1.71
Mankind Pharma Limited	1.50
Ajanta Pharma Limited	0.93
IPCA Laboratories Limited	0.75
ELECTRICAL EQUIPMENT	**6.72**
✔ Quality Power Electrical Eqp Ltd	1.89
Powerica Limited	1.59
TD Power Systems Limited	1.28
GE Vernova T&D India Limited	1.02
Atlanta Electricals Ltd	0.94
AUTO COMPONENTS	**5.34**
✔ UNO Minda Limited	2.12
Bharat Forge Limited	1.33
Schaeffler India Limited	1.19
MRF Limited	0.70
BANKS	**4.89**
✔ Bank of Maharashtra	2.11
✔ Indian Bank	1.95
The Federal Bank Limited	0.83
INDUSTRIAL PRODUCTS	**4.35**
HEG Limited	1.23
KRN Heat Exchanger And Refrigeration Limited	1.05
Goodluck India Limited	0.88
KSH International Limited	0.87
APL Apollo Tubes Limited	0.32
FINANCE	**3.93**
Housing & Urban Development Corporation Limited	1.49
Sundaram Finance Limited	1.06
Aye Finance Limited	1.02
Onemi Technology Solutions Limited	0.36
CAPITAL MARKETS	**3.92**
✔ Nippon Life India Asset Management Limited	2.06
Prudent Corporate Advisory Services Limited	0.94
Multi Commodity Exchange of India Limited	0.92
INDUSTRIAL MANUFACTURING	**3.17**
Syrma SGS Technology Limited	1.58
Titagarh Rail Systems Limited	0.81
Swan Defence And Heavy Industries Ltd	0.78
FINANCIAL TECHNOLOGY (FINTECH)	**2.94**
PB Fintech Limited	1.08
One 97 Communications Limited	0.94
Turtlemint Fintech Solutions Limited	0.92
FERROUS METALS	**2.48**
Jindal Stainless Limited	1.47
Steel Authority of India Limited	1.01
INSURANCE	**2.40**
Max Financial Services Limited	1.78
ICICI Lombard General Insurance Company Limited	0.62
AGRICULTURAL FOOD & OTHER PRODUCTS	**2.09**
Balrampur Chini Mills Limited	1.43
Triveni Engineering & Industries Limited	0.66
AEROSPACE & DEFENSE	**1.95**
✔ Bharat Dynamics Limited	1.95
Textiles & Apparels	1.91
Arvind Limited	1.21
Ganesha Ecosphere Limited	0.70
MINERALS & MINING	**1.84**
✔ Lloyds Metals And Energy Limited	1.84
OTHERS	**16.90**
Sterlite Technologies Limited	1.83
Shreeji Shipping Global Limited	1.74
JK Cement Limited	1.64
Coromandel International Limited	1.39
Petronet LNG Limited	1.33
Leela Palaces Hotels & Resorts Limited	1.01
Swan Corp Limited	0.97
Wework India Management Limited	0.95
Vishal Mega Mart Limited	0.76
Torrent Power Limited	0.70
Dixon Technologies (India) Limited	0.67
Hindustan Copper Limited	0.61
Zaggle Prepaid Ocean Services Limited	0.60
Radico Khaitan Limited	0.58
ETHOS LTD.	0.51
National Aluminium Company Limited	0.40
Bharti Hexacom Limited	0.39
CMS Info System Limited	0.28
Senco Gold Limited	0.28
Castrol India Limited	0.26
Kajaria Ceramics Limited	0.00
Total	76.15
CORPORATE DEBT	
Non-Convertible Debentures	
Indian Railway Finance Corporation Limited	1.20
National Bank For Agriculture and Rural Development	1.19
Small Industries Dev Bank of India	1.07
Vedanta Aluminium Metal Limited	0.77
Indian Railway Finance Corporation Limited	0.66
Power Finance Corporation Limited	0.42
National Bank For Agriculture and Rural Development	0.39
Tata Capital Housing Finance Limited	0.35
LIC Housing Finance Limited	0.29
Torrent Pharmaceuticals Limited	0.29
Aditya Birla Real Estate Limited	0.18
Small Industries Dev Bank of India	0.18
Nuvoco Vistas Corporation Limited	0.06
Total	**7.05**
MONEY MARKET INSTRUMENTS	
Certificate of Deposit	
ICICI Bank Limited	1.46
Punjab National Bank	1.46
Canara Bank	0.93
Axis Bank Limited	0.87
HDFC Bank Limited	0.86
ICICI Bank Limited	0.85
National Bank For Agriculture and Rural Development	0.79
Kotak Mahindra Bank Limited	0.57
Canara Bank	0.56
Small Industries Dev Bank of India	0.55
Bank of Baroda	0.29
Canara Bank	0.28
HDFC Bank Limited	0.28
Indian Bank	0.26
Punjab National Bank	0.23
Bank of Baroda	0.11
Total	**10.35**
Commercial Paper	
L&T Finance Limited	0.28
Motilal Oswal Financial Services Limited	0.28
Total	**0.56**
RFV_N-AMRT	
Non-Convertible Debentures	
Power Grid Corporation of India Limited	0.71
Birla Corporation Limited	0.17
Total	**0.88**
GOVERNMENT BOND AND TREASURY BILL	
Government Bond	
7.1% GOI (MD 18/04/2029)	1.00
6.48% GOI (MD 06/10/2035)	0.53
Total	**1.53**
State Government Bond	
6.98% punjab SDL (MD 29/09/2033)	0.29
Total	**0.29**
Treasury Bill	
364 Days Tbill (MD 07/01/2027)	0.17
364 Days Tbill (MD 28/05/2027)	0.03
Total	**0.20**
CASH & CASH EQUIVALENT	
Net Receivables/(Payables)	0.70
TREPS / Reverse Repo Investments	2.29
Total	**2.99**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on June 30, 2026)

Mcap Category	Percentage
Mid Cap	44.33%
Small Cap	31.82%
Debt	18.84%
GB/TB/Repo/Others	5.01%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

The scheme's objective is to provide capital appreciation and income distribution to investors from a portfolio constituting of mid and small cap equity and equity related securities as well as fixed income securities. However there can be no assurance that the income can be generated, regular or otherwise, or the investment objectives of the Scheme will be realized.

BENCHMARK^

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

DATE OF ALLOTMENT

July 20, 2016

FUND MANAGER

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

AVERAGE AUM

₹ 1,623.96 Crs.

LATEST AUM

₹ 1,695.32 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, 2026)

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

EQUITY PARAMETER (As on June 30, 2026)

Standard Deviation (Annualized): 16.00% (Bank of India Mid & Small Cap Equity & Debt Fund)
13.59% (Nifty Midsmallcap 400 TRI - 70% & CRISIL Short Term Bond Fund Index - 30%)

Beta: 1.13
Sharpe Ratio*: 0.85
Tracking Error (Annualized): 4.72%
Above ratios are calculated using 3 years history of monthly return.
*Risk-free rate assumed to be 5.43% (MIBOR as on June 30, 2026)

DEBT PARAMETER (As on June 30, 2026)

Average / Residual Maturity: 1.65 Years
Macaulay Duration: 1.38 Years
Modified Duration: 1.31 Years
Annualised Yield: 6.74%

NAV (As on June 30, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	41.70	Growth	46.03
IDCW	33.78	IDCW	35.92

EXPENSE RATIO

Regular Plan: 1.79% Direct Plan: 0.67%

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

AGGRESSIVE HYBRID FUND

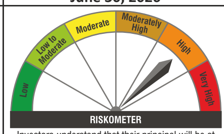
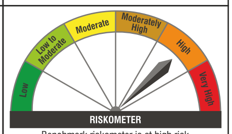
For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 44

Bank of India Multi Asset Allocation Fund

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

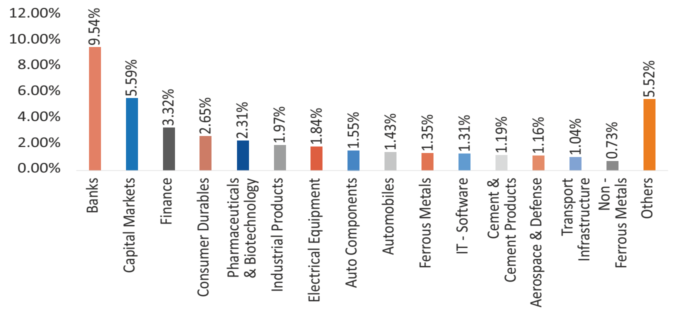
Invest Now

All data as on June 30, 2026 (Unless indicated otherwise)

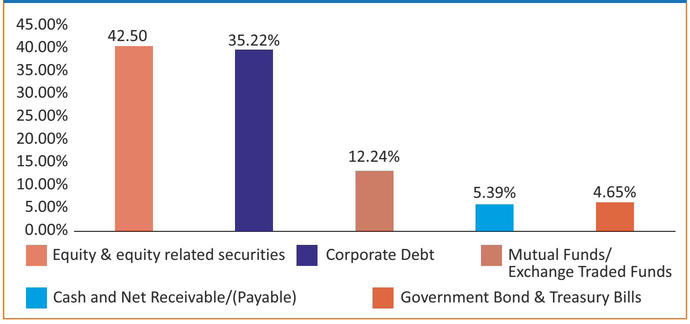
This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on June 30, 2026	Benchmark Risk-o-meter as on June 30, 2026^
• Wealth creation over medium to long term • Investment in equity and equity related securities, debt and money market instruments, Gold ETF/ Silver ETF	 Investors understand that their principal will be at high risk	 Benchmark riskometer is at high risk

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

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
BANKS	**9.54**
✔ ICICI Bank Limited	3.14
✔ State Bank of India	2.89
✔ HDFC Bank Limited	1.38
Bank of Baroda	1.01
Kotak Mahindra Bank Limited	0.67
Indian Bank	0.45
CAPITAL MARKETS	**5.59**
✔ HDFC Asset Management Company Limited	1.53
ICICI Prudential Asset Management Company Limited	1.16
Prudent Corporate Advisory Services Limited	1.00
Multi Commodity Exchange of India Limited	0.74
BSE Limited	0.68
Computer Age Management Services Limited	0.48
FINANCE	**3.32**
✔ CreditAccess Grameen Limited	1.45
Housing & Urban Development Corporation Limited	0.74
Shriram Finance Limited	0.63
Power Finance Corporation Limited	0.50
CONSUMER DURABLES	**2.65**
✔ Sky Gold And Diamonds Limited	1.71
Titan Company Limited	0.72
PG Electroplast Limited	0.22
PHARMACEUTICALS & BIOTECHNOLOGY	**2.31**
✔ Dr. Reddy's Laboratories Limited	1.49
Acutaas Chemicals Limited	0.82
INDUSTRIAL PRODUCTS	**1.97**
KRN Heat Exchanger And Refrigeration Limited	0.99
Goodluck India Limited	0.98
ELECTRICAL EQUIPMENT	**1.84**
✔ Quality Power Electrical Eqp Ltd	1.84
AUTO COMPONENTS	**1.55**
FIEM Industries Limited	1.09
TVS Srichakra Limited	0.46
Automobiles	1.43
Mahindra & Mahindra Limited	0.93
Bajaj Auto Limited	0.50
FERROUS METALS	**1.35**
✔ Tata Steel Limited	1.29
Vedanta Iron And Steel Limited	0.06
IT - SOFTWARE	**1.31**
Coforge Limited	0.68
Tech Mahindra Limited	0.63
CEMENT & CEMENT PRODUCTS	**1.19**
✔ UltraTech Cement Limited	1.19
AEROSPACE & DEFENSE	**1.16**
Hindustan Aeronautics Limited	0.60
Bharat Electronics Limited	0.56
TRANSPORT INFRASTRUCTURE	**1.04**
Adani Ports and Special Economic Zone Limited	1.04
NON - FERROUS METALS	**0.73**
Vedanta Aluminium Metal Limited	0.73
OTHERS	**5.52**
Apollo Hospitals Enterprise Limited	0.68
Reliance Industries Limited	0.62
Balrampur Chini Mills Limited	0.61
Bharti Airtel Limited	0.61
Cemindia Projects Ltd	0.59
Power Grid Corporation of India Limited	0.57
Sterlite Technologies Limited	0.52
Vedanta Limited	0.46
Tata Motors Ltd	0.41
ITC Limited	0.33
Vedanta Power Ltd	0.07
Vedanta Oil and Gas Ltd	0.05
Total	**42.50**
CORPORATE DEBT	
Non-Convertible Debentures	
Indian Railway Finance Corporation Limited CRISIL AAA	6.91
LIC Housing Finance Limited CRISIL AAA	6.88
Muthoot Finance Limited CRISIL AA+	5.47
Bajaj Finance Limited CRISIL AAA	4.95
Tata Capital Housing Finance Limited CRISIL AAA	4.39
Small Industries Dev Bank of India CRISIL AAA	2.76
National Bank For Agriculture and Rural Development CRISIL AAA	1.39
Torrent Pharmaceuticals Limited ICRA AA+	1.37
Manappuram Finance Limited CRISIL AA	0.55
Vedanta Aluminium Metal Limited CRISIL AA	0.55
Total	**35.22**
MUTUAL FUNDS/EXCHANGE TRADED FUNDS	
Exchange Traded Funds	
ICICI Prudential Mutual Fund	5.62
DSP Mutual Fund	3.36
Nippon India Mutual Fund	3.26
Total	**12.24**
GOVERNMENT BOND AND TREASURY BILL	
Government Bond	
6.48% GOI (MD 06/10/2035)SOV	3.28
6.94% GOI (MD 11/05/2036)SOV	0.93
7.1% GOI (MD 18/04/2029)SOV	0.28
Total	**4.49**
Treasury Bill	
364 Days Tbill (MD 07/01/2027) SOV	0.16
Total	**0.16**
CASH & CASH EQUIVALENT	
Net Receivables/(Payables)	2.98
TREPS / Reverse Repo Investments	2.41
Total	**5.39**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on June 30, 2026)

Mcap Category	Percentage
Debt	35.22%
ETF	12.24%
Large Cap	26.27%
Mid Cap	3.29%
Small Cap	12.94%
GB/TB/Repo/Others	10.04%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

BENCHMARK^

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

DATE OF ALLOTMENT

February 28, 2024

FUND MANAGER

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

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

AVERAGE AUM

₹362.01 Crs.

LATEST AUM

₹364.74 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on June 30, 2026)

0.63 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS (As on June 30, 2026)

Average / Residual Maturity: 3.41 Years
Macaulay Duration: 2.80 Years
Modified Duration: 2.63 Years
Annualised Yield: 7.33%

NAV (As on June 30, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	12.5275	Growth	12.8348
IDCW	12.5286	IDCW	12.8299

EXPENSE RATIO

Regular Plan: 1.74% Direct Plan: 0.77%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL

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

For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 44

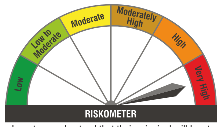
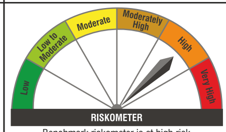
Equity Fund | Hybrid Fund | Debt Fund

Bank of India Balanced Advantage Fund

(An Open Ended Dynamic Asset Allocation Fund)

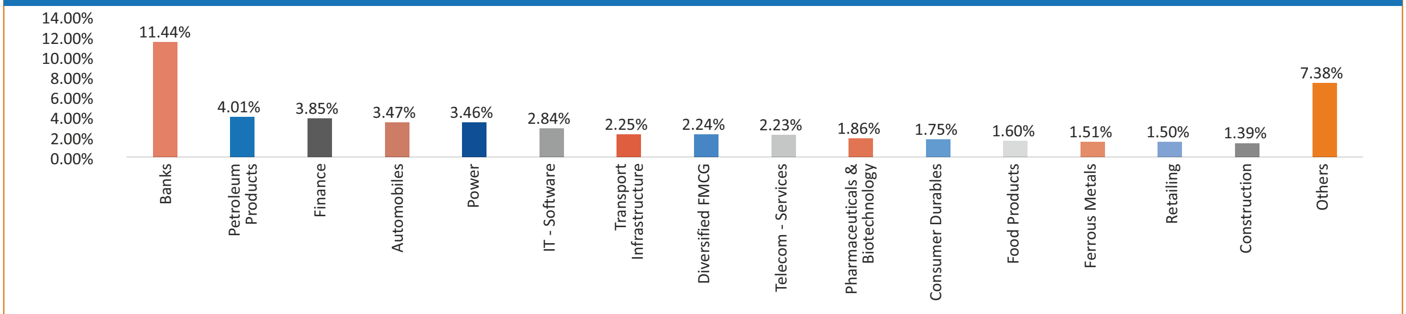
Invest Now

All data as on June 30, 2026 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on June 30, 2026	Benchmark Risk-o-meter as on June 30, 2026^
• Long term capital appreciation. • Dynamic asset allocation between equity and fixed income based on equity market valuations.	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at high risk

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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
BANKS	11.44
✔ ICICI Bank Limited	3.73
✔ HDFC Bank Limited	2.84
✔ State Bank of India	2.00
✔ Axis Bank Limited	1.42
Kotak Mahindra Bank Limited	1.02
Bank of Baroda	0.43
PETROLEUM PRODUCTS	4.01
✔ Reliance Industries Limited	4.01
FINANCE	3.85
✔ Shriram Finance Limited	2.04
Bajaj Finance Limited	1.32
Bajaj Finserv Limited	0.26
Jio Financial Services Limited	0.23
AUTOMOBILES	3.47
Mahindra & Mahindra Limited	1.08
Hero MotoCorp Limited	0.71
Bajaj Auto Limited	0.53
Maruti Suzuki India Limited	0.50
Eicher Motors Limited	0.40
Tata Motors Passenger Vehicles Limited	0.25
POWER	3.46
✔ NTPC Limited	1.66
Power Grid Corporation of India Limited	0.96
Tata Power Company Limited	0.84
IT - SOFTWARE	2.84
Infosys Limited	0.80
Tata Consultancy Services Limited	0.70
Tech Mahindra Limited	0.62
HCL Technologies Limited	0.50
Wipro Limited	0.22
TRANSPORT INFRASTRUCTURE	2.25
✔ Adani Ports and Special Economic Zone Limited	2.25
DIVERSIFIED FMCG	2.24
✔ ITC Limited	1.62
Hindustan Unilever Limited	0.62
TELECOM - SERVICES	2.23
✔ Bharti Airtel Limited	2.23
PHARMACEUTICALS & BIOTECHNOLOGY	1.86
Sun Pharmaceutical Industries Limited	0.77
Dr. Reddy's Laboratories Limited	0.40
Divi's Laboratories Limited	0.35
Cipla Limited	0.34
CONSUMER DURABLES	1.75
Titan Company Limited	1.26
Asian Paints Limited	0.49
FOOD PRODUCTS	1.60
Britannia Industries Limited	1.15
Nestle India Limited	0.45
FERROUS METALS	1.51
JSW Steel Limited	0.93
Tata Steel Limited	0.58
RETAILING	1.50
Eternal Limited	0.95
Trent Limited	0.55
CONSTRUCTION	1.39
Larsen & Toubro Limited	1.39
OTHERS	7.38
Bharat Electronics Limited	1.22
Hindalco Industries Limited	1.07
Adani Enterprises Limited	0.75
UltraTech Cement Limited	0.61
SBI Life Insurance Company Limited	0.56
Grasim Industries Limited	0.52
Apollo Hospitals Enterprise Limited	0.46
Coal India Limited	0.45
Oil & Natural Gas Corporation Limited	0.38
InterGlobe Aviation Limited	0.32
Tata Motors Ltd	0.30
Max Healthcare Institute Limited	0.27
HDFC Life Insurance Company Limited	0.24
Tata Consumer Products Limited	0.23
Total	**52.78**
CORPORATE DEBT	
Non-Convertible Debentures	
National Bank For Agriculture and Rural Development CRISIL AAA	2.98
Small Industries Dev Bank of India CRISIL AAA	2.97
Indian Railway Finance Corporation Limited CRISIL AAA	2.38
Torrent Pharmaceuticals Limited ICRA AA+	1.76
Muthoot Finance Limited CRISIL AA+	1.48
Vedanta Aluminium Metal Limited CRISIL AA	1.19
Manappuram Finance Limited CRISIL AA	0.59
Total	**13.35**
INVIT	
IRB InvIT Fund	3.43
IndiGrid Infrastructure Trust	1.57
Total	**5.00**
FUTURES AND OPTIONS	
Equity Futures	
NIFTY	12.87
Total	**12.87**
GOVERNMENT BOND AND TREASURY BILL	
Government Bond	
7.1% GOI (MD 18/04/2029) (SOV)	1.51
6.48% GOI (MD 06/10/2035) (SOV)	0.87
Total	**2.38**
Treasury Bill	
364 Days Tbill (MD 28/05/2027) (SOV)	2.52
364 Days Tbill (MD 07/01/2027) (SOV)	0.32
182 Days Tbill (MD 22/10/2026) (SOV)	0.07
Total	**2.91**
CASH & CASH EQUIVALENT	
Net Receivables/(Payables)	(12.08)
TREPS / Reverse Repo Investments	22.79
Total	**10.71**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on June 30, 2026)

Mcap Category	Percentage
Large Cap	52.78%
GB/TB/Repo/Others	16.00%
Debt	13.35%
Arbitrage Positions	12.87%
InvIT	5.00%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

BENCHMARK^

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

DATE OF ALLOTMENT

March 14, 2014

FUND MANAGER

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

AVERAGE AUM

₹ 162.43 Crs.

LATEST AUM

₹ 169.80 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on June 30, 2026)

Average / Residual Maturity: 1.20 Years
Macaulay Duration: 1.08 Years
Modified Duration: 1.02 Years
Annualised Yield: 6.18%

NAV (As on June 30, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	25.8824	Growth	28.2766
IDCW	18.0578	IDCW	17.0618

EXPENSE RATIO

Regular Plan: 2.10% Direct Plan: 1.11%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL

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

DYNAMIC ASSET ALLOCATION FUND

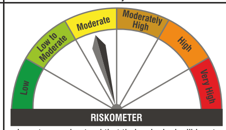
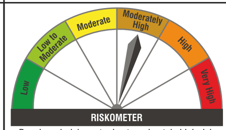
For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 44

Bank of India Conservative Hybrid Fund

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

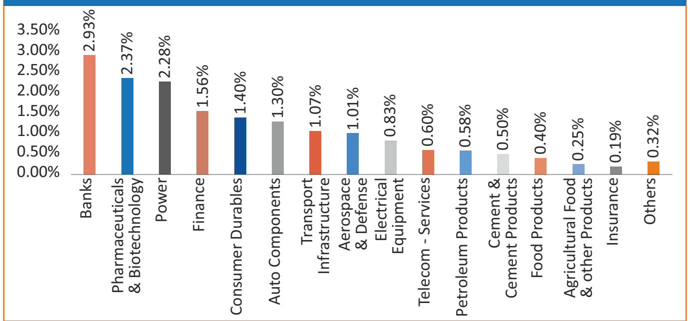
Invest Now

All data as on June 30, 2026 (Unless indicated otherwise)

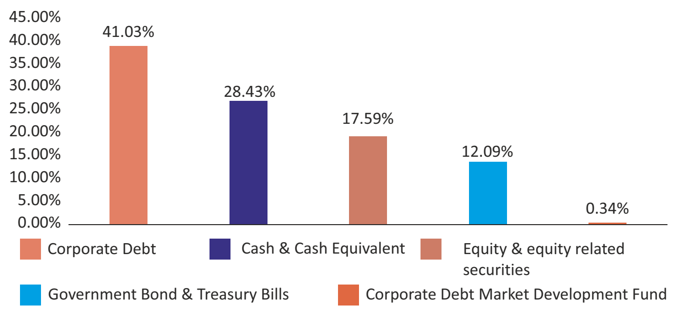
This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on June 30, 2026	Benchmark Risk-o-meter as on June 30, 2026^
• Long term capital appreciation and regular income. • Investment in equity and equity related securities (10% - 25%) as well as fixed income securities (Debt / Money Market Instruments/ Govt. Securities).	 Investors understand that their principal will be at moderate risk	 Benchmark riskometer is at moderately high risk

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

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
BANKS	**2.93**
✔ State Bank of India	1.42
✔ ICICI Bank Limited	1.06
Kotak Mahindra Bank Limited	0.45
PHARMACEUTICALS & BIOTECHNOLOGY	**2.37**
✔ Glenmark Pharmaceuticals Limited	2.37
POWER	**2.28**
✔ NTPC Limited	1.23
✔ Power Grid Corporation of India Limited	1.01
Vedanta Power Ltd	0.04
FINANCE	**1.56**
✔ Power Finance Corporation Limited	1.56
CONSUMER DURABLES	**1.40**
✔ Asian Paints Limited	0.91
Sky Gold And Diamonds Limited	0.49
AUTO COMPONENTS	**1.30**
S.J.S. Enterprises Limited	0.67
MRF Limited	0.63
TRANSPORT INFRASTRUCTURE	**1.07**
✔ Adani Ports and Special Economic Zone Limited	1.07
AEROSPACE & DEFENSE	**1.01**
✔ Bharat Electronics Limited	1.01
ELECTRICAL EQUIPMENT	**0.83**
✔ Siemens Limited	0.83

Portfolio Holdings Industry/ Rating	% to Net Assets
TELECOM - SERVICES	**0.60**
Bharti Airtel Limited	0.60
PETROLEUM PRODUCTS	**0.58**
Reliance Industries Limited	0.58
CEMENT & CEMENT PRODUCTS	**0.50**
UltraTech Cement Limited	0.50
FOOD PRODUCTS	**0.40**
Britannia Industries Limited	0.40
AGRICULTURAL FOOD & OTHER PRODUCTS	**0.25**
Triveni Engineering & Industries Limited	0.25
INSURANCE	**0.19**
Max Financial Services Limited	0.19
OTHERS	**0.32**
Zaggle Prepaid Ocean Services Limited	0.15
Laxmi Dental Limited	0.14
Vedanta Iron And Steel Limited	0.03
Total	17.59
CORPORATE DEBT	
Non-Convertible Debentures	
Indian Railway Finance Corporation Limited CRISIL AAA	7.79
National Bank For Agriculture and Rural Development CRISIL AAA	7.77
Tata Capital Housing Finance Limited CRISIL AAA	4.61
Muthoot Finance Limited CRISIL AA+	3.87

Portfolio Holdings Industry/ Rating	% to Net Assets
Power Finance Corporation Limited CRISIL AAA	3.11
Small Industries Dev Bank of India CRISIL AAA	3.09
Small Industries Dev Bank of India CRISIL AAA	3.09
Bajaj Finance Limited CRISIL AAA	3.08
Nirma Limited CRISIL AA	3.08
Manappuram Finance Limited CRISIL AA	1.54
Total	**41.03**
CDMDF	
Corporate Debt Market Development Fund	
Corporate Debt Market Development Fund	0.34
Total	**0.34**

Portfolio Holdings Industry/ Rating	% to Net Assets
GOVERNMENT BOND AND TREASURY BILL	
Government Bond	
7.1% GOI (MD 18/04/2029) (SOV)	7.87
6.48% GOI (MD 06/10/2035)(SOV)	2.66
6.94% GOI (MD 11/05/2036)(SOV)	1.56
Total	**12.09**
Treasury Bill	
364 Days Tbill (MD 07/01/2027) (SOV)	0.52
Total	**0.52**
CASH & CASH EQUIVALENT	
Net Receivables/(Payables)	2.63
TREPS / Reverse Repo Investments	25.80
Total	**28.43**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on June 30, 2026)

Mcap Category	Percentage
GB/TB/Repo/Others	41.04%
Debt	41.03%
Large Cap	12.63%
Mid Cap	3.19%
Small Cap	1.77%
Units of CDMDF	0.34%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

BENCHMARK^

CRISIL Hybrid 85 + 15 - Conservative Index

DATE OF ALLOTMENT

March 18, 2009

FUND MANAGER

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

AVERAGE AUM

₹ 64.65 Crs.

LATEST AUM

₹ 65.13 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on June 30, 2026)

Average / Residual Maturity: 2.02 Years
Macaulay Duration: 1.76 Years
Modified Duration: 1.66 Years
Annualised Yield: 6.58%

NAV (As on June 30, 2026) NAV (₹)

Regular Plan		Eco Plan	
Growth	35.1181	Growth	36.4725
Monthly IDCW	18.0803	Monthly IDCW	27.6274
Quarterly IDCW	18.7396	Quarterly IDCW	-
Annual IDCW	17.0477	Annual IDCW	-

Direct Plan	
Growth	37.9045
Monthly IDCW	16.8843
Quarterly IDCW	18.6231
Annual IDCW	17.2716

EXPENSE RATIO

Regular Plan: 1.85% Direct Plan: 0.99% Eco Plan: 1.52%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

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

For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 44

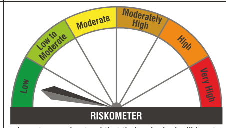
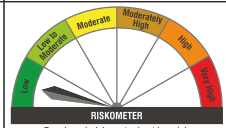
Equity Fund | **Hybrid Fund** | Debt Fund

Bank of India Arbitrage Fund

(An open ended scheme investing in arbitrage opportunities)

Invest Now

All data as on June 30, 2026 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on June 30, 2026	Benchmark Risk-o-meter as on June 30, 2026^
• Income over short to medium term. • Income through arbitrage opportunities between cash and derivative segments of the equity market and arbitrage opportunities within the derivative segment.	 Investors understand that their principal will be at low risk	 Benchmark riskometer is at low risk

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

PORTFOLIO DETAILS

	Portfolio Holdings Industry/ Rating	% to Net Assets
	EQUITY HOLDINGS	
	BANK	**19.93**
✔	Canara Bank	2.83
✔	ICICI Bank Limited	2.41
✔	HDFC Bank Limited	2.39
	RBL Bank Limited	2.20
	Kotak Mahindra Bank Limited	2.13
	State Bank of India	2.09
	Bandhan Bank Limited	1.69
	Punjab National Bank	1.61
	Axis Bank Limited	1.58
	Bank of Baroda	1.00
	CEMENT & CEMENT PRODUCTS	**6.88**
✔	Ambuja Cements Limited	4.13
✔	Grasim Industries Limited	2.75
	FINANCE	**6.47**
	PNB Housing Finance Limited	2.26
	Bajaj Finserv Limited	1.67
	Jio Financial Services Limited	1.28
	Bajaj Finance Limited	1.26
	FERROUS METALS	**6.39**
✔	Tata Steel Limited	3.03
✔	JSW Steel Limited	2.94
	Jindal Steel Limited	0.42
	NON - FERROUS METALS	**6.12**
✔	National Aluminium Company Limited	6.12
	INSURANCE	**4.27**
	HDFC Life Insurance Company Limited	2.38
	ICICI Prudential Life Insurance Company Limited	1.89
	AEROSPACE & DEFENSE	**3.60**
	Bharat Electronics Limited	2.09
	Hindustan Aeronautics Limited	1.51
	FERTILIZERS & AGROCHEMICALS	**2.91**
✔	UPL Limited	2.91
	TELECOM - SERVICES	**2.76**
✔	Bharti Airtel Limited	2.76
	REALTY	**2.16**
	Godrej Properties Limited	2.16
	DIVERSIFIED METALS	**1.96**
	Vedanta Limited	1.96
	RETAILING	**1.69**
	Info Edge (India) Limited	1.69
	CAPITAL MARKETS	**1.38**
	Angel One Limited	1.38
	PHARMACEUTICALS & BIOTECHNOLOGY	**0.96**
	Divi's Laboratories Limited	0.96
	TRANSPORT SERVICES	**0.82**
	Delhivery Limited	0.82
	OTHERS	**0.45**
	Petronet LNG Limited	0.45
	Total	68.75
	FUTURES AND OPTIONS	
	Equity Futures	
	Kotak Mahindra Bank Limited	-0.33
	Jindal Steel Limited	-0.42
	Petronet LNG Limited	-0.45
	Delhivery Limited	-0.83
	Divi's Laboratories Limited	-0.97
	Bank of Baroda	-1.01
	Bajaj Finance Limited	-1.27
	Jio Financial Services Limited	-1.29
	Angel One Limited	-1.39
	Hindustan Aeronautics Limited	-1.52
	Axis Bank Limited	-1.59
	Punjab National Bank	-1.62
	Bajaj Finserv Limited	-1.69
	Info Edge (India) Limited	-1.69
	Bandhan Bank Limited	-1.70
	Kotak Mahindra Bank Limited	-1.82
	ICICI Prudential Life Insurance Company Limited	-1.90
	Vedanta Limited	-1.97
	Bharat Electronics Limited	-2.10
	State Bank of India	-2.11
	Godrej Properties Limited	-2.16
	RBL Bank Limited	-2.22
	PNB Housing Finance Limited	-2.28
	HDFC Bank Limited	-2.40
	HDFC Life Insurance Company Limited	-2.40
	ICICI Bank Limited	-2.43
	Bharti Airtel Limited	-2.76
	Grasim Industries Limited	-2.77
	Canara Bank	-2.86
	UPL Limited	-2.92
	JSW Steel Limited	-2.94
	Tata Steel Limited	-3.05
	Ambuja Cements Limited	-4.16
	National Aluminium Company Limited	-6.15
	Total	**-69.17**
	MUTUAL FUND INVESTMENT	
	Bank of India Liquid Fund - Direct Plan - Growth	12.84
	Total	**12.84**
	GOVERNMENT BOND AND TREASURY BILL	
	Treasury Bill	
	364 Days Tbill (MD 08/10/2026) (SOV)	2.06
	364 Days Tbill (MD 04/03/2027) (SOV)	1.81
	182 Days Tbill (MD 22/10/2026) (SOV)	1.03
	364 Days Tbill (MD 10/09/2026) (SOV)	1.03
	182 Days Tbill (MD 19/11/2026) (SOV)	1.02
	364 Days Tbill (MD 07/01/2027) (SOV)	0.10
	Total	**7.05**
	CASH & CASH EQUIVALENT	
	Net Receivables/(Payables) after adjusting for futures	74.68
	TREPS / Reverse Repo Investments	5.85
	Total	**80.53**
	GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on June 30, 2026)

Mcap Category	Percentage
Arbitrage Positions	69.17%
Mutual Fund Units	12.84%
GB/TB/Repo/Others	17.99%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

BENCHMARK^

NIFTY 50 Arbitrage Index

DATE OF ALLOTMENT

June 18, 2018

FUND MANAGER

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

AVERAGE AUM

₹ 50.01 Crs.

LATEST AUM

₹ 47.83 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on June 30, 2026)

Average / Residual Maturity: 0.20 Years
Macaulay Duration: 0.19 Years
Modified Duration: 0.19 Years
Annualised Yield: 5.96%

NAV (As on June 30, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	14.5324	Growth	15.2458
Monthly IDCW	13.1703	Monthly IDCW	13.7369
Quarterly IDCW	13.9036	Quarterly IDCW	14.4830
Annual IDCW	13.4287	Annual IDCW	13.7794

EXPENSE RATIO

Regular Plan: 0.88% Direct Plan: 0.37%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

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

ARBITRAGE FUND

For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 44

Bank of India Liquid Fund

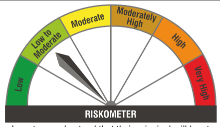
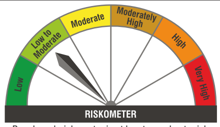
(An Open Ended Liquid Scheme. A Relatively Low Interest Rate Risk and Moderate Credit Risk.)

ICRA A1+mfs

IND - A1+mfs

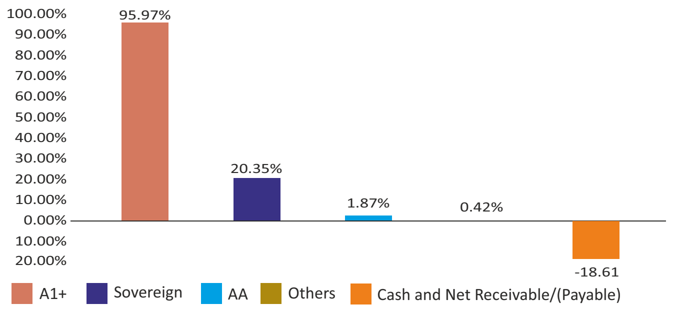
Invest Now

All data as on June 30, 2026 (Unless indicated otherwise)

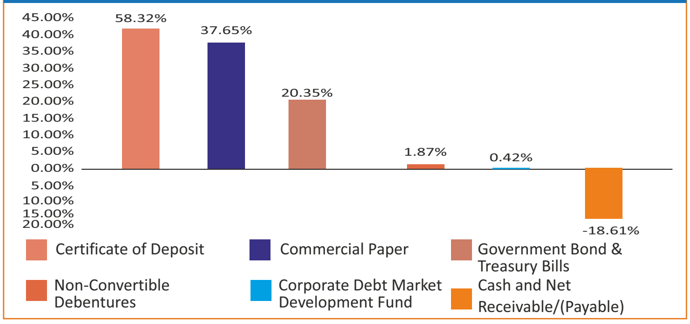
This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on June 30, 2026	Benchmark Risk-o-meter as on June 30, 2026^
• Income over short term. • Investment in Debt and Money Market Instruments.	 Investors understand that their principal will be at low to moderate risk	 Benchmark riskometer is at low to moderate risk

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

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
Manappuram Finance Limited	CRISIL AA	1.87
Total		**1.87**
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Axis Bank Limited	CRISIL A1+	7.38
Bank of Baroda	CARE A1+	5.55
Kotak Mahindra Bank Limited	CRISIL A1+	5.54
Canara Bank	CRISIL A1+	3.70
Bank of Baroda	CARE A1+	3.69
Canara Bank	CRISIL A1+	3.69
HDFC Bank Limited	CRISIL A1+	3.69
HDFC Bank Limited	CRISIL A1+	3.69
ICICI Bank Limited	CRISIL A1+	3.69
Indian Bank	CRISIL A1+	3.69
Punjab National Bank	CRISIL A1+	3.69
Union Bank of India	ICRA A1+	3.69
Union Bank of India	ICRA A1+	3.68
HDFC Bank Limited	CRISIL A1+	1.84
Punjab National Bank	CARE A1+	1.11
Total		**58.32**
Commercial Paper		
HDFC Securities Limited	CRISIL A1+	3.71
Bajaj Financial Securities Limited	CRISIL A1+	3.70
Kotak Securities Limited	CRISIL A1+	3.70
Export Import Bank of India	CRISIL A1+	3.69
ICICI Securities Limited	CRISIL A1+	3.69
National Bank For Agriculture and Rural Development	CRISIL A1+	3.69
Small Industries Dev Bank of India	CARE A1+	3.69
Poonawalla Fincorp Limited	CRISIL A1+	3.68
National Bank For Agriculture and Rural Development	CRISIL A1+	2.58
Export Import Bank of India	CRISIL A1+	1.84
Motilal Oswal Financial Services Limited	ICRA A1+	1.84
Motilal Oswal Financial Services Limited	ICRA A1+	1.84
Total		**37.65**
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.42
Total		**0.42**
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
91 Days Tbill (MD 28/08/2026)	SOV	7.41
91 Days Tbill (MD 17/09/2026)	SOV	7.38
182 Days Tbill (MD 21/08/2026)	SOV	3.71
182 Days Tbill (MD 03/09/2026)	SOV	1.85
Total		**20.35**
CASH & CASH EQUIVALENT		
Net Receivables/Payables		(-18.61)
TREPS / Reverse Repo Investments		0.00
Total		**(-18.61)**
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^

Tier 1: CRISIL Liquid Debt A-I Index

DATE OF ALLOTMENT

July 16, 2008

FUND MANAGER

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

AVERAGE AUM#

₹ 1,689.96 Crs.

LATEST AUM#

₹ 1,339.28 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on June 30, 2026)

Average / Residual Maturity: 0.18 Years
Macaulay Duration: 0.21 Years
Modified Duration: 0.21 Years
Annualised Yield: 6.25%

NAV (As on June 30, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	3,197.7213	Growth	3,230.8457
Daily IDCW	1,005.0000	Daily IDCW	1,005.0000
Weekly IDCW	1,005.6960	Weekly IDCW	1,005.6977

EXPENSE RATIO

Regular Plan: 0.12% Direct Plan: 0.07%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL

Exit Load:

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

#Aggregate value of investments by other schemes of Bank of India Mutual Fund as on 30th June 2026 is ₹ 613.96 Lacs.

For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 44

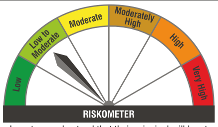
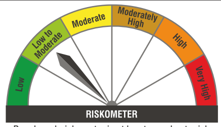
Equity Fund | Hybrid Fund | **Debt Fund**

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.)

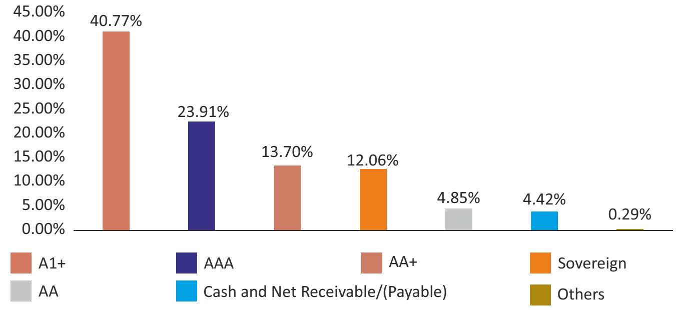
Invest Now

All data as on June 30, 2026 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on June 30, 2026	Benchmark Risk-o-meter as on June 30, 2026^
• Regular income over short to medium term. • Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 1 year - 3 years.	 Investors understand that their principal will be at low to moderate risk	 Benchmark riskometer is at low to moderate risk

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

CREDIT PROFILE



COMPOSITION BY HOLDING PERIOD

Duration	% of Assets
Upto 3 months	4.52%
3 months to 6 months	10.78%
6 months to 1 year	30.72%
> 1 year	53.98%

PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
LIC Housing Finance Limited	CRISIL AAA	7.34
Torrent Pharmaceuticals Limited	ICRA AA+	4.42
Indian Railway Finance Corporation Limited	CRISIL AAA	3.73
Godrej Industries Limited	CRISIL AA+	3.72
Muthoot Finance Limited	CRISIL AA+	3.72
Small Industries Dev Bank of India	CRISIL AAA	3.72
Vedanta Aluminium Metal Limited	CRISIL AA	2.98
Power Finance Corporation Limited	CRISIL AAA	2.24
Vedanta Aluminium Metal Limited	CRISIL AA	1.87
National Bank For Agriculture and Rural Development	CRISIL AAA	1.86
National Bank For Agriculture and Rural Development	CRISIL AAA	1.86
Bajaj Finance Limited	CRISIL AAA	1.85
Muthoot Finance Limited	CRISIL AA+	1.84
National Bank For Agriculture and Rural Development	CRISIL AAA	1.31
Total		**42.46**
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Bank of Baroda	FITCH A1+	7.18
Punjab National Bank	CRISIL A1+	5.33
Canara Bank	ICRA A1+	5.29
Small Industries Dev Bank of India	CRISIL A1+	5.19
HDFC Bank Limited	CRISIL A1+	3.60
Canara Bank	CRISIL A1+	3.57
AU Small Finance Bank Limited	CARE A1+	1.82
Total		**31.98%**
Commercial Paper		
L&T Finance Limited	CRISIL A1+	7.03
Godrej Housing Finance Limited	CRISIL A1+	1.76
Total		**8.79**
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.29
Total		**0.29**
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
6.48% GOI (MD 06/10/2035)	SOV	5.57
6.94% GOI (MD 11/05/2036)	SOV	2.12
7.1% GOI (MD 18/04/2029)	SOV	1.89
Total		**9.58**
State Government Bond		
6.98% punjab SDL (MD 29/09/2033)	SOV	1.80
Total		**1.80**
Treasury Bill		
364 Days Tbill (MD 07/01/2027)	SOV	0.68
Total		**0.68**
CASH & CASH EQUIVALENT		
Net Receivables/Payables		3.39
TREPS / Reverse Repo Investments		1.03
Total		**4.42**
GRAND TOTAL		**100.00**

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

Potential Risk Class Matrix

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

INVESTMENT OBJECTIVE

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

BENCHMARK^

Tier 1: CRISIL Short Duration Debt A-II Index

DATE OF ALLOTMENT

December 18, 2008

FUND MANAGER

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

AVERAGE AUM

₹ 266.32 Crs.

LATEST AUM

₹ 270.71 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on June 30, 2026)

Average / Residual Maturity: 2.13 Years
Macaulay Duration: 1.81 Years
Modified Duration: 1.72 Years
Annualised Yield: 6.90%

NAV (As on June 30, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	28.1974	Growth	30.8303
Monthly IDCW	14.4696	Monthly IDCW	14.9893
Quarterly IDCW	14.2592	Quarterly IDCW	14.2129

EXPENSE RATIO

Regular Plan: 1.00% Direct Plan: 0.45%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 44

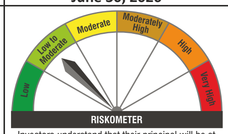
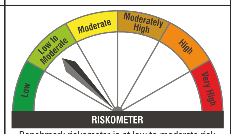
Bank of India Ultra Short Duration Fund

ICRA - A1+mfs

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

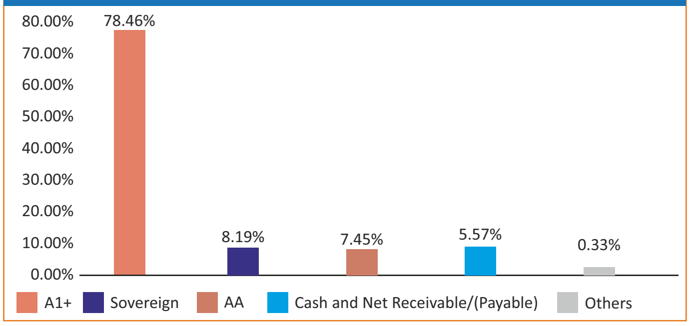
Invest Now

All data as on June 30, 2026 (Unless indicated otherwise)

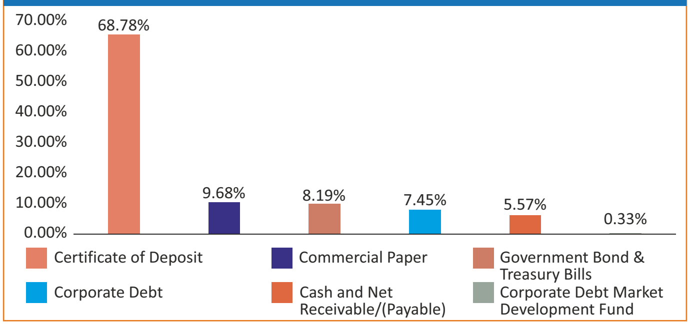
This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on June 30, 2026	Benchmark Risk-o-meter as on June 30, 2026^
• Regular income over Short to Medium term. • Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months.	 Investors understand that their principal will be at low to moderate risk	 Benchmark riskometer is at low to moderate risk

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

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
Manappuram Finance Limited	CRISIL AA	7.45
Total		**7.45**
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Bank of Baroda	CARE A1+	9.11
Indian Bank	CRISIL A1+	7.89
National Bank For Agriculture and Rural Development	CRISIL A1+	7.09
AU Small Finance Bank Limited	CARE A1+	6.67
Axis Bank Limited	CRISIL A1+	6.63
HDFC Bank Limited	CRISIL A1+	6.59
Punjab National Bank	CRISIL A1+	6.50
Small Industries Dev Bank of India	CRISIL A1+	6.49
Canara Bank	ICRA A1+	6.01
Canara Bank	CRISIL A1+	3.27
Small Industries Dev Bank of India	CRISIL A1+	2.53
Total		**68.78**
Commercial Paper		
Aditya Birla Housing Finance Limited	CRISIL A1+	6.45
Motilal Oswal Financial Services Limited	CRISIL A1+	3.23
Total		**9.68**
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.33
Total		**0.33**

Portfolio Holdings	Industry/ Rating	% to Net Assets
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
364 Days Tbill (MD 25/12/2026)	SOV	3.29
364 Days Tbill (MD 28/05/2027)	SOV	3.22
364 Days Tbill (MD 07/01/2027)	SOV	1.15
364 Days Tbill (MD 08/10/2026)	SOV	0.53
Total		**8.19**
CASH & CASH EQUIVALENT		
Net Receivables/Payables		0.80
TREPS / Reverse Repo Investments		4.77
Total		**5.57**
GRAND TOTAL		**100.00**

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

Potential Risk Class Matrix

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

INVESTMENT OBJECTIVE

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

BENCHMARK^

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

DATE OF ALLOTMENT

July 16, 2008

FUND MANAGER

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

AVERAGE AUM

₹ 144.14 Crs.

LATEST AUM

₹ 147.88 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on June 30, 2026)

Average / Residual Maturity: 0.46 Years
Macaulay Duration: 0.46 Years
Modified Duration: 0.46 Years
Annualised Yield: 6.59%

NAV (As on June 30, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	3,351.0125	Growth	3,484.8028
Bonus	-	Bonus	3,469.3291
Daily IDCW	1,005.0000	Daily IDCW	1,005.0001
Weekly IDCW	1,005.5404	Weekly IDCW	1,005.5533

EXPENSE RATIO

Regular Plan: 0.85% Direct Plan: 0.44%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

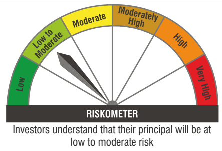
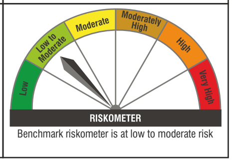
For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 44

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)

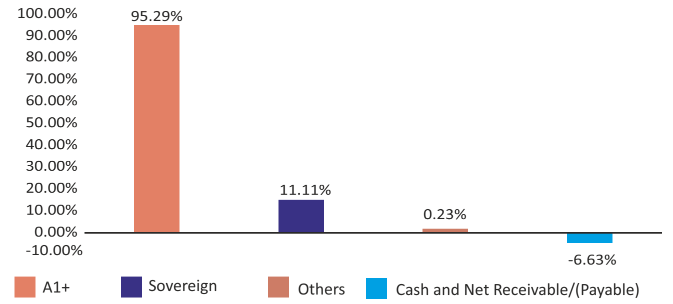
Invest Now

All data as on June 30, 2026 (Unless indicated otherwise)

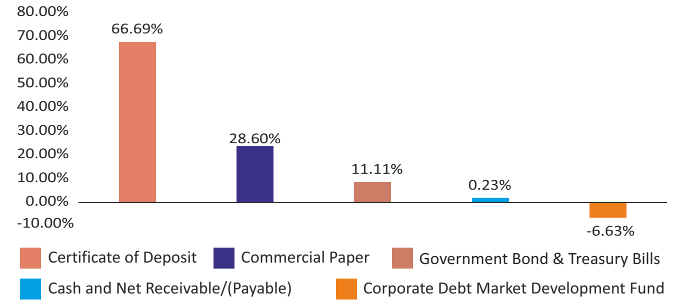
This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on June 30, 2026	Benchmark Risk-o-meter as on June 30, 2026^
• Regular income over short to medium term • Investment in Money Market instruments with maturity upto one year		

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

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Small Industries Dev Bank of India	CRISIL A1+	10.32
HDFC Bank Limited	CRISIL A1+	10.30
Canara Bank	CRISIL A1+	6.94
Punjab National Bank	CRISIL A1+	5.81
Axis Bank Limited	CRISIL A1+	5.75
National Bank For Agriculture and Rural Development	CRISIL A1+	5.72
ICICI Bank Limited	ICRA A1+	5.71
Punjab National Bank	CRISIL A1+	4.83
National Bank For Agriculture and Rural Development	CRISIL A1+	4.57
AU Small Finance Bank Limited	CARE A1+	2.36
ICICI Bank Limited	ICRA A1+	2.30
Bank of Baroda	CARE A1+	2.08
Total		**66.69**
Commercial Paper		
Axis Finance Limited	CRISIL A1+	5.73
Kotak Securities Limited	CRISIL A1+	5.73
Manappuram Finance Limited	CRISIL A1+	5.72
Godrej Housing Finance Limited	CRISIL A1+	4.56
Aditya Birla Housing Finance Limited	CRISIL A1+	3.43
Motilal Oswal Financial Services Limited	CRISIL A1+	3.43
Total		**28.60**
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.23
Total		**0.23**
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
364 Days Tbill (MD 25/02/2027)	SOV	5.78
364 Days Tbill (MD 25/12/2026)	SOV	3.50
364 Days Tbill (MD 17/09/2026)	SOV	1.18
364 Days Tbill (MD 07/01/2027)	SOV	0.58
364 Days Tbill (MD 10/09/2026)	SOV	0.07
Total		**11.11**
CASH & CASH EQUIVALENT		
Net Receivables/Payables		(-9.24)
TREPS / Reverse Repo Investments		2.61
Total		**(6.63)**
GRAND TOTAL		**100.00**

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

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

Potential Risk Class Matrix

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

INVESTMENT OBJECTIVE

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

BENCHMARK^

Tier 1: CRISIL Money Market A-1 Index

DATE OF ALLOTMENT

February 04, 2025

FUND MANAGER

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

AVERAGE AUM

₹ 452.62 Crs.

LATEST AUM

₹ 417.46 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on June 30, 2026)

Average / Residual Maturity: 0.63 Years
Macaulay Duration: 0.69 Years
Modified Duration: 0.69 Years
Annualised Yield: 6.82%

NAV (As on June 30, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	10.9655	Growth	11.0409
Daily IDCW	10.0500	Daily IDCW	10.0500
Weekly IDCW	10.0558	Weekly IDCW	-
Monthly IDCW	10.0566	Monthly IDCW	10.0561

EXPENSE RATIO

Regular Plan: 0.45% Direct Plan: 0.14%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 44

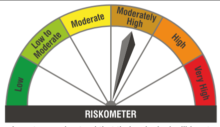
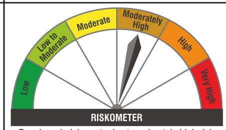
Equity Fund | Hybrid Fund | **Debt Fund**

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.)

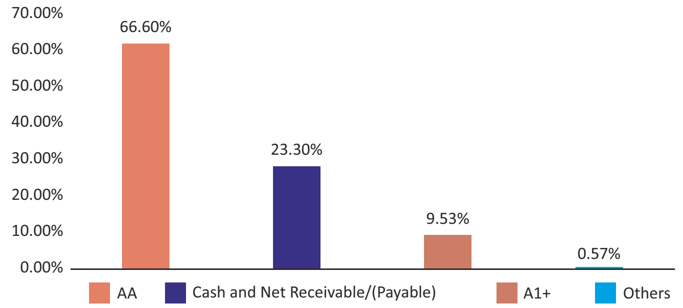
Invest Now

All data as on June 30, 2026 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on June 30, 2026	Benchmark Risk-o-meter as on June 30, 2026^
• Long term capital appreciation. • Investment primarily in corporate debt securities with medium to long term maturities across the credit spectrum within the universe of investment grade rating.	 Investors understand that their principal will be at moderately high risk	 Benchmark riskometer is at moderately high risk

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

CREDIT PROFILE



PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
Nuvoco Vistas Corporation Limited	CRISIL AA	10.32
Nirma Limited	CRISIL AA	9.26
Aditya Birla Real Estate Limited	CRISIL AA	8.12
Vedanta Aluminium Metal Limited	CRISIL AA	5.85
360 One Prime Limited	ICRA AA	5.80
Rashtriya Chemicals and Fertilizers Limited	ICRA AA	5.79
Manappuram Finance Limited	CRISIL AA	5.77
JSW Steel Limited	ICRA AA	5.76
Total		**56.67**
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Indian Bank	CRISIL A1+	9.53
Total		**9.53**
RFV_N-AMRT		
Non-convertible Debentures		
Birla Corporation Limited	ICRA AA	9.93
Total		**9.93**
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.57
Total		**0.57**

Portfolio Holdings	Industry/ Rating	% to Net Assets
CASH & CASH EQUIVALENT		
Net Receivables/Payables		(4.94)
TREPS / Reverse Repo Investments		28.24
Total		**23.30**
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

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

INVESTMENT OBJECTIVE

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

BENCHMARK^

Tier 1: CRISIL Credit Risk Debt B-II Index

DATE OF ALLOTMENT

February 27, 2015

FUND MANAGER

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

AVERAGE AUM

₹ 86.39 Crs.

LATEST AUM

₹ 86.74 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on June 30, 2026)

Average / Residual Maturity: 0.68 Years
Macaulay Duration: 0.69 Years
Modified Duration: 0.64 Years
Annualised Yield: 7.09%

NAV (As on June 30, 2026) NAV (₹)

Regular Plan: 14.2823 Direct Plan: 14.6934

EXPENSE RATIO

Regular Plan: 1.38% Direct Plan: 0.98%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL

Exit Load:
- 3% if redeemed 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

CREDIT RISK FUND

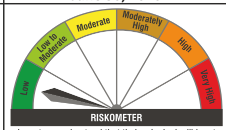
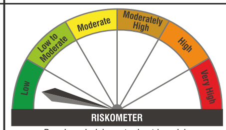
For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 44

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.)

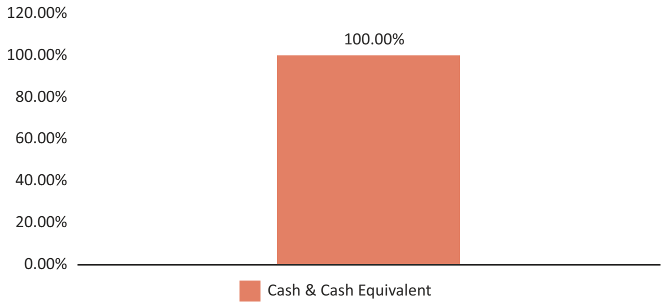
Invest Now

All data as on June 30, 2026 (Unless indicated otherwise)

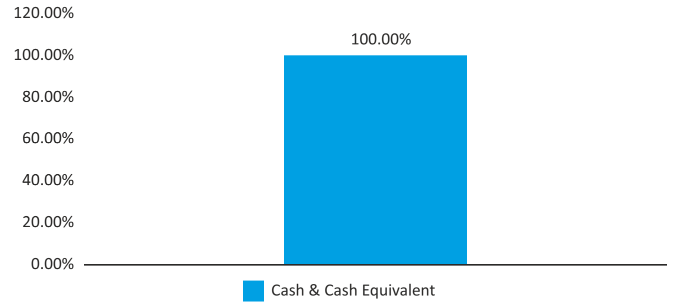
This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on June 30, 2026	Benchmark Risk-o-meter as on June 30, 2026^
• Income over short term with low risk and high liquidity. • Investments in overnight securities having residual maturity of 1 business day.	 Investors understand that their principal will be at low risk	 Benchmark riskometer is at low risk

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

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
CASH & CASH EQUIVALENT		
Net Receivables/Payables		1.12
TREPS / Reverse Repo Investments		98.88
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^

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

₹ 113.68 Crs.

LATEST AUM

₹ 42.87 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on June 30, 2026)

Average / Residual Maturity: 1 Day
Macaulay Duration: 1 Day
Modified Duration: 1 Day
Annualised Yield: 5.45%

NAV (As on June 30, 2026) NAV (₹)

Regular Plan		Direct Plan	
Growth	1,383.4987	Growth	1,387.7330
Daily IDCW	1,000.0000	Daily IDCW	1,000.0000
Weekly IDCW	-	Weekly IDCW	-
Monthly IDCW	1,000.1453	Monthly IDCW	1,000.1466

EXPENSE RATIO

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

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

OVERNIGHT FUND

For IDCW History refer pg no 29 to 30 | For Scheme Performance refer pg no 31 to 44

IDCW History

EQUITY FUNDS[$]

Record Date	IDCW/ Unit Declared (in ₹)	NAV^ as on Record Date
Bank of India Large & Mid Cap Fund (Formerly Bank of India Large & Mid Cap Equity Fund)		
Regular Plan - Regular IDCW		
25-March-2021	0.90	12.88
29-July-2021	0.25	15.61
Regular Plan - Quarterly IDCW		
25-September-2018	0.09	13.00
25-March-2021	1.00	15.46
Eco Plan - Regular IDCW		
25-March-2021	1.00	13.16
29-July-2021	0.50	15.74
Eco Plan - Quarterly IDCW		
25-March-2019	0.04	10.36
25-March-2021	0.90	12.86
Eco Plan - Annual IDCW		
18-December-2014	5.00	18.59
Institutional Plan - Regular IDCW[#]		
25-November-2009	1.00	-
29-April-2010	1.00	-
Institutional Plan - Quarterly IDCW[#]		
29-March-2010	1.00	-
29-April-2010	1.00	-
Direct Plan - Regular IDCW		
30-June-2021	1.00	15.23
30-June-2021	1.00	15.23
Direct Plan - Quarterly IDCW		
25-March-2019	0.18	10.45
25-March-2021	1.00	12.98
Bank of India ELSS Tax Saver		
Regular Plan		
30-June-2021	2.00	18.23
29-July-2021	0.90	18.19
Eco Plan		
30-June-2021	1.00	16.26
29-July-2021	0.25	16.78
Direct Plan		
30-June-2021	2.00	40.98
29-July-2021	0.90	42.04
Bank of India Manufacturing & Infrastructure Fund		
Regular Plan - Regular IDCW		
25-June-2019	0.44	10.05
29-July-2021	0.40	16.85
Regular Plan - Quarterly IDCW		
25-March-2019	0.88	10.33
25-June-2019	0.39	10.00
Direct Plan - Regular IDCW		
27-March-2017	0.50	13.57
Bank of India Mid & Small Cap Equity & Debt Fund		
Regular Plan - Regular IDCW		
27-January-2026	0.24	31.49
26-February-2026	0.24	31.99
27-March-2026	0.23	30.27
27-April-2026	0.25	33.26
26-May-2026	0.25	33.43
29-June-2026	0.26	33.78
Direct Plan - Regular IDCW		
27-January-2026	0.25	33.27
26-February-2026	0.25	33.85
27-March-2026	0.24	32.05
27-April-2026	0.26	35.27
26-May-2026	0.26	35.49
29-June-2026	0.27	35.92
Bank of India Small Cap Fund		
Regular Plan - Regular IDCW		
30-June-2021	1.25	17.37
29-July-2021	1.00	17.44
Direct Plan - Regular IDCW		
30-June-2021	1.25	18.06
29-July-2021	0.40	18.79
Bank of India Flexi Cap Fund		
Regular Plan - Regular IDCW		
7-December-2020	0.44601387	12.76
30-June-2021	1.00000000	15.85
Direct Plan - Regular IDCW		
30-June-2021	1.00000000	15.43
29-July-2021	0.25000000	15.96

HYBRID FUND[$]

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

[$]Face Value - ₹ 10/- [$$]Face Value - ₹ 1000/- ^Pursuant to payment of IDCW, NAV of the IDCW Option of the Plan/ Scheme falls to the extent of such IDCW payment and applicable statutory levy (taxes, levies, cess etc.), if any. [#]Since there are no investors in Bank of India Large & Mid Cap Fund - Institutional Plan - Regular IDCW and Institutional Plan - Quarterly IDCW the data of NAV as on record date is not provided

[a]Individual/ HUFs. [b]Others. Past performance may or may not be sustained in the future. **For complete IDCW History please visit www.boimf.in**

IDCW History

DEBT / INCOME FUNDS

Record Date	IDCW/ Unit Declared (in ₹)	NAV^ as on Record Date
Bank of India Short Term Income Fund$		
Institutional Monthly IDCW		
25-January-2011	0.043921	10.1704[a]
25-January-2011	0.040935	10.1704[b]
25-February-2011	0.052705	10.1881[a]
25-February-2011	0.049122	10.1881[b]
Institutional Quarterly IDCW		
29-December-2009	0.1751890	10.2708[a]
29-December-2009	0.1630520	10.2708[b]
Regular Monthly IDCW		
25-March-2019	0.05042235	10.3919[a]
25-March-2019	0.04668914	10.3919[b]
25-April-2019	0.03601595	10.3441[a]
25-April-2019	0.03334718	10.3441[b]
Regular Quarterly IDCW		
26-December-2018	0.10804795	10.1585[a]
26-December-2018	0.10005336	10.1585[b]
25-March-2019	0.10804788	10.1917[a]
25-March-2019	0.10005336	10.1917[b]
Direct Monthly IDCW		
25-March-2019	0.05042155	10.3930[a]
25-March-2019	0.04669158	10.3930[b]
25-April-2019	0.03602011	10.3498[a]
25-April-2019	0.03335117	10.3498[b]
Direct Quarterly IDCW		
26-December-2018	0.14401749	10.1444[a]
26-December-2018	0.13340448	10.1444[b]
25-March-2019	0.10804758	10.1908[a]
25-March-2019	0.10005336	10.1908[b]
Bank of India Overnight Fund$$		
Regular Monthly IDCW		
26-May-26	5.7163929	1,000.1411[a]
26-May-26	5.7163929	1,000.1411[b]
29-June-26	4.7830914	1,000.1453[b]
29-June-26	4.7830914	1,000.1453[b]
Direct Monthly IDCW		
26-May-26	5.7530219	1,000.1423[a]
26-May-26	5.7530219	1,000.1423[b]
29-June-26	4.8245799	1,000.1466[b]
29-June-26	4.8245799	1,000.1466[b]

DEBT / INCOME FUNDS

Record Date	IDCW/ Unit Declared (in ₹)	NAV^ as on Record Date
Bank of India Money Market Fund $		
Regular Monthly IDCW		
26-May-2026	0.00249060	10.0532[a]
26-May-2026	0.00249060	10.0532[b]
29-June-2026	0.1171103	10.0566[a]
29-June-2026	0.1171103	10.0566[b]
Direct Plan - Monthly IDCW		
27-April-2026	0.07585890	10.0510[a]
27-April-2026	0.07585890	10.0510[b]
29-June-2026	0.1205469	10.0561[a]
29-June-2026	0.1205469	10.0561[b]

$Face Value - ₹ 10/- $$Face Value - ₹ 1000/- ^Pursuant to payment of IDCW, NAV of the IDCW Option of the Plan/ Scheme falls to the extent of such IDCW payment and applicable statutory levy (taxes, levies, cess etc.), if any. #Since there are no investors in Bank of India Large & Mid Cap Fund - Institutional Plan - Regular IDCW and Institutional Plan - Quarterly IDCW the data of NAV as on record date is not provided

[a]Individual/ HUFs. [b]Others. Past performance may or may not be sustained in the future. **For complete IDCW History please visit www.boimf.in**

Scheme Performance - Regular Plan

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

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	6.39%	-1.96%	-5.42%	10,639	9,804	9,458
3 years	20.41%	12.52%	8.80%	17,465	14,251	12,882
5 years	16.29%	12.20%	9.98%	21,278	17,784	16,097
Since inception*	24.40%	19.20%	16.36%	37,130	28,721	24,857

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

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

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

Fund Manager - Alok Singh and Nav Bhardwaj				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty Smallcap 250 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Smallcap 250 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	14.80%	0.15%	-5.42%	11,480	10,015	9,458
3 years	21.71%	19.60%	8.80%	18,037	17,116	12,882
5 years	19.18%	16.80%	9.98%	24,055	21,749	16,097
Since inception*	25.14%	18.34%	12.20%	54,220	35,580	23,804

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

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

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

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	0.59%	-1.96%	-5.42%	10,059	9,804	9,458
3 years	14.69%	12.52%	8.80%	15,090	14,251	12,882
5 years	12.71%	12.20%	9.98%	18,195	17,784	16,097
Since inception*	17.49%	16.40%	14.59%	164,060	139,488	106,251

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

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

Notes

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

Scheme Performance - Regular Plan

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

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	0.65%	-1.71%	-5.42%	10,065	9,829	9,458
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	-3.54%	-0.83%	-1.93%	9,360	9,848	9,649

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

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

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

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty Midcap 150 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midcap 150 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
6 Months	9.26%	5.11%	-16.34%	10,459	10,253	9,190
1 year	NA	NA	NA	NA	NA	NA
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	2.92%	7.79%	-3.84%	10,249	10,665	9,670

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

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

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

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	7.34%	3.90%	-5.42%	10,734	10,390	9,458
3 years	18.99%	16.30%	8.80%	16,855	15,739	12,882
5 years	15.21%	14.60%	9.98%	20,302	19,775	16,097
Since inception*	15.43%	14.39%	12.19%	41,700	38,118	31,409

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

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

Notes

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

Scheme Performance - Regular Plan

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

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	2.85%	-1.11%	-5.42%	10,285	9,889	9,458
3 years	9.19%	7.84%	8.80%	13,023	12,543	12,882
5 years	10.10%	8.09%	9.98%	16,183	14,755	16,097
Since inception*	8.03%	10.50%	12.51%	25,882	34,169	42,643

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

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

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

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	2.20%	3.88%	2.47%	10,220	10,388	10,247
3 years	6.61%	8.01%	6.88%	12,118	12,602	12,210
5 years	9.72%	7.12%	5.15%	15,908	14,105	12,857
Since inception*	7.53%	8.97%	5.92%	35,118	44,195	27,066

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

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

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

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	17.07%	7.60%	2.47%	11,707	10,760	10,247
3 years	9.64%	8.14%	6.88%	13,185	12,648	12,210
5 years	27.44%	7.36%	5.15%	33,635	14,269	12,857
Since inception*	3.19%	8.22%	6.39%	14,282	24,503	20,201

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

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

Notes

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

Scheme Performance - Regular Plan

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

Fund Manager - Alok Singh and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty 100 TRI) (%)	Additional Benchmark Returns (BSE SENSEX TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 100 TRI) (₹)	Additional Benchmark Returns (BSE SENSEX TRI) (₹)
1 year	2.47%	-3.64%	-7.55%	10,247	9,636	9,245
3 years	13.31%	10.46%	6.97%	18,690	16,453	14,009
5 years	10.65%	10.53%	9.12%	16,590	16,504	15,475
Since inception*	10.64%	10.48%	9.08%	16,590	16,470	15,455

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

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

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

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (%)	Additional Benchmark Returns (BSE 500 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (₹)	Additional Benchmark Returns (BSE 500 TRI) (₹)
1 year	8.63%	-0.61%	-1.96%	10,863	9,939	9,804
3 years	19.76%	15.28%	12.52%	17,183	15,328	14,251
5 years	NA	NA	NA	NA	NA	NA
Since inception*	22.23%	17.97%	14.94%	19,520	17,341	15,903

^ 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, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period@	Scheme Returns (%) ^	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	14.43%	2.48%	-5.42%	11,443	10,248	9,458
3 years	23.94%	20.32%	8.80%	19,048	17,426	12,882
5 years	20.94%	18.81%	9.98%	25,882	23,689	16,097
Since inception*	12.19%	8.31%	11.27%	65,430	36,819	57,184

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

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

Notes

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

Scheme Performance - Regular Plan

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

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period@	Scheme Returns (%) ^	Benchmark Returns (BSE 250 Large MidCap (TRI)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 250 Large MidCap (TRI)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	2.91%	-2.22%	-5.42%	10,291	9,778	9,458
3 years	14.88%	12.02%	8.80%	15,167	14,063	12,882
5 years	12.73%	11.83%	9.98%	18,214	17,494	16,097
Since inception*	13.35%	14.70%	13.29%	91,910	113,454	91,124

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

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

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

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty India Consumption TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty India Consumption TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-1.21%	-2.05%	-5.42%	9,879	9,795	9,458
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	4.14%	2.47%	2.00%	10,640	10,380	10,307

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

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

Bank of India Liquid Fund - Growth Option - PERFORMANCE (As on June 30, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	9.04%	7.30%	11.89%	10,017	10,014	10,022
15 Days	7.84%	6.82%	9.12%	10,031	10,027	10,036
30 Days	7.95%	7.22%	9.13%	10,063	10,057	10,072
3 Months	7.18%	6.72%	4.86%	10,174	10,163	10,119
6 Months	6.65%	6.32%	4.17%	10,310	10,299	10,210
1 year	6.34%	6.12%	4.27%	10,634	10,612	10,427
3 years	6.97%	6.83%	6.40%	12,243	12,194	12,047
5 years	6.19%	6.15%	5.72%	13,508	13,479	13,205
Since inception*	6.68%	6.78%	6.31%	31,977	32,503	30,026

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

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

Notes

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

Scheme Performance - Regular Plan

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

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	13.90%	8.19%	11.89%	10,025	10,015	10,022
15 Days	11.03%	7.82%	9.12%	10,043	10,031	10,036
30 Days	10.48%	8.38%	8.91%	10,088	10,071	10,075
3 Months	7.03%	7.18%	4.86%	10,171	10,174	10,119
6 Months	6.22%	6.50%	4.17%	10,288	10,308	10,210
1 year	5.90%	6.31%	4.27%	10,590	10,631	10,427
3 years	6.41%	7.15%	6.40%	12,049	12,304	12,047
5 years	5.69%	6.42%	5.72%	13,189	13,654	13,205
Since inception*	6.96%	7.38%	6.31%	33,510	35,929	30,026

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

Bank of India Overnight Fund - Growth Option - PERFORMANCE (As on June 30, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	5.25%	5.30%	11.89%	10,010	10,010	10,022
15 Days	5.16%	5.25%	9.12%	10,021	10,021	10,036
30 Days	5.11%	5.22%	9.13%	10,041	10,042	10,072
3 Months	5.77%	5.15%	4.86%	10,141	10,126	10,119
6 Months	5.50%	5.13%	4.17%	10,272	10,261	10,210
1 year	5.56%	5.33%	4.27%	10,556	10,533	10,427
3 years	6.30%	6.19%	6.40%	12,012	11,977	12,047
5 years	5.71%	5.66%	5.72%	13,572	13,171	13,205
Since inception*	5.18%	5.13%	5.57%	13,835	13,789	14,164

^ 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, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	5.20%	5.84%	2.47%	10,520	10,584	10,247
3 years	7.17%	7.34%	6.88%	12,310	12,370	12,210
5 years	10.26%	6.31%	5.15%	16,303	13,582	12,857
Since inception*	6.09%	7.47%	5.43%	28,197	35,413	25,281

^ Past performance may or may not be sustained in the future. *Date of Allotment - December 18, 2008.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.
1. Mr. Mithraem Bharucha has been managing this scheme w.e.f. August 17, 2021. In addition to this scheme, he manages 4 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

Notes

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

Scheme Performance - Regular Plan

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

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (CRISIL Money Market A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Money Market A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	17.41%	12.45%	11.89%	10,031	10,023	10,022
15 Days	13.19%	10.16%	9.12%	10,051	10,040	10,036
30 Days	12.58%	10.22%	8.91%	10,104	10,086	10,075
3 Months	7.46%	7.23%	4.86%	10,181	10,176	10,119
6 Months	6.29%	6.16%	4.17%	10,307	10,301	10,210
1 year	6.08%	6.01%	4.27%	10,608	10,601	10,427
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	6.79%	6.53%	5.44%	10,966	10,406	10,391

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

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

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

Co Fund Manager - Mithraem Bharucha and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty500 TRI(40%)+ Nifty Composite Debt Index(40%)+Domestic Prices of Gold(15%)+ Domestic Prices of Silver(5%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty500 TRI(40%)+ Nifty Composite Debt Index(40%)+Domestic Prices of Gold(15%)+ Domestic Prices of Silver(5%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	10.00%	5.15%	-5.42%	11,000	10,515	9,458
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	10.11%	10.38%	4.91%	11,011	11,038	10,491

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

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

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

Fund Manager - Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Arbitrage Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Arbitrage Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	5.36%	7.01%	4.27%	10,536	10,701	10,427
3 years	6.23%	7.52%	6.40%	11,990	12,431	12,047
5 years	5.12%	6.44%	5.72%	12,837	13,666	13,205
Since inception*	4.76%	5.76%	5.97%	14,532	15,692	15,940

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

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

Notes

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

Scheme Performance - Direct Plan

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

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	7.92%	-1.96%	-5.42%	10,792	9,804	9,458
3 years	22.15%	12.52%	8.80%	18,237	14,251	12,882
5 years	18.05%	12.20%	9.98%	22,938	17,784	16,097
Since inception#	26.35%	19.20%	16.36%	40,760	28,721	24,857

^ Past performance may or may not be sustained in the future. #Date of Allotment - June 29, 2020.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.
1. Mr. Alok Singh has been managing the Scheme since June 29, 2020. In addition to this, he manages 7 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure

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

Fund Manager - Alok Singh and Nav Bhardwaj				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty Smallcap 250 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Smallcap 250 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	16.43%	0.15%	-5.42%	11,643	10,015	9,458
3 years	23.51%	19.60%	8.80%	18,850	17,116	12,882
5 years	21.00%	16.80%	9.98%	25,953	21,749	16,097
Since inception#	27.20%	18.34%	12.20%	61,300	35,580	23,804

^ Past performance may or may not be sustained in the future. #Date of Allotment - December 19, 2018.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.
1. Mr. Alok Singh has been managing this scheme from October 1, 2024. In addition to this, he manages 8 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund. Mr. Nav Bhardwaj has been co-managing the Scheme w.e.f. July 14, 2025.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

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

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	1.84%	-1.96%	-5.42%	10,184	9,804	9,458
3 years	15.99%	12.52%	8.79%	15,612	14,251	12,882
5 years	13.97%	12.19%	9.98%	19,241	17,784	16,097
Since inception#	16.93%	13.58%	12.18%	82,669	55,825	47244

^ Past performance may or may not be sustained in the future. #Date of Allotment - January 1, 2013.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.
1. Mr. Alok Singh has been managing this scheme from April 27, 2022. In addition to this, he manages 7 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

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

Scheme Performance - Direct Plan

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

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	1.92%	-1.71%	-5.42%	10,192	9,829	9,458
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	-2.37%	-0.83%	-1.93%	9,570	9,848	9,649

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

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

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

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty Midcap 150 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midcap 150 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
6 Months	10.45%	5.11%	-16.34%	10,518	10,253	9,190
1 year	NA	NA	NA	NA	NA	NA
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	4.08%	7.79%	-3.84%	10,349	10,665	9,670

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

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

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

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	8.77%	3.90%	-5.42%	10,877	10,390	9,458
3 years	20.46%	16.30%	8.80%	17,489	15,739	12,882
5 years	16.50%	14.60%	9.98%	21,469	19,775	16,097
Since inception*	16.58%	14.39%	12.19%	46,030	38,118	31,409

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

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

Notes

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

Scheme Performance - Direct Plan

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

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	4.12%	-1.11%	-5.42%	10,412	9,889	9,458
3 years	10.38%	7.84%	8.80%	13,452	12,543	12,882
5 years	11.18%	8.09%	9.98%	16,996	14,755	16,097
Since inception*	8.81%	10.50%	12.51%	28,277	34,169	42,643

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

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

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

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	3.11%	3.88%	2.47%	10,311	10,388	10,247
3 years	7.49%	8.01%	6.88%	12,424	12,602	12,210
5 years	10.48%	7.12%	5.15%	16,468	14,105	12,857
Since inception*	8.23%	8.74%	6.46%	29,114	31,003	23,282

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

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

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

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	17.56%	7.60%	2.47%	11,756	10,760	10,247
3 years	10.05%	8.14%	6.88%	13,330	12,648	12,210
5 years	27.86%	7.36%	5.15%	34,189	14,269	12,857
Since inception*	3.45%	8.22%	6.39%	14,693	24,503	20,201

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

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

Notes

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

Scheme Performance - Direct Plan

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

Fund Manager - Alok Singh and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty 100 TRI) (%)	Additional Benchmark Returns (BSE SENSEX TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 100 TRI) (₹)	Additional Benchmark Returns (BSE SENSEX TRI) (₹)
1 year	4.00%	-3.64%	-7.55%	10,400	9,636	9,245
3 years	14.78%	10.46%	6.97%	19,939	16,453	14,009
5 years	12.09%	10.53%	9.12%	17,700	16,504	15,475
Since inception*	12.08%	10.48%	9.08%	17,700	16,470	15,455

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

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

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

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (%)	Additional Benchmark Returns (BSE 500 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (₹)	Additional Benchmark Returns (BSE 500 TRI) (₹)
1 year	10.04%	-0.61%	-1.96%	11,004	9,939	9,804
3 years	21.16%	15.28%	12.52%	17,796	15,328	14,251
5 years	NA	NA	NA	NA	NA	NA
Since inception*	23.63%	17.97%	14.94%	20,270	17,341	15,903

^ 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, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period@	Scheme Returns (%) ^	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	16.29%	2.48%	-5.42%	11,629	10,248	9,458
3 years	25.79%	20.32%	8.80%	19,918	17,426	12,882
5 years	22.65%	18.81%	9.98%	27,774	23,689	16,097
Since inception*	17.81%	12.05%	12.19%	91,459	46,482	47,244

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

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

Notes

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

Scheme Performance - Direct Plan

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

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period@	Scheme Returns (%) ^	Benchmark Returns (BSE 250 Large MidCap (TRI)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 250 Large MidCap (TRI)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	4.31%	-2.22%	-5.42%	10,431	9,778	9,458
3 years	16.23%	12.02%	8.80%	15,709	14,063	12,882
5 years	13.98%	11.83%	9.98%	19,244	17,494	16,097
Since inception*	13.90%	13.53%	12.19%	57,972	55,488	47,244

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

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

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

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty India Consumption TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty India Consumption TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-0.09%	-2.05%	-5.42%	9,991	9,795	9,458
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	5.35%	2.47%	2.00%	10,830	10,380	10,307

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

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

Bank of India Liquid Fund - Growth Option - PERFORMANCE (As on June 30, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	9.09%	7.30%	11.89%	10,017	10,014	10,022
15 Days	7.90%	6.82%	9.12%	10,031	10,027	10,036
30 Days	8.02%	7.22%	9.13%	10,064	10,057	10,072
3 Months	7.23%	6.72%	4.86%	10,176	10,163	10,119
6 Months	6.70%	6.32%	4.17%	10,312	10,299	10,210
1 year	6.38%	6.12%	4.27%	10,638	10,612	10,427
3 years	7.01%	6.83%	6.40%	12,256	12,194	12,047
5 years	6.24%	6.15%	5.72%	13,540	13,479	13,205
Since inception*	6.84%	6.72%	6.39%	24,437	24,059	23,092

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

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

Notes

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

Scheme Performance - Direct Plan

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

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	14.40%	8.19%	11.89%	10,026	10,015	10,022
15 Days	11.52%	7.82%	9.12%	10,045	10,031	10,036
30 Days	10.97%	8.38%	8.91%	10,092	10,071	10,075
3 Months	7.51%	7.18%	4.86%	10,182	10,174	10,119
6 Months	6.73%	6.50%	4.17%	10,314	10,308	10,210
1 year	6.43%	6.31%	4.27%	10,643	10,631	10,427
3 years	6.92%	7.15%	6.40%	12,224	12,304	12,047
5 years	6.11%	6.42%	5.72%	13,451	13,654	13,205
Since inception*	7.28%	7.18%	6.39%	25,833	25,522	23,082

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

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

Bank of India Overnight Fund - Growth Option - PERFORMANCE (As on June 30, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	5.30%	5.30%	11.89%	10,010	10,010	10,022
15 Days	5.21%	5.25%	9.12%	10,021	10,021	10,036
30 Days	5.16%	5.22%	9.13%	10,041	10,042	10,072
3 Months	5.82%	5.15%	4.86%	10,142	10,126	10,119
6 Months	5.54%	5.13%	4.17%	10,273	10,261	10,210
1 year	5.59%	5.33%	4.27%	10,559	10,533	10,427
3 years	6.32%	6.19%	6.40%	12,021	11,977	12,047
5 years	5.75%	5.66%	5.72%	13,588	13,171	13,205
Since inception*	5.23%	5.13%	5.57%	13,877	13,789	14,164

^ 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, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	5.80%	5.84%	2.47%	10,580	10,584	10,247
3 years	7.75%	7.34%	6.88%	12,514	12,370	12,210
5 years	10.78%	6.31%	5.15%	16,692	13,582	12,857
Since inception*	6.89%	7.57%	6.46%	24,587	26,778	23,282

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

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

Notes

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

Scheme Performance - Direct Plan

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

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (CRISIL Money Market A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Money Market A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	17.72%	12.45%	11.89%	10,031	10,023	10,022
15 Days	13.52%	10.16%	9.12%	10,052	10,040	10,036
30 Days	12.93%	10.22%	8.91%	10,107	10,086	10,075
3 Months	7.85%	7.23%	4.86%	10,190	10,176	10,119
6 Months	6.74%	6.16%	4.17%	10,329	10,301	10,210
1 year	6.58%	6.01%	4.27%	10,658	10,601	10,427
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	7.31%	6.53%	5.44%	11,041	10,406	10,391

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

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

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

Co Fund Manager - Mithraem Bharucha and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty500 TRI(40%)+ Nifty Composite Debt Index(40%)+Domestic Prices of Gold(15%)+ Domestic Prices of Silver(5%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty500 TRI(40%)+ Nifty Composite Debt Index(40%)+Domestic Prices of Gold(15%)+ Domestic Prices of Silver(5%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	11.22%	5.15%	-5.42%	11,122	10,515	9,458
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	11.26%	10.38%	4.91%	11,126	11,038	10,491

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

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

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

Fund Manager - Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Arbitrage Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Arbitrage Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	5.95%	7.01%	4.27%	10,595	10,701	10,427
3 years	6.88%	7.52%	6.40%	12,213	12,431	12,047
5 years	5.69%	6.44%	5.72%	13,187	13,666	13,205
Since inception*	5.38%	5.76%	5.97%	15,246	15,692	15,940

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

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

Notes

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

Schemes managed by Fund Managers

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

Funds Managed:

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

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

Regular Plan

	Scheme Names	1 Year		3 Years		5 Years		Since Inception	
		Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#
Top 3	Bank of India Credit Risk Fund	17.07%	7.60%	9.64%	8.14%	27.44%	7.36%	3.19%	8.22%
	Bank of India Small Cap Fund	14.80%	0.15%	21.71%	19.60%	19.18%	16.80%	25.14%	18.34%
	Bank of India Mid & Small Cap Equity & Debt Fund	7.34%	3.90%	18.99%	16.30%	15.21%	14.60%	15.43%	14.39%
Bottom 3	Bank of India Conservative Hybrid Fund	2.20%	3.88%	6.61%	8.01%	9.72%	7.12%	7.53%	8.97%
	Bank of India Business Cycle Fund	0.65%	-1.71%	NA	NA	NA	NA	-3.54%	-0.83%
	Bank of India ELSS Tax Saver	0.59%	-1.96%	14.69%	12.52%	12.71%	12.20%	17.49%	16.40%

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	17.56%	7.60%	10.05%	8.14%	27.86%	7.36%	3.45%	8.22%
	Bank of India Small Cap Fund	16.43%	0.15%	23.51%	19.60%	21.00%	16.80%	27.20%	18.34%
	Bank of India Mid & Small Cap Equity & Debt Fund	8.77%	3.90%	20.46%	16.30%	16.50%	14.60%	16.58%	14.39%
Bottom 3	Bank of India Conservative Hybrid Fund	3.11%	3.88%	7.49%	8.01%	10.48%	7.12%	8.23%	8.74%
	Bank of India Business Cycle Fund	1.92%	-1.71%	NA	NA	NA	NA	-2.37%	-0.83%
	Bank of India ELSS Tax Saver	1.84%	-1.96%	15.99%	12.52%	13.98%	12.20%	16.93%	13.58%

*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 Small Cap Fund - Benchmark: Nifty Smallcap 250 TRI • Bank of Mid & Small Cap Equity & Debt Fund - Benchmark: Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%) • Bank of India Conservative Hybrid Fund - Benchmark: CRISIL Hybrid 85 + 15 - Conservative Index • Bank of India ELSS Tax Saver Fund - Benchmark: BSE 500 TRI • Bank of India Business Cycle Fund - Benchmark: NIFTY 500 Total Return Index (TRI)

Schemes managed by Fund Managers

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

Funds Managed:

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

Regular Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Multi Cap Fund	8.63%	-0.61%	19.76%	15.28%	NA	NA	22.23%	17.97%
Bank of India Manufacturing and Infrastructure Fund	14.43%	2.48%	23.94%	20.32%	20.94%	18.81%	12.19%	8.31%
Bank of India Consumption Fund	-1.21%	-2.05%	NA	NA	NA	NA	4.14%	2.47%
Bank of India Large & Mid Cap Fund	2.91%	-2.22%	14.88%	12.02%	12.73%	11.83%	13.35%	14.70%

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	10.04%	-0.61%	21.16%	15.28%	NA	NA	23.63%	17.97%
Bank of India Manufacturing and Infrastructure Fund	16.29%	2.48%	25.79%	20.32%	22.65%	18.81%	17.81%	12.05%
Bank of India Consumption Fund	-0.09%	-2.05%	NA	NA	NA	NA	5.35%	2.47%
Bank of India Large & Mid Cap Fund	4.31%	-2.22%	16.23%	12.02%	13.98%	11.83%	13.90%	13.53%

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

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

Funds Managed:

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

Funds Co-managed:

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

Regular Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Large Cap Fund	2.47%	-3.64%	13.31%	10.46%	10.65%	10.53%	10.64%	10.48%
Bank of India Multi Asset Allocation Fund	10.00%	5.15%	NA	NA	NA	NA	10.11%	10.38%
Bank of India Mid Cap Tax Fund Series 1	4.79%	-1.96%	16.19%	12.52%	13.66%	12.20%	13.62%	12.84%
Bank of India Mid Cap Tax Fund Series 2	0.27%	-1.96%	15.15%	12.52%	12.31%	12.20%	16.97%	14.71%
Bank of India Arbitrage Fund	5.36%	7.01%	6.23%	7.52%	5.12%	6.44%	4.76%	5.76%
Bank of India Banking & Financial Services Fund	NA	NA	NA	NA	NA	NA	-2.40%	-5.40%

Direct Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Large Cap Fund	4.00%	-3.64%	14.78%	10.46%	12.09%	10.53%	12.08%	10.48%
Bank of India Multi Asset Allocation Fund	11.22%	5.15%	NA	NA	NA	NA	11.26%	10.38%
Bank of India Mid Cap Tax Fund Series 1	5.08%	-1.96%	16.20%	12.52%	13.90%	12.20%	14.12%	12.84%
Bank of India Mid Cap Tax Fund Series 2	0.46%	-1.96%	15.06%	12.52%	12.55%	12.20%	17.58%	14.71%
Bank of India Arbitrage Fund	5.95%	7.01%	6.88%	7.52%	5.69%	6.44%	5.38%	5.76%
Bank of India Banking & Financial Services Fund	NA	NA	NA	NA	NA	NA	-1.20%	-5.40%

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

Schemes managed by Fund Managers

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

Funds Managed:

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

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

Regular Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Liquid Fund	6.34%	6.12%	6.97%	6.83%	6.19%	6.15%	6.68%	6.78%
Bank of India Money Market Fund	6.08%	6.01%	NA	NA	NA	NA	6.79%	6.53%
Bank of India Ultra Short Duration Fund	5.90%	6.31%	6.41%	7.15%	5.69%	6.42%	6.96%	7.38%
Bank of India Overnight Fund	5.56%	5.33%	6.30%	6.19%	5.71%	5.66%	5.18%	5.13%
Bank of India Short Term Income Fund	5.20%	5.84%	7.17%	7.34%	10.26%	6.31%	6.09%	7.47%
Bank of India Multi Asset Allocation Fund	10.00%	5.15%	NA	NA	NA	NA	10.11%	10.38%

Direct Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Liquid Fund	6.38%	6.12%	7.01%	6.83%	6.24%	6.15%	6.84%	6.72%
Bank of India Money Market Fund	6.58%	6.01%	NA	NA	NA	NA	7.31%	6.53%
Bank of India Ultra Short Duration Fund	6.43%	6.31%	6.92%	7.15%	6.11%	6.42%	7.28%	7.18%
Bank of India Overnight Fund	5.59%	5.33%	6.32%	6.19%	5.75%	5.66%	5.23%	5.13%
Bank of India Short Term Income Fund	5.80%	5.84%	7.75%	7.34%	10.78%	6.31%	6.89%	7.57%
Bank of India Multi Asset Allocation Fund	11.22%	5.15%	NA	NA	NA	NA	11.26%	10.38%

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

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

Funds Co-managed:

- Bank of India Small Cap Fund

Regular Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Small Cap Fund	14.80%	0.15%	21.71%	19.60%	19.18%	16.80%	25.14%	18.34%

Direct Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Small Cap Fund	16.43%	0.15%	23.51%	19.60%	21.00%	16.80%	27.20%	18.34%

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

SIP Returns of Selected Schemes

All data as on June 30, 2026 (Unless indicated otherwise)

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	120,000	360,000	600,000	2,120,000
Market Value of amount Invested	124,928	409,286	812,686	7,131,660
Scheme Returns (CAGR)	7.76%	8.54%	12.10%	12.44%
Benchmark returns# (CAGR)	-0.35%	5.86%	10.01%	13.52%
Additional Benchmark## (CAGR)	-5.63%	3.36%	7.57%	12.11%

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

Scheme Benchmark: BSE 250 LargeMidCap TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	120,000	360,000	600,000	1,620,000
Market Value of amount Invested	125,830	417,655	839,888	4,573,066
Scheme Returns (CAGR)	9.20%	9.92%	13.44%	14.27%
Benchmark returns# (CAGR)	-0.35%	5.86%	10.01%	13.53%
Additional Benchmark## (CAGR)	-5.63%	3.36%	7.57%	11.98%

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 (₹)	120,000	360,000	600,000	2,080,000
Market Value of amount Invested	124,096	395,528	797,907	8,789,298
Scheme Returns (CAGR)	6.44%	6.23%	11.36%	14.91%
Benchmark returns# (CAGR)	0.98%	6.21%	10.45%	13.42%
Additional Benchmark## (CAGR)	-5.63%	3.36%	7.57%	11.94%

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 (₹)	120,000	360,000	600,000	1,620,000
Market Value of amount Invested	124,918	403,094	824,379	5,596,847
Scheme Returns (CAGR)	7.74%	7.50%	12.68%	16.91%
Benchmark returns# (CAGR)	0.98%	6.21%	10.45%	13.73%
Additional Benchmark## (CAGR)	-5.63%	3.36%	7.57%	11.98%

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 (₹)	120,000	360,000	600,000	1,950,000
Market Value of amount Invested	134,372	464,402	1,010,609	8,821,186
Scheme Returns (CAGR)	23.11%	17.30%	21.01%	16.68%
Benchmark returns# (CAGR)	4.66%	8.53%	16.47%	13.09%
Additional Benchmark## (CAGR)	-5.63%	3.36%	7.57%	11.90%

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 (₹)	120,000	360,000	600,000	1,620,000
Market Value of amount Invested	135,559	476,533	1,055,599	7,235,317
Scheme Returns (CAGR)	25.08%	19.14%	22.81%	20.23%
Benchmark returns# (CAGR)	4.66%	8.53%	16.47%	14.94%
Additional Benchmark## (CAGR)	-5.63%	3.36%	7.57%	11.98%

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, 2026 (Unless indicated otherwise)

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	120,000	360,000	600,000	1,200,000
Market Value of amount Invested	130,924	432,879	876,627	2,871,355
Scheme Returns (CAGR)	17.44%	12.38%	15.18%	16.64%
Benchmark returns# (CAGR)	10.59%	10.44%	14.07%	15.27%
Additional Benchmark## (CAGR)	-5.63%	3.36%	7.57%	11.72%

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 (₹)	120,000	360,000	600,000	1,200,000
Market Value of amount Invested	131,870	442,102	907,261	3,065,247
Scheme Returns (CAGR)	18.99%	13.85%	16.58%	17.86%
Benchmark returns# (CAGR)	10.59%	10.44%	14.07%	15.27%
Additional Benchmark## (CAGR)	-5.63%	3.36%	7.57%	11.72%

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 (₹)	120,000	360,000	600,000	900,000
Market Value of amount Invested	142,308	464,239	969,579	2,362,825
Scheme Returns (CAGR)	36.47%	17.28%	19.30%	25.15%
Benchmark returns# (CAGR)	14.39%	10.22%	15.92%	20.99%
Additional Benchmark## (CAGR)	-5.63%	3.36%	7.57%	11.33%

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 (₹)	120,000	360,000	600,000	900,000
Market Value of amount Invested	143,400	475,367	1,012,522	2,555,642
Scheme Returns (CAGR)	38.34%	18.96%	21.09%	27.20%
Benchmark returns# (CAGR)	14.39%	10.22%	15.92%	20.99%
Additional Benchmark## (CAGR)	-5.63%	3.36%	7.57%	11.33%

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 (₹)	120,000	360,000	600,000	730,000
Market Value of amount Invested	128,295	428,467	893,254	1,278,836
Scheme Returns (CAGR)	13.16%	11.67%	15.94%	18.31%
Benchmark returns# (CAGR)	0.98%	6.21%	10.45%	12.79%
Additional Benchmark## (CAGR)	-5.63%	3.36%	7.57%	9.88%

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 (₹)	120,000	360,000	600,000	730,000
Market Value of amount Invested	129,295	438,916	932,303	1,352,473
Scheme Returns (CAGR)	14.78%	13.34%	17.69%	20.16%
Benchmark returns# (CAGR)	0.98%	6.21%	10.45%	12.79%
Additional Benchmark## (CAGR)	-5.63%	3.36%	7.57%	9.88%

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

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

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

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

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

How to Read a Factsheet

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

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

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

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

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

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

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

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

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

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

IDCW: Income Distribution cum Capital Withdrawal

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

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

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

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

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

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

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

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

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

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

Disclaimer/Statutory Details

The data in the Factsheet is updated up to June 30, 2026 unless indicated otherwise. Statements relating to outlook and forecast are the opinions of the Author. The views expressed by the author are personal and are not necessarily that of Bank of India Investment Managers Private Limited. This report is for information purpose only and is not intended to be any investment advice. Please make independent research/ obtain professional help before taking any decision of investment/ sale. AMC makes no representation as to the quality, liquidity or market perception of any securities/ issuer/ borrower, if described in the report above, nor does it provide any guarantee whatsoever. Information and material used in this report are believed to be from reliable sources. However, AMC does not warrant the accuracy, reasonableness and/or completeness of any information. AMC does not undertake to update any information or material in this report. Decisions taken by you based on the information provided in this report are to your own account and risk. AMC and any of its officers, directors and employees shall not be liable for any loss or damage of any nature, as also any loss or profit in any way arising from the use of this material in any manner. AMC or its directors, officers and employees, including author of this report/ persons involved in the preparation or issuance of this report may, from time to time, have long or short positions in, and buy or sell the securities, if any, mentioned herein or have other potential conflict of interest with respect to any recommendation and related information and opinions given in the report/ report. This report, or any part of it, should not be duplicated, or contents altered/ modified, in whole or in part in any form and or re-distributed without AMC's prior written consent.

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

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

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

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

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

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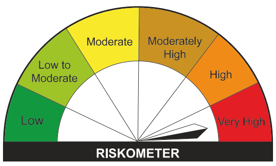	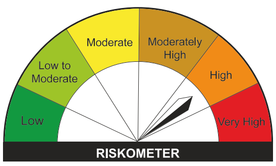	This product is suitable for investors who are seeking*: • Long term capital appreciation and income distribution. • Equity fund investing in Mid & Small Cap equity and equity related securities (not part of the top 100 stocks by market capitalization) as well as fixed income securities.
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