

Facts in Figures

Monthly Fund Factsheet and Market Review

March
2024



Bank of India 
M u t u a l F u n d

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

	Page No.
FROM THE CEO'S DESK	3
MARKET UPDATE	4
Bank of India Large & Mid Cap Equity Fund	5
Bank of India ELSS Tax Saver (Formerly Bank of India Tax Advantage Fund)	6
Bank of India Manufacturing & Infrastructure Fund	7
Bank of India Small Cap Fund	8
Bank of India Flexi Cap Fund	9
Bank of India Bluechip Fund	10
Bank of India Multi Cap Fund	11
Bank of India Conservative Hybrid Fund	12
Bank of India Multi Asset Allocation Fund	13
Bank of India Balanced Advantage Fund	14
Bank of India Mid & Small Cap Equity & Debt Fund	15
Bank of India Arbitrage Fund	16
Bank of India Liquid Fund	17
Bank of India Ultra Short Duration Fund	18
Bank of India Short Term Income Fund	19
Bank of India Credit Risk Fund	20
Bank of India Overnight Fund	21
IDCW History	22
Fund - Manager wise Scheme Performance	23
Schemes managed by Fund Manager	28
SIP Returns of selected Schemes	29
Month End Total Expense Ratio	30
How to read Factsheet & Knowledge Hub	31
Disclaimer/Statutory Details	32
Bank of India Mutual Fund Branches - Investor Service Centers (ISC's)	32



Mohit Bhatia
Chief Executive Officer

FROM THE CEO'S DESK

Dear Readers,

Greetings from Team Bank of India Investment Managers!

Wishing you all the very best as we begin the new financial year 2024–25. We would like to wish you a healthy dose of luck, wealth, and bright prospects in your financial pursuits this year.

The Financial Year 2023–24 concluded with Indian equity markets scaling all-time highs. FY24 was a remarkable year with the BSE Sensex experiencing its second-largest yearly rise at 24.7% while the Nifty 50 jumped 28.4%. Nifty Midcap 100 and Nifty Small Cap 250 indexes increased by 59.4% and 61.8%, respectively, in FY24, outperforming large cap benchmarks. On the Fixed Income side, the benchmark yield on 10-year government bond was at 7.05% as of March 31, 2024, compared to 7.31% on March 31, 2023. Owing to the difficult international climate, the Indian markets saw foreign institutional investors (FIIs) selling ₹ 14,393 crore of Indian stocks in 2023–2024. On the other hand Domestic Institutional Investors (DIIs) bought stocks worth ₹ 2,06,716 crores - a staggering sum that demonstrates the degree of trust reposed by investors in the long term structural growth of Indian economy.

Based on the data released by the AMFI (Association of Mutual Funds in India) as of March 31, 2024, the AAUM (Average Assets Under Management) of the Indian Mutual Fund Industry, rose to ₹ 55.01 lakh crores, whereas the Industry's Net AUM (Asset Under Management) stands at ₹ 53.40 lakh crores. The total number of folios stood at 17.79 crores & SIP (Systematic Investment Plan) contributions reached ₹ 19,271 crores (monthly SIP throughput) as of March 31, 2024.

I am delighted to share that our overall AUM grew from ₹ 3,780 crore (March 2023) to ₹ 7,008 crore (March 2024), which is also 86% YOY growth, and our folios have grown from 3,26,111 to 4,42,368 which is a net addition of 1,16,257 new accounts as of March 2024. Resilience, process orientation and a dedication to quality have characterized our path thus far. We are steadfast in our approach towards continually enhancing quality of our client sales / service touch-points and prepared to lead in a changing market because we recognize the dynamic nature of our industry & changing consumer requirements. We thank you for your investments, which have been vital in helping us progress.

You may reach us via email at feedback@boimf.in or in person at any of our head office or branch locations. We are grateful for your steady trust and support.

Sincerely

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

Above Assets Under Management as on March 31, 2024 (in Lakhs) includes: Equity: 281,703.68 | Debt: 37,673.66 | Hybrid: 115,435.19 | Liquid: 135,334.02 | ELSS: 130,728.96 | Geographical Spread (%): Top 5 Cities: 53.99% | Next 10 Cities: 13.35% | Next 20 Cities: 7.17% | Next 75 Cities: 7.53% | Others: 17.95%

Source of MF Industry Data: AMFI, Internal Research

MARKET UPDATE

Alok Singh
Chief Investment Officer



The financial year 2023–24 turned out to be a good year for the Indian equity markets. While mid and small-cap returns were the flavor of the market, large-cap returns were also much higher than the historical averages.

The good stock price performance was driven by the good economic fundamentals of the economy. Economic growth continues to sustain the growth seen in the last financial year. The incoming high-frequency data on domestic demand reflects continued strength and, as such, is indicative of resilience in economic activity. The GDP growth for the quarter ending March 2024 is expected to be around 7%, and the GDP growth for the full FY 2024-25 is expected to average 7.9%. The RBI expects GDP growth for FY 2024-25 to be at 7%YoY. The strength of the growth is premised on robust investment growth coupled with resilience in consumer and investor sentiment, which augurs well for the domestic demand outlook.

This economic growth is likely to be supported by favorable cyclical and structural tailwinds in FY25. As such, we expect growth to become more broad-based and the gaps between rural-urban consumption and private-public capex to narrow. We believe this economic cycle has more years of steady expansion ahead, driven by improvements in productivity growth, which will ensure macro stability remains benign.

Markets also got support from the global central banks, including the RBI, which ended their rate-high cycle, which they embarked on two years ago to control inflation. The aggressive rate-high cycle was in stark contrast to the preceding decade of low and often negative rates. Now, inflation has fallen closer to the target levels but remains uncomfortably above the target, which is prompting a debate about how the yield curve can and should respond. High bond yields pose a risk to the equity market valuation and sustain consumer demand.

On the inflation front, the Monetary Policy Committee of the RBI estimates CPI at 4.5% in FY25, while closely monitoring domestic risks from higher food price volatility and global risks emanating from geo-political conditions and commodity prices, especially crude oil.

The macro-stability of the Indian economy continues to be the foundation of the Indian bull market. The modest real rates and stable real GDP growth may continue to set the stage for higher share prices. This, along with a rising pool of domestic savings transiting into equities, rising domestic flows, which we see as a multi-year secular story as equity allocation on household balance sheets remains low, are further supported by demographics and retirement plan flows. The macro stability has also reduced currency volatility. Bond flows due to India's inclusion in the bond index may help in supporting the rupee.

The earnings growth so far has been healthy, which has been supported so far by government capex; however, there are emerging signs of the start of a private capex cycle and the re-leveraging of corporate balance sheets. This, along with the sustainability of discretionary spending, may help sustain the premium valuation for Indian equity markets.

Other than the valuation, the risk for Indian equities can only arise from global headwinds in terms of geo-political events or the sharp rise in oil prices. Any delay in monetary policy easing will not have a high impact on domestic demand but may influence external demand.

We believe that while economic growth holds on, inflation is increasing and coming into the comfort zone of central banks. This is increasingly opening the window for a rate cut in the second half of 2024. However, the current growth and inflation expectations are evenly balanced. Thus, 2024 may not see aggressive rate cuts. Hence, from this perspective, the risk rewards remain tilted towards the middle part of the yield curve. But, at the same time, potential portfolio flows towards GOI bonds because of their inclusion in global bond indices are expected to create demand for GOI bonds, which should result in bond yields drifting downward. Any lower policy rate by the RBI in the next financial year should further support the bond prices.

Data Source: Bloomberg/ Internal Research

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Large & Mid Cap Equity Fund

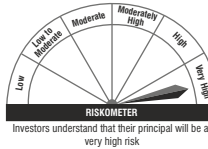
(An open ended equity scheme investing in both large cap and mid cap stocks)

All data as on March 31, 2024 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on March 31, 2024

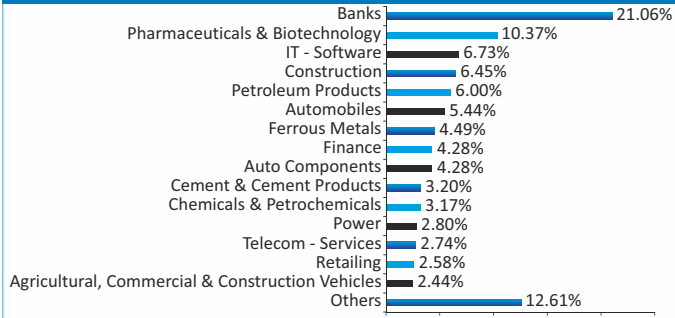


Benchmark Risk-o-meter as on March 31, 2024^A



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

S&P 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

₹ 289.64 Crs.

LATEST AUM

₹ 292.85 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 March 31, 2024)

1.32 Times* (*Basis last rolling 12 months)

OTHER PARAMETERS (As on March 28, 2024)

Standard Deviation (Annualized): 13.36% (Bank of India Large & Mid Cap Equity Fund)
13.17% (S&P BSE 250 LargeMidCap (TRI))

Beta: 0.94

Sharpe Ratio*: 1.01

Tracking Error (Annualized): 4.95%

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

*Risk-free rate assumed to be 7.90% (MIBOR as on March 28, 2024)

NAV (As on March 31, 2024)

Regular Plan	Eco Plan	NAV (₹)
Growth	Growth	85.18
Bonus	Bonus	85.18
Regular IDCW	Regular IDCW	23.85
Quarterly IDCW	Quarterly IDCW	24.03

Direct Plan

Growth	88.44
Bonus	45.69
Regular IDCW	24.22
Quarterly IDCW	24.58

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS			
BANKS		Lumax Industries Limited	0.81
✓ HDFC Bank Limited	21.06	CEMENT & CEMENT PRODUCTS	3.20
✓ State Bank of India	7.83	JK Cement Limited	1.70
IndusInd Bank Limited	3.45	UltraTech Cement Limited	1.50
Canara Bank	1.79	CHEMICALS & PETROCHEMICALS	3.17
Indian Bank	1.73	Deepak Nitrite Limited	1.86
Bank of Baroda	1.65	Vinati Organics Limited	0.71
City Union Bank Limited	1.47	Linde India Limited	0.60
Kotak Mahindra Bank Limited	1.27	POWER	2.80
ICICI Bank Limited	1.09	✓ NTPC Limited	2.80
PHARMACEUTICALS & BIOTECHNOLOGY	10.37	TELECOM - SERVICES	2.74
✓ Sun Pharmaceutical Industries Limited	3.10	✓ Indus Towers Limited	2.74
JB Chemicals & Pharmaceuticals Limited	1.67	RETAILING	2.58
Lupin Limited	1.61	Info Edge (India) Limited	1.51
Ajanta Pharma Limited	1.40	Avenue Supermarts Limited	1.07
Eris Lifesciences Limited	1.40	AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	2.44
GlaxoSmithKline	0.67	✓ Ashok Leyland Limited	2.44
Pharmaceuticals Limited	0.52	OTHERS	12.61
Abbott India Limited	0.52	Oil India Limited	1.83
IT - SOFTWARE	6.73	Bayer Cropscience Limited	1.50
HCL Technologies Limited	1.67	DLF Limited	1.25
Coforge Limited	1.66	PB Fintech Limited	1.06
Infosys Limited	1.31	Kajaria Ceramics Limited	1.05
Tata Consultancy Services Limited	1.13	Radico Khaitan Limited	0.92
Rategain Travel Technologies Limited	0.96	Siemens Limited	0.88
CONSTRUCTION	6.45	General Insurance Corporation of India	0.75
✓ Larsen & Toubro Limited	5.02	AXISCADES Technologies Limited	0.71
ITD Cementation India Limited	1.43	Swan Energy Limited	0.70
PETROLEUM PRODUCTS	6.00	Lemon Tree Hotels Limited	0.62
✓ Reliance Industries Limited	6.00	Senco Gold Limited	0.54
AUTOMOBILES	5.44	United Breweries Limited	0.46
✓ Hero MotoCorp Limited	3.60	Vedanta Limited	0.34
Maruti Suzuki India Limited	1.84	Total	98.64
FERROUS METALS	4.49	GOVERNMENT BOND AND TREASURY BILL	
Jindal Stainless Limited	1.73	Treasury Bill	
Steel Authority of India Limited	1.25	364 Days Tbill (MD 30/01/2025) (SOV)	0.05
JSW Steel Limited	1.00	Total	0.05
Tata Steel Limited	0.51	CASH & CASH EQUIVALENT	
FINANCE	4.28	Net Receivables/Payables	(0.23)
✓ CRISIL Limited	2.10	TREPS / Reverse Repo Investments	1.54
REC Limited	1.36	Total	1.31
Power Finance Corporation Limited	0.82	GRAND TOTAL	100.00
AUTO COMPONENTS	4.28		
UNO Minda Limited	1.85		
Endurance Technologies Limited	1.62		

✓ Indicates Top 10 Holdings.

MCAP Categorization (As on March 31, 2024)

Mcap Category	Market Value as % of Net Asset
Large Cap	49.74%
Mid Cap	36.11%
Small Cap	12.79%
GB/TB/Repo/Others	1.36%
Grand Total	100.00%

Invest Now

Equity Fund

Hybrid Fund

Debt Fund

Bank of India ELSS Tax Saver[^]

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

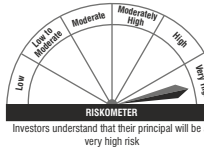


All data as on March 31, 2024 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on March 31, 2024

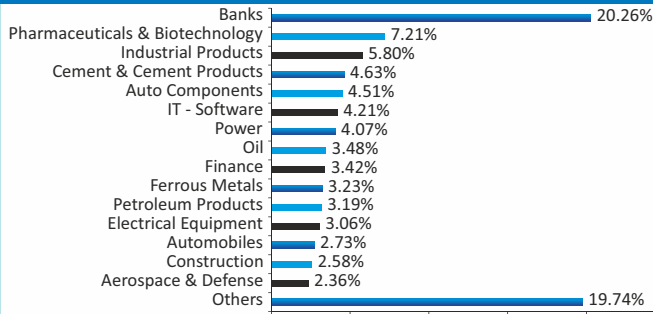


Benchmark Risk-o-meter as on March 31, 2024[^]



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK[^]

S&P BSE 500 Total Return Index (TRI)

DATE OF ALLOTMENT

February 25, 2009

FUND MANAGER

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

AVERAGE AUM

₹ 1,172.35 Crs.

LATEST AUM

₹ 1,210.15 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on March 31, 2024)

0.98 Times[^] ("Basis last rolling 12 months)

OTHER PARAMETERS (As on March 28, 2024)

Standard Deviation (Annualized): 14.20% (Bank of India ELSS Tax Saver)
13.18% (S&P BSE 500 TRI)

Beta: 0.97

Sharpe Ratio*: 1.14

Tracking Error (Annualized): 6.33%

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

*Risk-free rate assumed to be 7.90% (MIBOR as on March 28, 2024)

NAV (As on March 31, 2024)

Regular Plan		Eco Plan	
Growth	149.98	Growth	161.66
IDCW	28.88	IDCW	26.83
Direct Plan			
Growth	172.03		
IDCW	68.71		

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load	NIL
Exit Load	NIL

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

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

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		AUTOMOBILES	2.73
BANKS	20.26	Hero MotoCorp Limited	1.66
✓ State Bank of India	4.10	Tata Motors Limited	1.07
✓ Canara Bank	3.58	CONSTRUCTION	2.58
✓ HDFC Bank Limited	3.35	✓ Larsen & Toubro Limited	2.58
✓ Bank of Baroda	2.70	AEROSPACE & DEFENSE	2.36
Union Bank of India	1.88	✓ Hindustan Aeronautics Limited	2.36
Indian Bank	1.52	OTHERS	19.74
ICICI Bank Limited	1.40	Vedanta Limited	2.07
IndusInd Bank Limited	0.95	Coromandel International Limited	1.39
Kotak Mahindra Bank Limited	0.78	Varun Beverages Limited	1.25
PHARMACEUTICALS & BIOTECHNOLOGY	7.21	DLF Limited	1.19
✓ Sun Pharmaceutical Industries Limited	2.91	Swan Energy Limited	1.16
Mankind Pharma Limited	1.52	Titan Company Limited	1.15
Lupin Limited	1.47	Triveni Engineering & Industries Limited	1.14
JB Chemicals & Pharmaceuticals Limited	1.31	Balrampur Chini Mills Limited	1.12
INDUSTRIAL PRODUCTS	5.80	The Indian Hotels Company Limited	1.07
HEG Limited	1.98	CMS Info System Limited	1.06
Graphite India Limited	1.53	Central Depository Services (India) Limited	1.02
Inox India Limited	1.01	Deepak Nitrite Limited	0.98
Astral Limited	0.79	General Insurance Corporation of India	0.98
APL Apollo Tubes Limited	0.49	Poly Medicare Limited	0.65
CEMENT & CEMENT PRODUCTS	4.63	Tega Industries Limited	0.65
Ambuja Cements Limited	1.95	Mahindra Lifespace Developers Limited	0.63
UltraTech Cement Limited	1.61	K.P.R. Mill Limited	0.63
The Ramco Cements Limited	1.07	Dixon Technologies (India) Limited	0.43
AUTO COMPONENTS	4.51	Metro Brands Limited	0.42
UNO Minda Limited	1.51	Prudent Corporate Advisory Services Limited	0.41
Endurance Technologies Limited	1.06	PI Industries Limited	0.32
Bharat Forge Limited	0.98	Total	94.48
Jtekt India Limited	0.96	MONEY MARKET INSTRUMENTS	
IT - SOFTWARE	4.21	Certificate of Deposit	
KPIT Technologies Limited	0.99	Small Industries Dev Bank of India (CARE A1+)	2.04
HCL Technologies Limited	0.96	Bank of Baroda (FITC A1+)	1.94
Infosys Limited	0.85	Total	3.98
Coforge Limited	0.82	GOVERNMENT BOND AND TREASURY BILL	
Rategain Travel Technologies Limited	0.59	Treasury Bill	
POWER	4.07	364 Days Tbill (MD 30/01/2025) (SOV)	0.04
✓ NTPC Limited	2.55	Total	0.04
Tata Power Company Limited	1.52	CASH & CASH EQUIVALENT	
OIL	3.48	Net Receivables/Payables	(1.85)
✓ Oil India Limited	3.48	TREPS / Reverse Repo Investments	3.35
FINANCE	3.42	Total	1.50
Jio Financial Services Limited	1.99	GRAND TOTAL	100.00
Power Finance Corporation Limited	0.87		
REC Limited	0.56	✓ Indicates Top 10 Holdings.	
FERROUS METALS	3.23		
Tata Steel Limited	2.10		
Steel Authority of India Limited	1.13		
PETROLEUM PRODUCTS	3.19		
Reliance Industries Limited	3.19		
ELECTRICAL EQUIPMENT	3.06		
Siemens Limited	1.40		
ABB India Limited	1.21		
Bharat Heavy Electricals Limited	0.45		

MCAP Categorization (As on March 31, 2024)

Mcap Category	Percentage
Large Cap	55.60%
Mid Cap	23.64%
Small Cap	15.24%
Debt	3.98%
GB/TB/Repo/Others	1.54%
Grand Total	100.00%

Invest Now

Bank of India Manufacturing & Infrastructure Fund

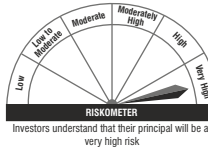
(An open ended equity scheme investing in manufacturing and infrastructure sectors)

All data as on March 31, 2024 (Unless indicated otherwise)

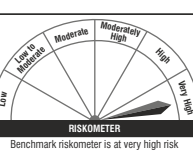
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on March 31, 2024

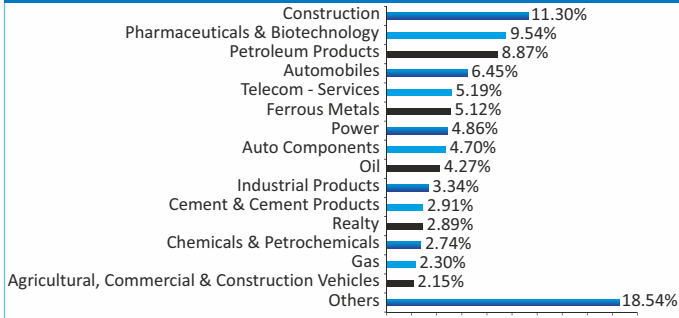


Benchmark Risk-o-meter as on March 31, 2024[^]



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK[^]

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

DATE OF ALLOTMENT

March 05, 2010

FUND MANAGER

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

AVERAGE AUM

₹ 245.61 Crs.

LATEST AUM

₹ 255.83 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on March 31, 2024)

0.84 Times* ("Basis last rolling 12 months)

OTHER PARAMETERS (As on March 28, 2024)

Standard Deviation (Annualized): 13.61% (Bank of India Manufacturing & Infrastructure Fund)
16.46% (S&P BSE India Manufacturing TRI - 50% & S&P BSE India Infrastructure TRI - 50%)

Beta: 0.69

Sharpe Ratio*: 1.56

Tracking Error (Annualized): 9.05%

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

*Risk-free rate assumed to be 7.90% (MIBOR as on March 28, 2024)

NAV (As on March 31, 2024)

Plan	NAV (₹)
Regular Plan	47.83
Direct Plan	54.88
Growth	30.49
Regular IDCW	51.78
Quarterly IDCW	31.04
Quarterly IDCW	53.95

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

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

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		CEMENT & CEMENT PRODUCTS	2.91
CONSTRUCTION	11.30	UltraTech Cement Limited	1.51
✓ Larsen & Toubro Limited	7.39	JK Cement Limited	1.40
✓ ITD Cementation India Limited	2.32	REALTY	2.89
Kalpataru Projects	1.23	Brigade Enterprises Limited	0.98
International Limited		DLF Limited	0.97
Sterling And Wilson Renewable Energy Limited	0.36	Sobha Limited	0.94
PHARMACEUTICALS & BIOTECHNOLOGY	9.54	CHEMICALS & PETROCHEMICALS	2.74
✓ Sun Pharmaceutical Industries Limited	3.02	Deepak Nitrite Limited	1.59
JB Chemicals & Pharmaceuticals Limited	1.75	PCBL Limited	0.64
Eris Lifesciences Limited	1.55	Linde India Limited	0.51
Ajanta Pharma Limited	1.50	GAS	2.30
Lupin Limited	1.22	IRM Energy Ltd	1.22
Abbott India Limited	0.50	Aegis Logistics Limited	1.08
PETROLEUM PRODUCTS	8.87	AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	2.15
✓ Reliance Industries Limited	8.03	✓ Ashok Leyland Limited	2.15
Castrol India Limited	0.84	OTHERS	18.54
AUTOMOBILES	6.45	Avenue Supermarts Limited	2.09
✓ Hero MotoCorp Limited	4.08	Swan Energy Limited	1.64
✓ Maruti Suzuki India Limited	2.37	Bayer Cropscience Limited	1.49
TELECOM - SERVICES	5.19	Bharat Electronics Limited	1.31
✓ Indus Towers Limited	3.14	Century Textiles & Industries Limited	1.21
Bharti Airtel Limited	2.05	Radico Khaitan Limited	1.18
FERROUS METALS	5.12	Kajaria Ceramics Limited	0.99
Jindal Stainless Limited	1.64	Tega Industries Limited	0.98
Steel Authority of India Limited	1.27	Tejas Networks Limited	0.92
JSW Steel Limited	1.23	Senco Gold Limited	0.91
Tata Steel Limited	0.98	Emami Limited	0.84
POWER	4.86	Kennametal India Limited	0.83
✓ NTPC Limited	4.86	Siemens Limited	0.71
AUTO COMPONENTS	4.70	Kewal Kiran Clothing Limited	0.70
UNO Minda Limited	1.49	Vedanta Limited	0.69
Lumax Industries Limited	1.06	TD Power Systems Limited	0.66
Endurance Technologies Limited	0.77	Triveni Turbine Limited	0.52
Jamna Auto Industries Limited	0.73	Lemon Tree Hotels Limited	0.52
Tube Investments of India Limited	0.65	United Breweries Limited	0.35
OIL	4.27	Total	95.17
✓ Oil India Limited	2.33	GOVERNMENT BOND AND TREASURY BILL	
Oil & Natural Gas Corporation Limited	1.94	Treasury Bill	
INDUSTRIAL PRODUCTS	3.34	364 Days Tbill (MD 30/01/2025) (SOV)	0.04
Ratnamani Metals & Tubes Limited	1.40	Total	0.04
HEG Limited	0.73	CASH & CASH EQUIVALENT	
AIA Engineering Limited	0.68	Net Receivables/Payables	(0.13)
Aeroflex Industries Limited	0.46	TREPS / Reverse Repo Investments	4.92
Apollo Pipes Limited	0.06	Total	4.79
Ingersoll Rand (India) Limited	0.01	GRAND TOTAL	100.00

✓ Indicates Top 10 Holdings.

MCAP Categorization (As on March 31, 2024)

Mcap Category	Percentage
Large Cap	39.15%
Small Cap	29.26%
Mid Cap	26.76%
GB/TB/Repo/Others	4.83%
Grand Total	100.00%

Invest Now

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Small Cap Fund

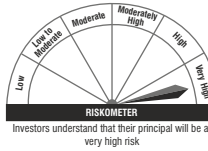
(An open ended equity scheme predominantly investing in small cap stocks)

All data as on March 31, 2024 (Unless indicated otherwise)

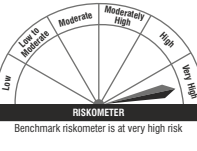
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on March 31, 2024

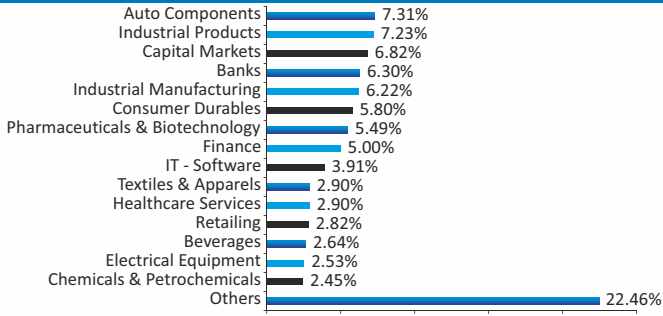


Benchmark Risk-o-meter as on March 31, 2024^



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^

NIFTY Smallcap 250 Total Return Index (TRI) (Tier 1)
(w.e.f. December 1, 2021)

DATE OF ALLOTMENT

December 19, 2018

FUND MANAGER

Mr. Dhruv Bhatia (w.e.f April 27, 2022) - Over 11 years of experience in Equity Research, Fund Management and Portfolio Construction.

AVERAGE AUM

₹915.97 Crs.

LATEST AUM

₹939.70 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on March 31, 2024)

0.67 Times^("Basis last rolling 12 months)

OTHER PARAMETERS (As on March 28, 2024)

Standard Deviation (Annualized): 14.70% (Bank of India Small Cap Fund)
17.96% (NIFTY Smallcap 250 TRI)

Beta: 0.76

Sharpe Ratio*: 1.33

Tracking Error (Annualized): 7.17%

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

*Risk-free rate assumed to be 7.90% (MIBOR as on March 28, 2024)

NAV (As on March 31, 2024)

Regular Plan		Direct Plan		NAV (₹)
Growth	38.11	Growth	41.68	
IDCW	27.78	IDCW	31.22	

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load	NIL
Exit Load	<ul style="list-style-type: none"> • For redemption/switch out Upto 10% of the initial units allotted - within 1 year from the date of allotment: "NIL" • Any redemption/switch out in excess of the above mentioned limit would be subject to an exit load of 1%, if the units are redeemed/switched out within 1 year from the date of allotment of units. • If the units are redeemed/switched out after 1 year from the date of allotment of units: "Nil"

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS			
AUTO COMPONENTS	7.31	Rategain Travel Technologies Limited	1.73
✓ Jamna Auto Industries Limited	2.39	TEXTILES & APPARELS	2.90
Craftsman Automation Limited	1.33	Arvind Limited	1.63
Amara Raja Energy & Mobility Ltd	1.01	Welspun Living Limited	1.06
Jtekt India Limited	1.01	Ganesha Ecosphere Limited	0.21
Tube Investments of India Limited	0.88	HEALTHCARE SERVICES	2.90
Lumax Industries Limited	0.69	Vijaya Diagnostic Centre Limited	1.75
INDUSTRIAL PRODUCTS	7.23	Krishna Institute Of Medical Sciences Limited	1.15
✓ KSB Limited	2.38	RETAILING	2.82
KEI Industries Limited	1.77	✓ Avenue Supermarts Limited	2.82
Apollo Pipes Limited	1.22	BEVERAGES	2.64
Ratnamani Metals & Tubes Limited	0.80	✓ Radico Khaitan Limited	2.64
HEG Limited	0.59	ELECTRICAL EQUIPMENT	2.53
R R Kabel Limited	0.47	TD Power Systems Limited	1.46
CAPITAL MARKETS	6.82	Hitachi Energy India Limited	1.07
✓ BSE Limited	2.80	CHEMICALS & PETROCHEMICALS	2.45
Central Depository Services (India) Limited	1.77	Linde India Limited	1.42
Nuvama Wealth Management Limited	1.37	PCBL Limited	1.03
Prudent Corporate Advisory Services Limited	0.88	OTHERS	22.46
BANKS	6.30	✓ Castrol India Limited	2.00
City Union Bank Limited	1.55	✓ Jyothy Labs Limited	1.94
Canara Bank	1.51	Lemon Tree Hotels Limited	1.91
Indian Bank	1.50	CMS Info System Limited	1.77
Utkarsh Small Finance Bank Ltd	0.90	Century Textiles & Industries Limited	1.73
IndusInd Bank Limited	0.84	Hero MotoCorp Limited	1.66
INDUSTRIAL MANUFACTURING	6.22	Poly Medicare Limited	1.63
Kaynes Technology India Limited	1.91	Mrs. Bectors Food Specialities Limited	1.60
Praj Industries Limited	1.37	Grasim Industries Limited	1.48
Syrma SGS Technology Limited	1.25	Mahindra Lifespace Developers Limited	0.99
Shanthi Gears Limited	0.97	KNR Constructions Limited	0.94
Jyoti CNC Automation Ltd	0.72	Balrampur Chini Mills Limited	0.89
CONSUMER DURABLES	5.80	Tejas Networks Limited	0.82
Senco Gold Limited	1.72	CCL Products (India) Limited	0.72
Metro Brands Limited	0.82	EID Parry India Limited	0.61
ETHOS LTD.	0.72	IRM Energy Ltd	0.59
Century Plyboards (India) Limited	0.68	Westlife Foodworld Limited	0.45
Cera Sanitaryware Limited	0.67	AXISCADES Technologies Limited	0.44
Stylam Industries Limited	0.62	Aegis Logistics Limited	0.29
PG Electroplast Limited	0.57	Total	92.78
PHARMACEUTICALS & BIOTECHNOLOGY	5.49	GOVERNMENT BOND AND TREASURY BILL	
✓ Eris Lifesciences Limited	1.98	Treasury Bill	
Suven Pharmaceuticals Limited	1.52	364 Days Tbill (MD 30/01/2025) (SOV)	0.02
JB Chemicals & Pharmaceuticals Limited	1.41	Total	0.02
Ami Organics Limited	0.58	CASH & CASH EQUIVALENT	
FINANCE	5.00	Net Receivables/Payables	2.23
✓ Cholamandalam Financial Holdings Limited	2.01	TREPS / Reverse Repo Investments	4.97
CreditAccess Grameen Limited	1.23	Total	7.20
Home First Finance Company India Limited	0.92	GRAND TOTAL	100.00
Fusion Micro Finance Limited	0.84	✓ Indicates Top 10 Holdings.	
IT - SOFTWARE	3.91		
✓ Latent View Analytics Limited	2.18		

MCAP Categorization (As on March 31, 2024)

Mcap Category	Percentage
Small Cap	76.85%
Mid Cap	9.28%
GB/TB/Repo/Others	7.22%
Large Cap	6.65%
Grand Total	100.00%

Invest Now

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Flexi Cap Fund

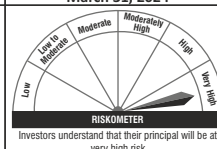
(An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)

All data as on March 31, 2024 (Unless indicated otherwise)

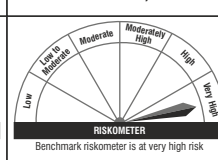
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on March 31, 2024

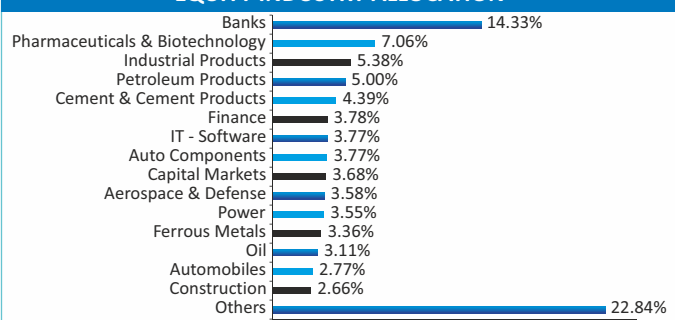


Benchmark Risk-o-meter as on March 31, 2024^A



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

S&P BSE 500 Total Return Index (TRI)

DATE OF ALLOTMENT

June 29, 2020

FUND MANAGER

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

AVERAGE AUM

₹ 706.33 Crs.

LATEST AUM

₹ 743.44 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on March 31, 2024)

1.15 Times^B (*Basis last rolling 12 months)

OTHER PARAMETERS (As on March 28, 2024)

Standard Deviation (Annualized): 14.79% (Bank of India Flexi Cap Fund)
13.18% (S&P BSE 500 TRI)

Beta: 1.00

Sharpe Ratio*: 1.28

Tracking Error (Annualized): 6.66%

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

*Risk-free rate assumed to be 7.90% (MIBOR as on March 28, 2024)

NAV (As on March 31, 2024)

NAV (₹)

Regular Plan

Direct Plan

Plan	NAV	Plan	NAV
Growth	30.20	Growth	32.07
IDCW	27.43	IDCW	27.41

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

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		AUTOMOBILES	
BANKS	14.33	Tata Motors Limited	1.10
✓ State Bank of India	4.32	Maruti Suzuki India Limited	0.98
✓ HDFC Bank Limited	2.86	Eicher Motors Limited	0.69
Bank of Baroda	2.70	CONSTRUCTION	2.66
Indian Bank	1.57	✓ Larsen & Toubro Limited	2.40
Union Bank of India	1.11	Rail Vikas Nigam Limited	0.26
ICICI Bank Limited	1.10	OTHERS	22.84
Kotak Mahindra Bank Limited	0.67	Vedanta Limited	2.16
PHARMACEUTICALS & BIOTECHNOLOGY	7.06	Swan Energy Limited	1.94
✓ Sun Pharmaceutical Industries Limited	2.79	Siemens Limited	1.38
GlaxoSmithKline Pharmaceuticals Limited	1.49	Indus Towers Limited	1.27
Ajanta Pharma Limited	1.43	Coromandel International Limited	1.26
Lupin Limited	1.35	Sobha Limited	1.21
INDUSTRIAL PRODUCTS	5.38	Balrampur Chini Mills Limited	1.18
HEG Limited	1.98	Indraprastha Gas Limited	1.16
Graphite India Limited	1.47	General Insurance Corporation of India	1.11
Ingersoll Rand (India) Limited	0.99	Triveni Engineering & Industries Limited	1.10
Astral Limited	0.54	ABB India Limited	1.10
APL Apollo Tubes Limited	0.40	Brigade Enterprises Limited	1.01
PETROLEUM PRODUCTS	5.00	Bayer Cropscience Limited	0.99
✓ Reliance Industries Limited	2.80	Radico Khaitan Limited	0.98
Castrol India Limited	2.20	Lemon Tree Hotels Limited	0.98
CEMENT & CEMENT PRODUCTS	4.39	Titan Company Limited	0.94
Ambuja Cements Limited	1.97	Elecon Engineering Company Limited	0.83
UltraTech Cement Limited	1.38	Welspun Living Limited	0.78
The Ramco Cements Limited	1.04	PCBL Limited	0.72
FINANCE	3.78	Cyient Limited	0.43
✓ Jio Financial Services Limited	2.40	Sumitomo Chemical India Limited	0.31
Power Finance Corporation Limited	0.83	Total	93.03
REC Limited	0.55	MONEY MARKET INSTRUMENTS	
IT - SOFTWARE	3.77	Certificate of Deposit	
HCL Technologies Limited	1.20	Bank of Baroda (FITCH A1+)	3.15
Infosys Limited	0.77	Total	3.15
KPIT Technologies Limited	0.76	MUTUAL FUNDS/EXCHANGE TRADED FUNDS	
Coforge Limited	0.52	Nippon India ETF Nifty PSU	0.23
Rategain Travel Technologies Limited	0.52	Bank BeES	
AUTO COMPONENTS	3.77	Total	0.23
UNO Minda Limited	1.70	GOVERNMENT BOND AND TREASURY BILL	
Bharat Forge Limited	1.08	Treasury Bill	
Jamna Auto Industries Limited	0.99	364 Days Tbill (MD 30/01/2025) (SOV)	0.01
CAPITAL MARKETS	3.68	Total	0.01
BSE Limited	1.67	CASH & CASH EQUIVALENT	
Central Depository Services (India) Limited	1.13	Net Receivables/Payables	1.37
Nuvama Wealth Management Limited	0.88	TREPS / Reverse Repo Investments	2.21
AEROSPACE & DEFENSE	3.58	Total	3.58
✓ Hindustan Aeronautics Limited	3.58	GRAND TOTAL	100.00
POWER	3.55		
✓ NTPC Limited	2.38		
Torrent Power Limited	1.17		
FERROUS METALS	3.36		
Tata Steel Limited	2.18		
Steel Authority of India Limited	1.18		
OIL	3.11		
✓ Oil India Limited	3.11		

FLEXI CAP FUND

MCAP Categorization (As on March 31, 2024)

Mcap Category	Percentage
Large Cap	46.34%
Mid Cap	23.39%
Small Cap	23.30%
GB/TB/Repo/Others	3.59%
Debt	3.15%
ETF	0.23%
Grand Total	100.00%

Invest Now

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Bluechip Fund

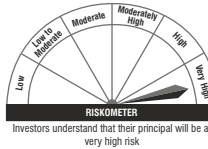
(An open ended equity scheme predominantly investing in Large Cap Stocks)

All data as on March 31, 2024 (Unless indicated otherwise)

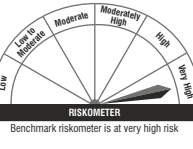
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on March 31, 2024

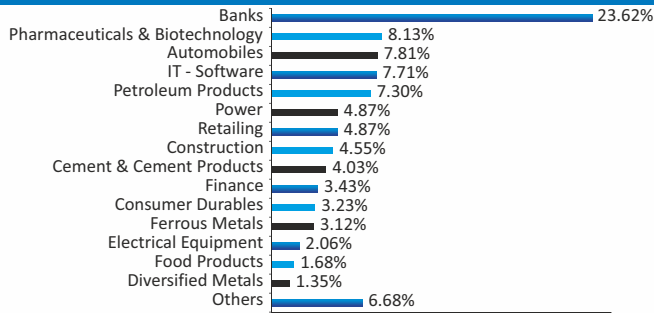


Benchmark Risk-o-meter as on March 31, 2024[^]



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK[^]

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

DATE OF ALLOTMENT

June 29, 2021

FUND MANAGER

Mr. Dhruv Bhatia (w.e.f. January 20, 2022) - Over 11 years of experience in Equity Research, Fund Management and Portfolio Construction.

AVERAGE AUM

₹ 128.78 Crs.

LATEST AUM

₹ 132.39 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on March 31, 2024)

0.56 Times[^] ("Basis last rolling 12 months)

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on March 31, 2024)

Regular Plan		Direct Plan	
Growth	15.04	Growth	15.55
IDCW	15.04	IDCW	15.53

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load	NIL
Exit Load	<ul style="list-style-type: none"> • 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

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS			
BANKS	23.62	Jio Financial Services Limited	1.34
✓ HDFC Bank Limited	6.56	Power Finance Corporation Limited	0.68
✓ State Bank of India	3.61	CONSUMER DURABLES	3.23
✓ ICICI Bank Limited	3.59	✓ Titan Company Limited	3.23
Bank of Baroda	2.79	FERROUS METALS	3.12
Kotak Mahindra Bank Limited	2.58	Tata Steel Limited	3.12
Axis Bank Limited	2.04	ELECTRICAL EQUIPMENT	2.06
Canara Bank	1.24	TD Power Systems Limited	1.09
IndusInd Bank Limited	1.21	Bharat Heavy Electricals Limited	0.97
PHARMACEUTICALS & BIOTECHNOLOGY	8.13	FOOD PRODUCTS	1.68
✓ Sun Pharmaceutical Industries Limited	4.48	Nestle India Limited	1.68
Mankind Pharma Limited	2.09	DIVERSIFIED METALS	1.35
Torrent Pharmaceuticals Limited	1.56	Vedanta Limited	1.35
AUTOMOBILES	7.81	OTHERS	6.68
✓ Maruti Suzuki India Limited	4.05	Hindustan Aeronautics Limited	1.25
Hero MotoCorp Limited	1.75	Endurance Technologies Limited	0.97
Tata Motors Limited	1.31	ITC Limited	1.20
Eicher Motors Limited	0.70	PB Fintech Limited	1.10
IT - SOFTWARE	7.71	Kaynes Technology India Limited	0.94
Infosys Limited	2.94	DLF Limited	1.22
Tata Consultancy Services Limited	2.50	Total	94.44
HCL Technologies Limited	2.27	GOVERNMENT BOND AND TREASURY BILL	
PETROLEUM PRODUCTS	7.30	Treasury Bill	
✓ Reliance Industries Limited	6.01	364 Days Tbill (MD 30/01/2025) (SOV)	0.25
Castrol India Limited	1.29	Total	0.25
POWER	4.87	CASH & CASH EQUIVALENT	
✓ NTPC Limited	4.87	Net Receivables/Payables	1.38
RETAILING	4.87	TREPS / Reverse Repo Investments	3.93
✓ Avenue Supermarts Limited	3.93	Total	5.31
Trent Limited	0.94	GRAND TOTAL	
CONSTRUCTION	4.55	100.00	
✓ Larsen & Toubro Limited	4.55	✓ Indicates Top 10 Holdings.	
CEMENT & CEMENT PRODUCTS	4.03		
Grasim Industries Limited	1.75		
Ambuja Cements Limited	1.18		
UltraTech Cement Limited	1.10		
FINANCE	3.43		
REC Limited	1.41		

MCAP Categorization (As on March 31, 2024)

Mcap Category	Percentage
Large Cap	86.33%
GB/TB/Repo/Others	5.56%
Mid Cap	4.79%
Small Cap	3.32%
Grand Total	100.00%

Invest Now

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Multi Cap Fund

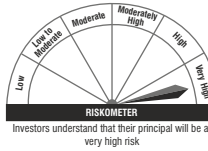
(An open ended equity scheme investing across large cap, mid cap, small cap stocks)

All data as on March 31, 2024 (Unless indicated otherwise)

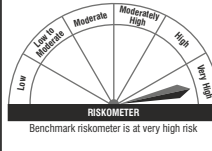
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on March 31, 2024

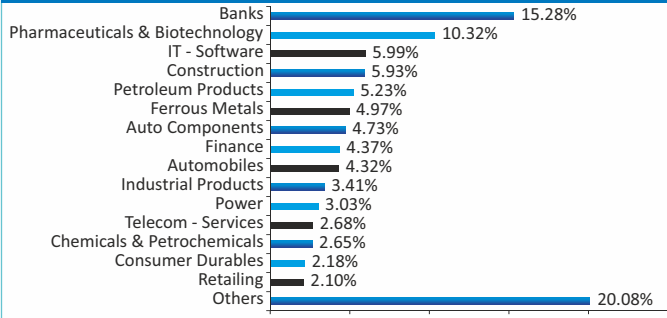


Benchmark Risk-o-meter as on March 31, 2024^



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

The investment objective of the scheme is to generate long term capital appreciation by investing 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) (W.e.f. May 08, 2023)

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

₹ 441.84 Crs.

LATEST AUM

₹ 452.87 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on March 31, 2024)

1.18 Times⁸ (Basis last rolling 12 months)

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on March 31, 2024)

Regular Plan		Direct Plan		NAV (₹)
Growth	15.08	Growth	15.24	
IDCW	15.08	IDCW	15.23	

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

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

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS			
BANKS 15.28			
✓ HDFC Bank Limited	4.67	AIA Engineering Limited	0.62
✓ State Bank of India	2.44	Aeroflex Industries Limited	0.39
Kotak Mahindra Bank Limited	1.50	Ingersoll Rand (India) Limited	0.07
IndusInd Bank Limited	1.47	Apollo Pipes Limited	0.06
City Union Bank Limited	1.46	POWER 3.03	
Indian Bank	1.34	✓ NTPC Limited	3.03
Canara Bank	1.25	TELECOM - SERVICES 2.68	
Bank of Baroda	1.15	✓ Indus Towers Limited	2.68
PHARMACEUTICALS & BIOTECHNOLOGY 10.32		CHEMICALS & PETROCHEMICALS 2.65	
✓ Sun Pharmaceutical Industries Limited	2.64	Deepak Nitrite Limited	1.65
JB Chemicals & Pharmaceuticals Limited	1.80	PCBL Limited	0.64
Eris Lifesciences Limited	1.60	Linde India Limited	0.36
Lupin Limited	1.46	CONSUMER DURABLES 2.18	
Ajanta Pharma Limited	1.42	Senco Gold Limited	1.15
GlaxoSmithKline Pharmaceuticals Limited	0.94	Kajaria Ceramics Limited	1.03
Abbott India Limited	0.46	RETAILING 2.10	
IT - SOFTWARE 5.99		Avenue Supermarts Limited	1.06
Coforge Limited	1.41	Info Edge (India) Limited	1.04
HCL Technologies Limited	1.39	OTHERS 20.08	
Tata Consultancy Services Limited	1.24	✓ Ashok Leyland Limited	2.06
Infosys Limited	0.98	Oil India Limited	1.68
Rategain Travel Technologies Limited	0.97	Century Textiles & Industries Limited	1.49
CONSTRUCTION 5.93		Limited	
✓ Larsen & Toubro Limited	3.65	Bayer Cropscience Limited	1.39
✓ ITD Cementation India Limited	2.28	Radico Khaitan Limited	1.28
PETROLEUM PRODUCTS 5.23		IRM Energy Ltd	1.07
✓ Reliance Industries Limited	4.78	AXISCADES Technologies Limited	0.98
Castrol India Limited	0.45	Sobha Limited	0.98
FERROUS METALS 4.97		Swan Energy Limited	0.97
Jindal Stainless Limited	1.67	PB Fintech Limited	0.93
JSW Steel Limited	1.40	DLF Limited	0.93
Steel Authority of India Limited	1.06	JK Cement Limited	0.92
Tata Steel Limited	0.84	UltraTech Cement Limited	0.88
AUTO COMPONENTS 4.73		Kewal Kiran Clothing Limited	0.84
UNO Minda Limited	1.73	General Insurance Corporation of India	0.73
Lumax Industries Limited	1.07	Vedanta Limited	0.57
Jamna Auto Industries Limited	1.01	Aegis Logistics Limited	0.55
Endurance Technologies Limited	0.92	Lemon Tree Hotels Limited	0.55
FINANCE 4.37		TIPS Industries Limited	0.53
CRISIL Limited	1.79	United Breweries Limited	0.42
REC Limited	1.31	CARE Ratings Limited	0.33
Power Finance Corporation Limited	0.76	Total 97.27	
CreditAccess Grameen Limited	0.51	GOVERNMENT BOND AND TREASURY BILL	
AUTOMOBILES 4.32		Treasury Bill	
✓ Hero MotoCorp Limited	2.89	364 Days Tbill (MD 30/01/2025) (SOV)	0.02
Maruti Suzuki India Limited	1.43	Total 0.02	
INDUSTRIAL PRODUCTS 3.41		CASH & CASH EQUIVALENT	
Ratnamani Metals & Tubes Limited	1.43	Net Receivables/Payables	(0.02)
HEG Limited	0.84	TREPS / Reverse Repo Investments	2.73
		Total 2.71	
		GRAND TOTAL 100.00	

✓ Indicates Top 10 Holdings.

MCAP Categorization (As on March 31, 2024)

Mcap Category	Percentage
Large Cap	39.37%
Mid Cap	32.08%
Small Cap	25.82%
GB/TB/Repo/Others	2.73%
Grand Total	100.00%

Invest Now

Bank of India Conservative Hybrid Fund

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

All data as on March 31, 2024 (Unless indicated otherwise)

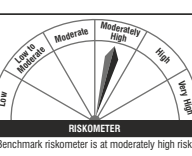
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on March 31, 2024

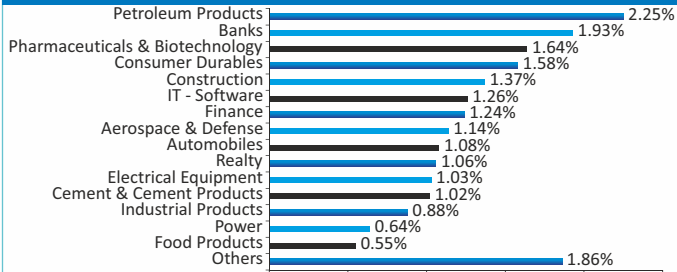


Benchmark Risk-o-meter as on March 31, 2024^A



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

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

BENCHMARK^A

CRISIL Hybrid 85 + 15 - Conservative Index

DATE OF ALLOTMENT

March 18, 2009

FUND MANAGER

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

AVERAGE AUM

₹ 69.52 Crs.

LATEST AUM

₹ 71.28 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on March 31, 2024)

Average / Residual Maturity: 3.89 Years

Macaulay Duration: 3.08 Years

Modified Duration: 2.95 Years

Annualised Yield: 7.33%

NAV (As on March 31, 2024)

Regular Plan		Eco Plan	
Growth	32.0942	Growth	33.0544
Monthly IDCW	16.5234	Monthly IDCW	25.0347
Quarterly IDCW	17.1258	Quarterly IDCW	-
Annual IDCW	15.5793	Annual IDCW	-
Direct Plan			
Growth	33.9321		
Monthly IDCW	15.1203		
Quarterly IDCW	16.6775		
Annual IDCW	15.4666		

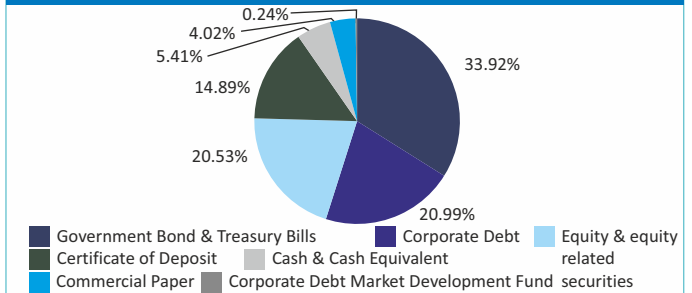
LOAD STRUCTURE (FOR ALL PLANS)

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".

COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS			
PETROLEUM PRODUCTS			
✓ Reliance Industries Limited	2.25		
BANKS	1.93		
✓ State Bank of India	0.84		
Bank of Baroda	0.59		
Kotak Mahindra Bank Limited	0.50		
PHARMACEUTICALS & BIOTECHNOLOGY			
✓ Sun Pharmaceutical Industries Limited	1.64		
CONSUMER DURABLES			
✓ Titan Company Limited	0.96		
Senco Gold Limited	0.62		
CONSTRUCTION			
✓ Larsen & Toubro Limited	1.37		
IT - SOFTWARE			
✓ HCL Technologies Limited	1.26		
Coforge Limited	0.52		
FINANCE			
✓ Jio Financial Services Limited	1.24		
AEROSPACE & DEFENSE			
✓ Hindustan Aeronautics Limited	1.14		
AUTOMOBILES			
✓ Hero MotoCorp Limited	0.73		
Tata Motors Limited	0.35		
REALTY			
✓ DLF Limited	1.06		
ELECTRICAL EQUIPMENT			
TD Power Systems Limited	0.58		
Siemens Limited	0.45		
CEMENT & CEMENT PRODUCTS			
UltraTech Cement Limited	0.55		
Ambuja Cements Limited	0.47		
INDUSTRIAL PRODUCTS			
Astral Limited	0.47		
Ingersoll Rand (India) Limited	0.41		
POWER			
NTPC Limited	0.64		
Power Grid Corporation of India Limited	0.38		
FOOD PRODUCTS			
Nestle India Limited	0.55		
OTHERS			
Triveni Engineering & Industries Limited	0.27		
S.J.S. Enterprises Limited	0.39		
PCBL Limited	0.34		
ITC Limited	0.36		
Tata Steel Limited	0.50		
Total	20.53		
CORPORATE DEBT			
Non-Convertible Debentures			
Indian Railway Finance Corporation Limited (CRISIL AAA)	7.05		
REC Limited (CRISIL AAA)	5.64		
Power Finance Corporation Limited (CRISIL AAA)	2.80		
National Bank For Agriculture and Rural Development (CRISIL AAA)	2.79		
Reliance Jio Infocomm Limited (CRISIL AAA)	2.71		
Total	20.99		
MONEY MARKET INSTRUMENTS			
Certificate of Deposit			
ICICI Bank Limited (ICRA A1+)	5.41		
Canara Bank (CRISIL A1+)	4.15		
Punjab National Bank (ICRA A1+)	3.95		
HDFC Bank Limited (CARE A1+)	1.38		
Total	14.89		
Commercial Paper			
Kotak Mahindra Prime Limited (CRISIL A1+)	4.02		
Total	4.02		
CDMDF			
Corporate Debt Market Development Fund			
Corporate Debt Market Development Fund (Others)	0.24		
Total	0.24		
GOVERNMENT BOND AND TREASURY BILL			
Government Bond			
7.26% GOI (MD 06/02/2033) (SOV)	15.61		
7.18% GOI (MD 14/08/2033) (SOV)	8.01		
7.38% GOI (MD 20/06/2027) (SOV)	2.12		
Total	25.74		
Treasury Bill			
182 Days Tbill (MD 18/04/2024) (SOV)	4.20		
364 Days Tbill (MD 30/01/2025) (SOV)	3.98		
Total	8.18		
CASH & CASH EQUIVALENT			
Net Receivables/(Payables)	2.52		
TREPS / Reverse Repo	2.89		
Investments			
Total	5.41		
GRAND TOTAL	100.00		

✓ Indicates Top 10 Holdings.

MCAP Categorization (As on March 31, 2024)

Mcap Category	Percentage
Debt	39.90%
GB/TB/Repo/Others	39.33%
Large Cap	16.20%
Small Cap	2.61%
Mid Cap	1.72%
Units of CDMDF	0.24%
Grand Total	100.00%

Invest Now

Bank of India Multi Asset Allocation Fund

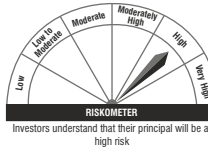
(An open ended scheme investing in Equity, Debt and Gold ETF)

All data as on March 31, 2024 (Unless indicated otherwise)

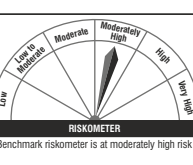
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on March 31, 2024

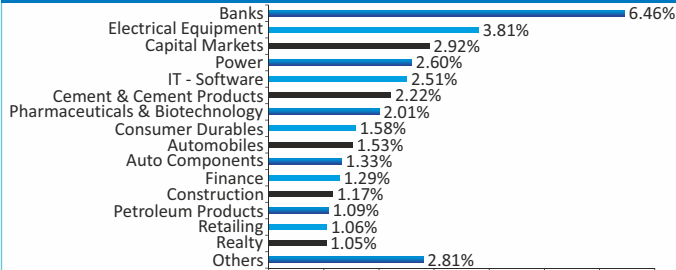


Benchmark Risk-o-meter as on March 31, 2024[^]



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

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

BENCHMARK[^]

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

DATE OF ALLOTMENT

February 28, 2024

FUND MANAGER

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

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

AVERAGE AUM

₹ 264.64 Crs.

LATEST AUM

₹ 270.60 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on March 31, 2024)

Average / Residual Maturity: 4.76 Years

Macaulay Duration: 3.89 Years

Modified Duration: 3.65 Years

Annualised Yield: 7.44%

NAV (As on March 31, 2024)

Plan	NAV (₹)
Regular Plan	10.0976
Direct Plan	10.1066
Growth	10.0976
DCW	10.0982
Monthly IDCW	10.1091

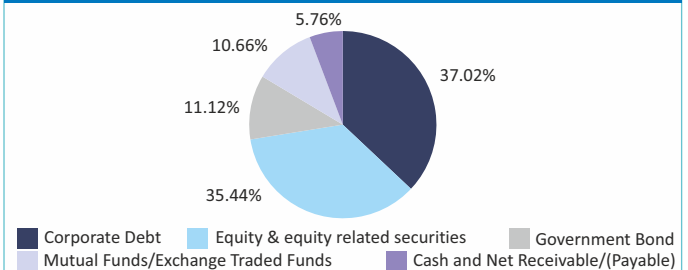
LOAD STRUCTURE (FOR ALL PLANS)

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"

COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		REALTY	1.05
BANKS	6.46	DLF Limited	1.05
✓ State Bank of India	2.51	OTHERS	2.81
✓ Bank of Baroda	2.20	Jindal Stainless Limited	1.04
✓ IndusInd Bank Limited	1.75	Welspun Living Limited	0.74
ELECTRICAL EQUIPMENT	3.81	Century Textiles & Industries Limited	0.55
✓ ABB India Limited	1.26	Lemon Tree Hotels Limited	0.48
Bharat Heavy Electricals Limited	1.11	Total	35.44
Triveni Turbine Limited	0.84	CORPORATE DEBT	
Hitachi Energy India Limited	0.60	Non-Convertible Debentures	
CAPITAL MARKETS	2.92	Indian Railway Finance Corporation Limited (CRISIL AAA)	9.26
Nippon Life India Asset Management Limited	1.11	LIC Housing Finance Limited (CRISIL AAA)	9.25
BSE Limited	1.08	REC Limited (ICRA AAA)	9.25
CARE Ratings Limited	0.73	Power Finance Corporation Limited (CRISIL AAA)	5.56
POWER	2.60	Small Industries Dev Bank of India (CRISIL AAA)	3.70
✓ Tata Power Company Limited	1.51	Total	37.02
NTPC Limited	1.09	MUTUAL FUNDS/EXCHANGE TRADED FUNDS	
IT - SOFTWARE	2.51	Exchange Traded Funds	
✓ Mastek Limited	1.35	ICICI Prudential Mutual Fund	8.42
Rategain Travel Technologies Limited	1.16	Nippon India Mutual Fund	1.26
CEMENT & CEMENT PRODUCTS	2.22	DSP BlackRock Mutual Fund	0.98
Grasim Industries Limited	1.40	Total	10.66
JK Cement Limited	0.82	GOVERNMENT BOND AND TREASURY BILL	
PHARMACEUTICALS & BIOTECHNOLOGY	2.01	Government Bond	
✓ Sun Pharmaceutical Industries Limited	2.01	7.1% GOI (MD 18/04/2029) (SOV)	9.26
CONSUMER DURABLES	1.58	7.18% GOI (MD 14/08/2033) (SOV)	1.86
Senco Gold Limited	1.01	Total	11.12
Blue Star Limited	0.57	CASH & CASH EQUIVALENT	
AUTOMOBILES	1.53	Net Receivables/(Payables)	0.61
✓ Tata Motors Limited	1.53	TREPS / Reverse Repo Investments	5.15
AUTO COMPONENTS	1.33	Total	5.76
UNO Minda Limited	0.86	GRAND TOTAL	100.00
Bharat Forge Limited	0.47	✓ Indicates Top 10 Holdings.	
FINANCE	1.29		
REC Limited	0.89		
Cholamandalam Investment and Finance Company Ltd	0.22		
Fusion Micro Finance Limited	0.18		
CONSTRUCTION	1.17		
✓ Larsen & Toubro Limited	1.17		
PETROLEUM PRODUCTS	1.09		
Reliance Industries Limited	1.09		
RETAILING	1.06		
Trent Limited	1.06		

MCAP Categorization (As on March 31, 2024)

Mcap Category	Percentage
Debt	37.02%
GB/TB/Repo/Others	16.88%
Large Cap	20.74%
Mid Cap	5.41%
Small Cap	9.29%
Gold ETF	10.66%
Grand Total	100.00%

Invest Now

Bank of India Balanced Advantage Fund

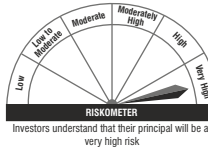
(An Open Ended Dynamic Asset Allocation Fund)

All data as on March 31, 2024 (Unless indicated otherwise)

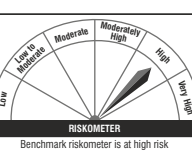
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on March 31, 2024

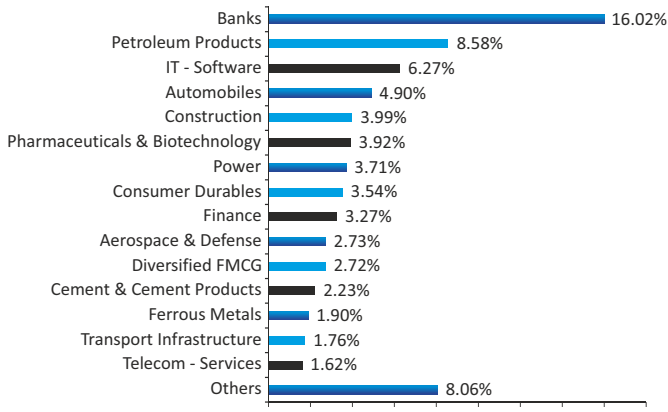


Benchmark Risk-o-meter as on March 31, 2024[^]



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

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

BENCHMARK[^]

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

DATE OF ALLOTMENT

March 14, 2014

FUND MANAGER

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

AVERAGE AUM

₹ 120.21 Crs.

LATEST AUM

₹ 121.68 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on March 31, 2024)

Average / Residual Maturity: 1.88 Years

Macaulay Duration: 1.48 Years

Modified Duration: 1.43 Years

Annualised Yield: 7.32%

NAV (As on March 31, 2024)

Regular Plan		Direct Plan		NAV (₹)
Growth	23.5006	Growth		25.0196
IDCW	16.3962	IDCW		15.1168

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

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		TELECOM - SERVICES	
BANKS	16.02	Bharti Airtel Limited	1.62
✓ HDFC Bank Limited	5.47	OTHERS	8.06
✓ State Bank of India	3.52	Coal India Limited	1.40
✓ ICICI Bank Limited	2.88	DLF Limited	1.34
Kotak Mahindra Bank Limited	1.5	Adani Enterprises Limited	0.93
Axis Bank Limited	1.33	Hindalco Industries Limited	0.82
Bank of Baroda	0.75	Oil & Natural Gas Corporation Limited	0.77
IndusInd Bank Limited	0.54	Nestle India Limited	0.52
PETROLEUM PRODUCTS	8.58	GAIL (India) Limited	0.52
✓ Reliance Industries Limited	8.27	Apollo Hospitals Enterprise Limited	0.43
✓ Bharat Petroleum Corporation Limited	0.31	SBI Life Insurance Company Limited	0.36
IT - SOFTWARE	6.27	HDFC Life Insurance Company Limited	0.32
✓ Infosys Limited	2.52	Britannia Industries Limited	0.31
Tata Consultancy Services Limited	1.68	Tata Consumer Products Limited	0.27
HCL Technologies Limited	1.03	UPL Limited	0.07
Tech Mahindra Limited	0.42	Total	75.22
Wipro Limited	0.38	CORPORATE DEBT	
LTIMindtree Limited	0.24	Non-Convertible Debentures	
AUTOMOBILES	4.90	Reliance Jio Infocomm Limited (CRISIL AAA)	1.59
Hero MotoCorp Limited	1.01	Power Grid Corporation of India Limited (CRISIL AAA)	0.81
Tata Motors Limited	0.98	Total	2.40
Mahindra & Mahindra Limited	0.93	MONEY MARKET INSTRUMENTS	
Maruti Suzuki India Limited	0.83	Certificate of Deposit	
Bajaj Auto Limited	0.62	Canara Bank (CRISIL A1+)	8.11
Eicher Motors Limited	0.53	Total	8.11
CONSTRUCTION	3.99	MUTUAL FUND INVESTMENT	
✓ Larsen & Toubro Limited	3.99	Bank of India Arbitrage Fund - Direct Plan - Growth	2.32
PHARMACEUTICALS & BIOTECHNOLOGY	3.92	Total	2.32
✓ Sun Pharmaceutical Industries Limited	2.81	INVIT	
Dr. Reddy's Laboratories Limited	0.43	IRB InvIT Fund	2.75
Cipla Limited	0.42	India Grid Trust InvIT Fund	1.65
Divi's Laboratories Limited	0.26	Total	4.40
POWER	3.71	GOVERNMENT BOND AND TREASURY BILL	
NTPC Limited	1.85	Government Bond	
Tata Power Company Limited	1.00	7.18% GOI (MD 14/08/2033) (SOV)	3.05
Power Grid Corporation of India Limited	0.86	Total	3.05
CONSUMER DURABLES	3.54	Treasury Bill	
✓ Titan Company Limited	2.32	364 Days Tbill (MD 11/07/2024) (Sov)	0.81
Asian Paints Limited	1.22	Total	0.81
FINANCE	3.27	CASH & CASH EQUIVALENT	
Jio Financial Services Limited	1.51	Net Receivables/(Payables) after adjusting for futures	1.42
Bajaj Finance Limited	1.03	TREPS / Reverse Repo Investments	2.27
Bajaj Finserv Limited	0.52	Total	3.69
Shriram Finance Limited	0.21	GRAND TOTAL	100.00
AEROSPACE & DEFENSE	2.73		
✓ Hindustan Aeronautics Limited	2.73		
DIVERSIFIED FMCG	2.72		
✓ ITC Limited	1.94		
Hindustan Unilever Limited	0.78		
CEMENT & CEMENT PRODUCTS	2.23		
UltraTech Cement Limited	1.76		
Grasim Industries Limited	0.46		
Grasim Industries Limited	0.01		
FERROUS METALS	1.90		
Tata Steel Limited	1.22		
JSW Steel Limited	0.68		
TRANSPORT INFRASTRUCTURE	1.76		
Adani Ports and Special Economic Zone Limited	1.76		

✓ Indicates Top 10 Holdings.

MCAP Categorization (As on March 31, 2024)

Mcap Category	Percentage
Large Cap	74.14%
Debt	10.51%
GB/TB/Repo/Others	7.55%
InvIT	4.40%
Mutual Fund Units	2.32%
Mid Cap	1.08%
Grand Total	100.00%

Invest Now

Bank of India Mid & Small Cap Equity & Debt Fund

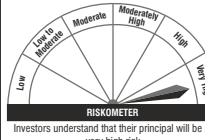
(An open ended hybrid scheme investing predominantly in equity and equity related instruments)

All data as on March 31, 2024 (Unless indicated otherwise)

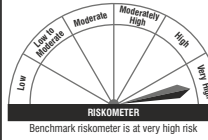
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on March 31, 2024

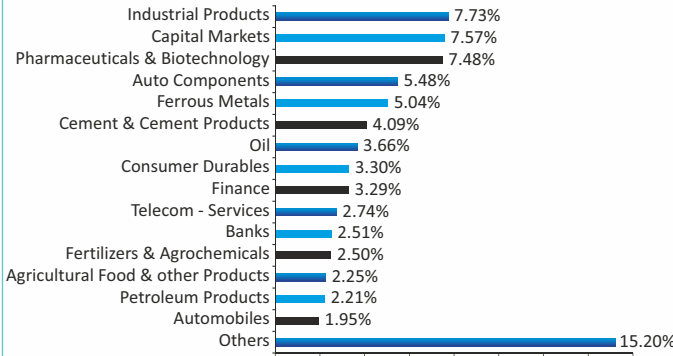


Benchmark Risk-o-meter as on March 31, 2024[^]



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

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

BENCHMARK[^]

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

₹ 655.16 Crs.

LATEST AUM

₹ 665.29 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on March 31, 2024)

1.30 Times[^] ("Basis last rolling 12 months)

EQUITY PARAMETER (As on March 28, 2024)

Standard Deviation (Annualized): 13.81% (Bank of India Mid & Small Cap Equity & Debt Fund)
10.92% (Nifty Midsmall cap 400 TRI - 70% & CRISIL Short Term Bond Fund Index - 30%)

Beta: 1.15

Sharpe Ratio^{*}: 1.15

Tracking Error (Annualized): 6.05%

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

*Risk-free rate assumed to be 7.90% (MIBOR as on March 28, 2024)

DEBT PARAMETER (As on March 31, 2024)

Average / Residual Maturity: 3.07 Years

Macaulay Duration: 2.08 Years

Modified Duration: 1.99 Years

Annualised Yield: 7.36%

NAV (As on March 31, 2024)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	35.02
Regular IDCW	Regular IDCW	28.58

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

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS			
INDUSTRIAL PRODUCTS	7.73	Tejas Networks Limited	1.05
✓ HEG Limited	1.97	Arvind Limited	1.00
Astral Limited	1.89	Radico Khaitan Limited	0.91
Graphite India Limited	1.41	Torrent Power Limited	0.87
APL Apollo Tubes Limited	1.01	Century Textiles & Industries Limited	0.71
AIA Engineering Limited	0.71	Rategain Travel Technologies Limited	0.65
Kamdhenu Limited	0.39	Ganesha Ecosphere Limited	0.65
R R Kabel Limited	0.35	KPIT Technologies Limited	0.58
CAPITAL MARKETS	7.57	Coforge Limited	0.54
UTI Asset Management Company Limited	1.74	Poly Medicure Limited	0.53
Nippon Life India Asset Management Limited	1.69	PB Fintech Limited	0.52
CARE Ratings Limited	1.53	Bharat Heavy Electricals Limited	0.47
BSE Limited	1.48	Cyient Limited	0.42
Central Depository Services (India) Limited	1.08	V.S.T Tillers Tractors Limited	0.34
Angel One Limited	0.05	Total	77.00
PHARMACEUTICALS & BIOTECHNOLOGY	7.48	CORPORATE DEBT	
Ajanta Pharma Limited	1.76	Non-Convertible Debentures	
Abbott India Limited	1.63	Indian Railway Finance Corporation Limited (CRISIL AAA)	3.02
GlaxoSmithKline Pharmaceuticals Limited	1.54	National Bank For Agriculture and Rural Development (CRISIL AAA)	1.05
Eris Lifesciences Limited	1.28	Power Grid Corporation of India Limited (CRISIL AAA)	0.30
JB Chemicals & Pharmaceuticals Limited	1.27	REC Limited (CRISIL AAA)	0.30
Reliance Industries Limited (CRISIL AAA)	1.08	Reliance Industries Limited (CRISIL AAA)	0.30
Total	4.97	Total	
UNO Minda Limited	2.37	MONEY MARKET INSTRUMENTS	
Jamna Auto Industries Limited	1.19	Certificate of Deposit	
Endurance Technologies Limited	0.99	Kotak Mahindra Bank Limited (CRISIL A1+)	1.96
Bharat Forge Limited	0.93	Small Industries Dev Bank of India (CARE A1+)	1.33
FERROUS METALS	5.04	ICICI Bank Limited (ICRA A1+)	1.16
✓ Jindal Stainless Limited	3.91	Axis Bank Limited (CRISIL A1+)	1.14
Steel Authority of India Limited (CARE A1+)	1.13	Total	5.59
CEMENT & CEMENT PRODUCTS	4.09	Commercial Paper	
✓ JK Cement Limited	2.21	Kotak Mahindra Prime Limited (CRISIL A1+)	1.58
The Ramco Cements Limited	1.06	Total	1.58
Dalmia Bharat Limited	0.82	RFV_N-AMRT	
OIL	3.66	Non-Convertible Debentures	
✓ Oil India Limited	3.66	Power Grid Corporation of India Limited (CRISIL AAA)	2.26
CONSUMER DURABLES	3.30	Total	2.26
Senco Gold Limited	1.02	GOVERNMENT BOND AND TREASURY BILL	
ETHOS LTD.	1.01	Government Bond	
Cera Sanitaryware Limited	0.71	7.26% GOI (MD 06/02/2033) (SOV)	1.98
Dixon Technologies (India) Limited	0.56	7.18% GOI (MD 14/08/2033) (SOV)	1.92
Total	3.29	Total	3.90
CRISIL Limited	2.06	Treasury Bill	
CreditAccess Grameen Limited	1.23	364 Days Tbill (MD 30/01/2025) (SOV)	1.82
TELECOM - SERVICES	2.74	182 Days Tbill (MD 18/04/2024) (SOV)	0.30
✓ Indus Towers Limited	2.74	Total	2.12
BANKS	2.51	CASH & CASH EQUIVALENT	
✓ Indian Bank	2.03	Net Receivables/(Payables)	0.13
Utkarsh Small Finance Bank Ltd	0.48	TREPS / Reverse Repo Investments	2.45
FERTILIZERS & AGROCHEMICALS	2.50	Total	2.58
Coromandel International Limited	1.39	GRAND TOTAL	100.00
Bayer Cropscience Limited	1.11	✓ Indicates Top 10 Holdings.	
AGRICULTURAL FOOD & OTHER PRODUCTS	2.25		
Triveni Engineering & Industries Limited	1.16		
Balrampur Chini Mills Limited	1.09		
PETROLEUM PRODUCTS	2.21		
Castrol India Limited	2.21		
AUTOMOBILES	1.95		
✓ Hero MotoCorp Limited	1.95		
OTHERS	15.20		
Swan Energy Limited	1.36		
CMS Info System Limited	1.19		
Deepak Nitrite Limited	1.18		
Procter & Gamble Hygiene and Health Care Limited	1.15		
The Indian Hotels Company Limited	1.08		

MCAP Categorization (As on March 31, 2024)

Mcap Category	Percentage
Mid Cap	46.77%
Small Cap	30.23%
Debt	14.40%
GB/TB/Repo/Others	8.60%
Grand Total	100.00%

Invest Now

Bank of India Arbitrage Fund

(An open ended scheme investing in arbitrage opportunities)

All data as on March 31, 2024 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:

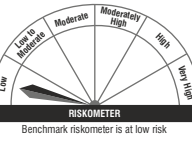
- Income over short to medium term.
- Income through arbitrage opportunities between cash and derivative segments of the equity market and arbitrage opportunities within the derivative segment.

Risk-o-meter is based on the scheme portfolio as on March 31, 2024



Investors understand that their principal will be at low risk

Benchmark Risk-o-meter as on March 31, 2024[^]



Benchmark riskometer is at low risk

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

INVESTMENT OBJECTIVE

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

BENCHMARK[^]

NIFTY 50 Arbitrage Index

DATE OF ALLOTMENT

June 18, 2018

FUND MANAGER

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

AVERAGE AUM[#]

₹ 24.44 Crs.

LATEST AUM[#]

₹ 25.53 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 March 31, 2024)

Average / Residual Maturity: 0.24 Years
Macaulay Duration: 0.24 Years
Modified Duration: 0.24 Years
Annualised Yield: 7.18%

NAV (As on March 31, 2024)

Regular Plan		Direct Plan	
Growth	12.7248	Growth	13.1771
Monthly IDCW	11.5316	Monthly IDCW	11.8842
Quarterly IDCW	12.1729	Quarterly IDCW	12.5260
Annual IDCW	11.7576	Annual IDCW	11.9206

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load	NIL
Exit Load	<ul style="list-style-type: none"> For Redemption/switch out - of up to 10% of the initial units allotted - within 30 days 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 0.50%, if the units are switched out within 30 days from the date of allotment of units If the units are redeemed/switched out after 30 days from the date of allotment of units - "NIL"

[#]Aggregate value of investments by other schemes of Bank of India Mutual Fund as on 31st March 2024 is ₹ 281.35 lacs.

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS			
BANKS	16.75	Hindustan Copper Limited	-0.58
✓ HDFC Bank Limited	5.93	Indian Energy Exchange Limited	-0.60
✓ Bank of Baroda	3.63	JSW Steel Limited	-0.66
✓ Canara Bank	3.07	Adani Ports and Special Economic Zone Limited	-0.85
Axis Bank Limited	1.79	UPL Limited	-0.93
State Bank of India	1.77	Tata Steel Limited	-1.02
Kotak Mahindra Bank Limited	0.56	PVR INOX Limited	-1.07
PETROLEUM PRODUCTS	11.18	ITC Limited	-1.08
✓ Reliance Industries Limited	6.69	Zee Entertainment Enterprises Limited	-1.16
✓ Indian Oil Corporation Limited	4.49	ACC Limited	-1.18
FERROUS METALS	6.24	Bharti Airtel Limited	-1.38
✓ Jindal Steel & Power Limited	4.57	Dixon Technologies (India) Limited	-1.47
Tata Steel Limited	1.01	Cipla Limited	-1.54
JSW Steel Limited	0.66	Multi Commodity Exchange of India Limited	-1.59
CONSTRUCTION	6.19		
✓ Larsen & Toubro Limited	6.19		
PHARMACEUTICALS & BIOTECHNOLOGY	4.51	Ambuja Cements Limited	-1.74
✓ Glenmark Pharmaceuticals Limited	2.99	State Bank of India	-1.78
Cipla Limited	1.52	Power Finance Corporation Limited	-1.79
CEMENT & CEMENT PRODUCTS	2.90	Axis Bank Limited	-1.81
Ambuja Cements Limited	1.73	Trent Limited	-1.87
ACC Limited	1.17	ABB India Limited	-1.88
NON - FERROUS METALS	2.73	Tata Consultancy Services Limited	-1.88
✓ Hindalco Industries Limited	2.15	NTPC Limited	-1.99
Hindustan Copper Limited	0.58	InterGlobe Aviation Limited	-2.10
ENTERTAINMENT	2.20	Hindalco Industries Limited	-2.17
Zee Entertainment Enterprises Limited	1.14	Glenmark Pharmaceuticals Limited	-3.02
PVR INOX Limited	1.06	Canara Bank	-3.10
CAPITAL MARKETS	2.16	Bank of Baroda	-3.65
Multi Commodity Exchange of India Limited	1.57	Indian Oil Corporation Limited	-4.51
Indian Energy Exchange Limited	0.59	Jindal Steel & Power Limited	-4.60
TRANSPORT SERVICES	2.09	HDFC Bank Limited	-5.98
InterGlobe Aviation Limited	2.09	Larsen & Toubro Limited	-6.24
POWER	1.97	Reliance Industries Limited	-6.74
NTPC Limited	1.97	Equity Futures Total	-72.99
ELECTRICAL EQUIPMENT	1.87	MUTUAL FUND INVESTMENT	
ABB India Limited	1.87	Bank of India Liquid Fund - Direct Plan - Growth	10.15
RETAILING	1.86	Total	10.15
Trent Limited	1.86	GOVERNMENT BOND AND TREASURY BILL	
IT - SOFTWARE	1.86	Treasury Bill	
Tata Consultancy Services Limited	1.86	364 Days Tbill (MD 24/10/2024) (SOV)	5.65
FINANCE	1.78	364 Days Tbill (MD 11/07/2024) (SOV)	3.84
Power Finance Corporation Limited	1.78	364 Days Tbill (MD 03/10/2024) (SOV)	0.57
OTHERS	6.13	364 Days Tbill (MD 19/12/2024) (SOV)	0.39
Dixon Technologies (India) Limited	1.46	Total	10.45
Bharti Airtel Limited	1.37	CASH & CASH EQUIVALENT	
ITC Limited	1.07	Net Receivables/(Payables) after adjusting for futures	73.85
UPL Limited	0.93	TREPS / Reverse Repo	6.12
Adani Ports and Special Economic Zone Limited	0.84	Investments	
The Indian Hotels Company Limited	0.46	Total	79.97
Total	72.42	GRAND TOTAL	100.00
FUTURES AND OPTIONS			
Equity Futures		✓ Indicates Top 10 Holdings.	
The Indian Hotels Company Limited	-0.47		
Kotak Mahindra Bank Limited	-0.56		

MCAP Categorization (As on March 31, 2024)

Mcap Category	Percentage
Arbitrage Positions	72.99%
Mutual Fund Units	10.15%
GB/TB/Repo/Others	16.86%
Grand Total	100.00%

Invest Now

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

All data as on March 31, 2024 (Unless indicated otherwise)

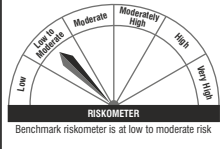
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on March 31, 2024

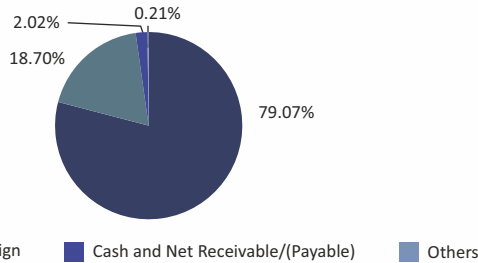


Benchmark Risk-o-meter as on March 31, 2024^



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

CREDIT PROFILE



INVESTMENT OBJECTIVE

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

BENCHMARK^

Tier 1: CRISIL Liquid Debt B-I Index (w.e.f. April 3, 2023)

Tier 1: CRISIL Liquid Debt A-I Index (w.e.f. March 12, 2024)

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#

₹ 1,325.56 Crs.

LATEST AUM#

₹ 1,322.32 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

OTHER PARAMETERS (As on March 31, 2024)

Average / Residual Maturity: 0.16 Years

Macaulay Duration: 0.16 Years

Modified Duration: 0.16 Years

Annualised Yield: 7.47%

NAV (As on March 31, 2024)

Regular Plan		Direct Plan	NAV (₹)
Growth	2,754.2063	Growth	2,780.5104
Daily IDCW	1,002.1069	Daily IDCW	1,002.6483
Weekly IDCW	1,002.7346	Weekly IDCW	1,063.0617

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

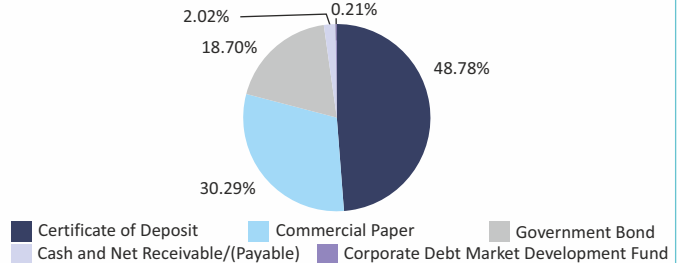
Exit Load

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

#Aggregate value of investments by other schemes of Bank of India Mutual Fund as on 31st March 2024 is ₹ 259.20 lacs.

Invest Now

COMPOSITION BY ASSETS



PORTFOLIO DETAILS

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

MONEY MARKET INSTRUMENTS

Certificate of Deposit

ICICI Bank Limited	ICRA A1+	5.59
Kotak Mahindra Bank Limited	CRISIL A1+	5.59
Axis Bank Limited	CRISIL A1+	5.58
Punjab National Bank	CRISIL A1+	3.74
Small Industries Dev Bank of India	CARE A1+	3.74
Bank of Baroda	FITCH A1+	3.73
HDFC Bank Limited	CARE A1+	3.73
Union Bank of India	ICRA A1+	3.73
HDFC Bank Limited	CARE A1+	3.50
Canara Bank	CRISIL A1+	2.39
Indian Bank	CRISIL A1+	1.87
Small Industries Dev Bank of India	CARE A1+	1.87
Bank of Baroda	FITCH A1+	1.86
Canara Bank	CRISIL A1+	1.86
Total		48.78

Commercial Paper

Larsen & Toubro Limited	CRISIL A1+	3.77
Kotak Securities Limited	ICRA A1+	3.75
Bajaj Finance Limited	CRISIL A1+	3.73
Kotak Mahindra Prime Limited	CRISIL A1+	2.24
National Bank For Agriculture and Rural Development	CRISIL A1+	1.88
Export Import Bank of India	CRISIL A1+	1.87
ICICI Securities Limited	CRISIL A1+	1.87
ICICI Securities Limited	CRISIL A1+	1.87
Reliance Retail Ventures Limited	CRISIL A1+	1.87
HDFC Securities Limited	CRISIL A1+	1.86
HDFC Securities Limited	ICRA A1+	1.86
Kotak Mahindra Prime Limited	CRISIL A1+	1.86
PNB Housing Finance Limited	CRISIL A1+	1.86
Total		30.29

CDMDF

Corporate Debt Market Development Fund

Corporate Debt Market Development Fund	OTHERS	0.21
Total		0.21

GOVERNMENT BOND AND TREASURY BILL

Treasury Bill

91 Days Tbill (MD 16/05/2024)	SOV	11.25
91 Days Tbill (MD 20/06/2024)	SOV	3.72
91 Days Tbill (MD 06/06/2024)	SOV	1.87
91 Days Tbill (MD 27/06/2024)	SOV	1.86
Total		18.70

Cash & Cash Equivalent

Net Receivables/Payables	(1.75)
TREPS / Reverse Repo Investments	3.77
Total	2.02

GRAND TOTAL 100.00

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

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

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

Bank of India Ultra Short Duration Fund

ICRA - A1+mfs

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

All data as on March 31, 2024 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:

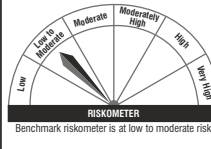
- Regular income over Short to Medium term.
- Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months.

Risk-o-meter is based on the scheme portfolio as on March 31, 2024



Investors understand that their principal will be at low to moderate risk

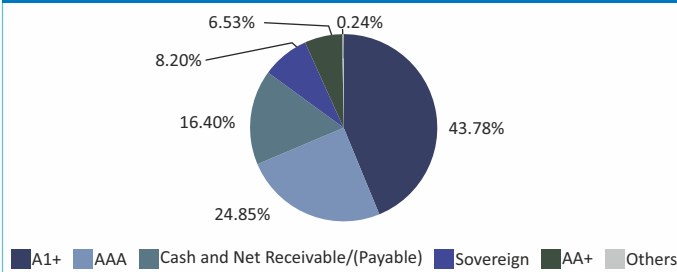
Benchmark Risk-o-meter as on March 31, 2024[^]



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



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 B-I Index (w.e.f. April 3, 2023)

Tier 1: CRISIL Ultra Short Duration Debt A-I Index (w.e.f. March 12, 2024)

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

₹ 148.88 Crs.

LATEST AUM

₹ 152.40 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on March 31, 2024)

Average / Residual Maturity: 0.43 Years

Macaulay Duration: 0.42 Years

Modified Duration: 0.41 Years

Annualised Yield: 7.41%

NAV (As on March 31, 2024)

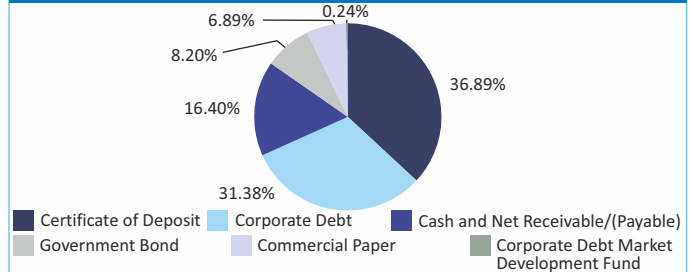
Regular Plan		Direct Plan	
Growth	2,910.0505	Growth	2,991.9153
Bonus	-	Bonus	2,977.0846
Daily IDCW	1,007.9523	Daily IDCW	1,012.4593
Weekly IDCW	1,008.9371	Weekly IDCW	1,008.4658

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load NIL

COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
Power Grid Corporation of India Limited	CRISIL AAA	6.58
Cholamandalam Investment and Finance Company Ltd	ICRA AA+	6.53
LIC Housing Finance Limited	CRISIL AAA	6.45
Reliance Industries Limited	CRISIL AAA	5.26
Hindustan Petroleum Corporation Limited	CRISIL AAA	3.28
REC Limited	CRISIL AAA	3.28
Total		31.38
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
ICICI Bank Limited	ICRA A1+	8.23
Axis Bank Limited	CRISIL A1+	7.50
Kotak Mahindra Bank Limited	CRISIL A1+	7.28
Small Industries Dev Bank of India	CARE A1+	7.10
Punjab National Bank	ICRA A1+	6.78
Total		36.89
Commercial Paper		
Kotak Mahindra Prime Limited	CRISIL A1+	6.89
Total		6.89
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.24
Total		0.24
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
364 Days Tbill (MD 28/11/2024)	SOV	6.27
91 Days Tbill (MD 11/04/2024)	SOV	1.31
364 Days Tbill (MD 30/01/2025)	SOV	0.62
Total		8.20
Cash & Cash Equivalent		
Net Receivables/Payables		1.85
TREPS / Reverse Repo Investments		14.55
Total		16.40
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)			

Invest Now

Bank of India Short Term Income Fund

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

All data as on March 31, 2024 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:

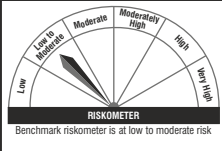
- Regular income over short to medium term.
- Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 1 year - 3 years.

Risk-o-meter is based on the scheme portfolio as on March 31, 2024



Investors understand that their principal will be at low to moderate risk

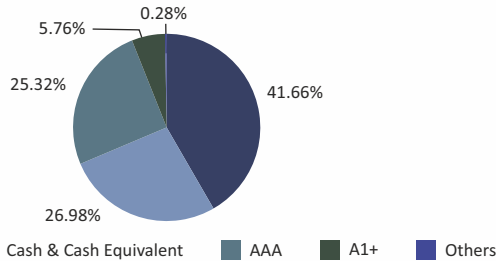
Benchmark Risk-o-meter as on March 31, 2024^



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



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 B-II Index (w.e.f. April 3, 2023)

Tier 1: CRISIL Short Duration Debt A-II Index (w.e.f. March 12, 2024)

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

₹ 82.07 Crs.

LATEST AUM

₹ 82.58 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on March 31, 2024)

Average / Residual Maturity: 3.68 Years

Macaulay Duration: 2.85 Years

Modified Duration: 2.74 Years

Annualised Yield: 7.02%

NAV (As on March 31, 2024)

Plan	NAV (₹)	Plan	NAV (₹)
Regular Plan		Direct Plan	
Growth	23.9723	Growth	25.8828
Monthly IDCW	12.3012	Monthly IDCW	12.5851
Quarterly IDCW	12.1223	Quarterly IDCW	11.9329

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load	NIL
Exit Load	NIL

COMPOSITION BY HOLDING PERIOD

Duration	% of Assets
Upto 3 months	25.49%
3 months to 6 months	0.00%
6 months to 1 year	10.53%
> 1 year	63.98%

PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
Power Finance Corporation Limited	CRISIL AAA	9.67
National Bank For Agriculture and Rural Development	CRISIL AAA	7.22
REC Limited	CRISIL AAA	4.87
Power Grid Corporation of India Limited	CRISIL AAA	2.39
Reliance Jio Infocomm Limited	CRISIL AAA	1.17
Total		25.32
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Axis Bank Limited	CRISIL A1+	5.76
Total		5.76
CDMDF		
Corporate Debt Market Development Fund		0.28
Corporate Debt Market Development Fund	OTHERS	0.28
Total		0.28
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
7.26% GOI (MD 06/02/2033)	SOV	25.72
7.38% GOI (MD 20/06/2027)	SOV	10.39
7.18% GOI (MD 14/08/2033)	SOV	3.66
Total		39.77
Treasury Bill		
364 Days Tbill (MD 30/01/2025)	SOV	1.89
Total		1.89
Cash & Cash Equivalent		
Net Receivables/Payables		3.67
TREPS / Reverse Repo Investments		23.31
Total		26.98
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)			

Invest Now

Bank of India Credit Risk Fund

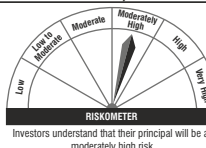
(An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds.) A Moderate Interest Rate Risk and Relatively High Credit Risk.)

All data as on March 31, 2024 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:

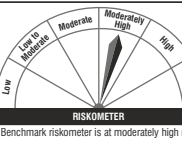
- Long term capital appreciation.
- Investment primarily in corporate debt securities with medium to long term maturities across the credit spectrum within the universe of investment grade rating.

Risk-o-meter is based on the scheme portfolio as on March 31, 2024



Investors understand that their principal will be at moderately high risk

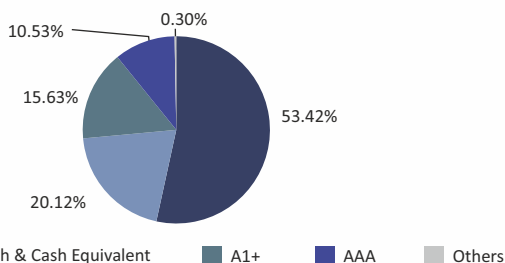
Benchmark Risk-o-meter as on March 31, 2024^



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



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 C-II Index (w.e.f. April 3, 2023)

Tier 1: CRISIL Credit Risk Debt B-II Index (w.e.f. March 12, 2024)

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

₹ 141.75 Crs.

LATEST AUM

₹ 141.75 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on March 31, 2024)

Average / Residual Maturity: 0.78 Years

Macaulay Duration: 0.69 Years

Modified Duration: 0.65 Years

Annualised Yield: 7.06%

NAV (As on March 31, 2024)

NAV (₹)

Regular Plan: 11.4067

Direct Plan: 11.6327

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

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

PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
Godrej Industries Limited	CRISIL AA	10.45
Steel Authority of India Limited	CARE AA	9.91
Century Textiles & Industries Limited	CRISIL AA	8.37
Tata Motors Limited	CRISIL AA	7.07
Piramal Capital & Housing Finance Limited	CARE AA	7.06
Tata Power Company Limited	CARE AA	7.04
National Bank For Agriculture and Rural Development	CRISIL AAA	7.01
Power Finance Corporation Limited	CRISIL AAA	3.52
Tata Motors Finance Limited	CRISIL AA	3.52
Total		63.95
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Punjab National Bank	ICRA A1+	7.29
Canara Bank	CRISIL A1+	3.48
Small Industries Dev Bank of India	CARE A1+	3.47
HDFC Bank Limited	CARE A1+	1.39
Total		15.63
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.30
Total		0.30
PREFERENCE SHARES (PREFSHARE)		
Preference Shares		
Amanta Healthcare Limited		0.00
Total		0.00
Cash & Cash Equivalent		
Net Receivables/Payables		9.47
TREPS / Reverse Repo Investments		10.65
Total		20.12
GRAND TOTAL		100.00

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

Any redemptions including switch-out, registered under the Scheme would continue (without any change) as per the terms of the SID and KIM of the Scheme. https://www.boimf.in/docs/default-source/reports/addenda-notice/boi---temporary-suspension-crf_28-june-2019.pdf

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

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

Invest Now

Bank of India Overnight Fund

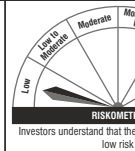
(An open ended debt scheme investing in overnight securities. A Relatively Low Interest Rate Risk and A Relatively Low Credit Risk.)

All data as on March 31, 2024 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:

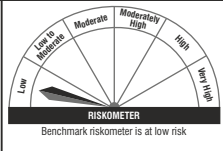
- Income over short term with low risk and high liquidity.
- Investments in overnight securities having residual maturity of 1 business day.

Risk-o-meter is based on the scheme portfolio as on March 31, 2024



Investors understand that their principal will be at low risk

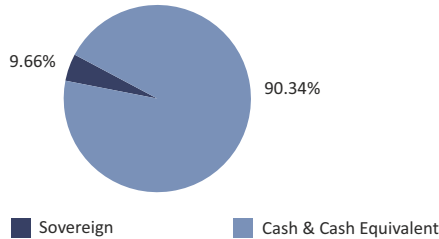
Benchmark Risk-o-meter as on March 31, 2024[^]



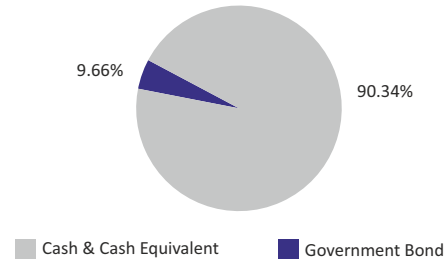
Benchmark riskometer is at low risk

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

CREDIT PROFILE



COMPOSITION BY ASSETS



INVESTMENT OBJECTIVE

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

BENCHMARK[^]

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

₹ 74.28 Crs.

LATEST AUM

₹ 31.01 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 March 31, 2024)

Average / Residual Maturity: 1 Day

Macaulay Duration: 1 Day

Modified Duration: 1 Day

Annualised Yield: 7.28%

NAV (As on March 31, 2024)

NAV (₹)

Regular Plan	Direct Plan	Growth	NAV
Growth	1,210.9539	1,213.9309	
Daily IDCW	1,000.0020	1,000.0069	
Weekly IDCW	1,001.0694	1,000.9938	
Monthly IDCW	1,000.9862	1,000.0000	

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load	NIL
Exit Load	NIL

PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
91 Days Tbill (MD 11/04/2024)	SOV	9.66
Total		9.66
CASH & CASH EQUIVALENT		
Net Receivables/Payables		0.65
TREPS / Reverse Repo Investments		89.69
Total		90.34
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)			

Invest Now

IDCW History

EQUITY FUNDS⁵

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

HYBRID FUND⁵

Record Date	IDCW/ Unit Declared (in ₹)	NAV ^a as on Record Date
Bank of India Conservative Hybrid Fund		
Regular Monthly IDCW		
02-February-2021	0.23090000	11.2228 ^b
02-February-2021	0.23090000	11.2228 ^b
30-June-2021	0.30000000	11.3853 ^b
30-June-2021	0.30000000	11.3853 ^b
Regular Quarterly IDCW		
25-June-2018	0.0864385	11.1417 ^b
25-June-2018	0.08004287	11.1417 ^b
25-March-2019	0.03320971	11.1241 ^b
25-March-2019	0.03075255	11.1241 ^b
Regular Annual IDCW		
25-March-2019	0.07203243	10.3827 ^b
25-March-2019	0.06670224	10.3827 ^b
02-February-2021	0.26970000	10.3095 ^b
02-February-2021	0.26970000	10.3095 ^b
Regular Plan Regular IDCW		
25-June-2013	0.389636	12.0556 ^b
25-June-2013	0.373162	12.0556 ^b
25-March-2014	0.389636	10.9004 ^b
25-March-2014	0.373162	10.9004 ^b
Direct Monthly IDCW		
02-February-2021	0.22820000	10.1643 ^b
02-February-2021	0.22820000	10.1643 ^b
30-June-2021	0.03000000	10.3018 ^b
30-June-2021	0.03000000	10.3018 ^b
Direct Quarterly IDCW		
26-December-2018	0.21610173	10.6590 ^b
26-December-2018	0.20010672	10.6590 ^b
25-March-2019	0.21610173	10.5824 ^b
25-March-2019	0.20010672	10.5824 ^b
Direct Annual IDCW		
25-March-2019	0.28811758	10.2199 ^b
25-March-2019	0.26680896	10.2199 ^b
02-February-2021	0.41970000	10.1017 ^b
02-February-2021	0.41970000	10.1017 ^b
Eco Monthly IDCW		
02-February-2021	0.49370000	16.9514 ^b
02-February-2021	0.49370000	16.9514 ^b
30-June-2021	0.50000000	17.1667 ^b
30-June-2021	0.50000000	17.1667 ^b
Eco Quarterly IDCW		
26-December-2018	0.06838875	10.0000 ^b
26-December-2018	0.06324962	10.0000 ^b
25-March-2019	0.07206263	10.1033 ^b
25-March-2019	0.06670224	10.1033 ^b
Eco Plan Regular IDCW		
25-March-2013	0.440456	12.5487 ^b
25-March-2013	0.377515	12.5487 ^b
25-March-2014	0.779271	11.5826 ^b
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 ^b
25-June-2018	0.02449722	10.7707 ^b
29-July-2021	0.40000000	11.2226 ^b
29-July-2021	0.40000000	11.2226 ^b
Direct Plan - Regular IDCW		
25-March-2019	0.44270637	10.2965 ^b
25-June-2019	0.04427025	10.0302 ^b
25-June-2019	0.0442703	10.0302 ^b
30-June-2021	1.00000000	10.0785 ^b
DEBT / INCOME FUNDS		
Record Date	IDCW/ Unit Declared (in ₹)	NAV ^a as on Record Date
Bank of India Short Term Income Fund⁵		
Institutional Monthly IDCW		
25-January-2011	0.043921	10.1704 ^b
25-January-2011	0.040935	10.1704 ^b
25-February-2011	0.052705	10.1881 ^b
25-February-2011	0.049122	10.1881 ^b
Institutional Quarterly IDCW		
29-December-2009	0.1751890	10.2708 ^b
29-December-2009	0.1630520	10.2708 ^b
Regular Monthly IDCW		
25-March-2019	0.05042235	10.3919 ^b
25-March-2019	0.04668914	10.3919 ^b
25-April-2019	0.03601595	10.3441 ^b
25-April-2019	0.03334718	10.3441 ^b
Regular Quarterly IDCW		
26-December-2018	0.10804795	10.1585 ^b
26-December-2018	0.10005336	10.1585 ^b
25-March-2019	0.10804788	10.1917 ^b
25-March-2019	0.10005336	10.1917 ^b
Direct Monthly IDCW		
25-March-2019	0.05042155	10.3930 ^b
25-March-2019	0.04669158	10.3930 ^b
25-April-2019	0.03602011	10.3498 ^b
25-April-2019	0.03335117	10.3498 ^b
Direct Quarterly IDCW		
26-December-2018	0.14401749	10.1444 ^b
26-December-2018	0.13340448	10.1444 ^b
25-March-2019	0.10804758	10.1908 ^b
25-March-2019	0.10005336	10.1908 ^b
Bank of India Overnight Fund⁵⁵		
Regular Monthly IDCW		
26-February-2024	5.0877794	1000.1822 ^b
26-February-2024	5.0877794	1000.1822 ^b
26-March-2024	5.2323601	1000.1778 ^b
26-March-2024	5.2323601	1000.1778 ^b
Direct Monthly IDCW		
26-February-2024	5.0877794	1000.1822 ^b
26-February-2024	5.0877794	1000.1822 ^b
26-March-2024	4.9008801	1000.0000 ^b
26-March-2024	4.9008801	1000.0000 ^b

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

Fund - Manager wise Scheme Performance

Bank of India Large & Mid Cap Equity Fund - Regular Plan - Growth Option - PERFORMANCE (As on March 28, 2024)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (S&P BSE 250 Large MidCap (TRI)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (S&P BSE 250 Large MidCap (TRI)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	43.0845%	38.6693%	30.0845%	14,308	13,867	13,008
3 years	21.3806%	18.7252%	16.3463%	17,864	16,719	15,736
5 years	18.5181%	17.0723%	15.2671%	23,395	22,002	20,356
Since inception*	14.2429%	16.0246%	14.6707%	78,210	99,329	82,858

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

Bank of India ELSS Tax Saver - Regular Plan - Growth Option - PERFORMANCE (As on March 28, 2024)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (S&P BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (S&P BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	54.5342%	40.1639%	30.0845%	15,453	14,016	13,008
3 years	24.1132%	19.3402%	16.3463%	19,096	16,980	15,736
5 years	24.5117%	17.3941%	15.2671%	29,944	22,306	20,356
Since inception*	19.6427%	17.9685%	16.2091%	1,49,960	1,21,219	96,613

^ 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 since April 27, 2022. In addition to this scheme, he manages 7 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Bank of India Manufacturing & Infrastructure Fund - Regular Plan - Growth Option - PERFORMANCE (As on March 28, 2024)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [®]	Scheme Returns (%) ^	Benchmark Returns# (S&P BSE India Manufacturing TRI - 50% & S&P BSE India Infrastructure TRI - 50%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns# (S&P BSE India Manufacturing TRI - 50% & S&P BSE India Infrastructure TRI - 50%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	59.2543%	75.9477%	30.0845%	15,925	17,595	13,008
3 years	29.0707%	32.7685%	16.3463%	21,472	23,367	15,736
5 years	25.0745%	23.4960%	15.2671%	30,627	28,742	20,356
Since inception*	11.7614%	8.8411%	12.4250%	47,840	32,955	51,997

^ 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).

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 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. The performance details provided herein are of Regular plan.

Notes

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

Fund - Manager wise Scheme Performance

Bank of India Small Cap Fund - Regular Plan - Growth Option - PERFORMANCE (As on March 28, 2024)

Fund Manager - Dhruv Bhatia				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	48.8672%	64.1483%	30.0845%	14,887	16,415	13,008
3 years	27.5263%	28.3901%	16.3463%	20,712	21,135	15,736
5 years	28.8571%	22.5259%	15.2671%	35,550	27,630	20,356
Since inception*	28.8418%	21.8733%	15.7499%	38,110	28,415	21,645

^ 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. Dhruv Bhatia has been managing since April 27, 2022. In addition to this scheme, he manages 2 close ended schemes and 1 open ended scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Bank of India Flexi Cap Fund - Regular Plan - Growth Option - PERFORMANCE (As on March 28, 2024)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (S&P BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (S&P BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	59.6195%	40.1639%	30.0845%	15,962	14,016	13,008
3 years	26.7786%	19.3402%	16.3463%	20,350	16,980	15,736
5 years	NA	NA	NA	NA	NA	NA
Since inception*	34.2698%	27.6174%	24.2859%	30,200	24,959	22,602

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

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

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

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

Bank of India Bluechip Fund - Regular Plan - Growth Option - PERFORMANCE (As on March 28, 2024)

Fund Manager - Dhruv Bhatia				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty 100 TRI) (%)	Additional Benchmark Returns (S&P BSE SENSEX TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 100 TRI) (₹)	Additional Benchmark Returns (S&P BSE SENSEX TRI) (₹)
1 year	47.7407%	34.7890%	26.4952%	14,774	13,479	12,650
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	15.9946%	15.1947%	14.3626%	15,040	14,756	14,465

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

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

1. Mr. Dhruv Bhatia has been managing this scheme w.e.f. January 20, 2022. In addition to this scheme, he manages 2 close ended and 1 open ended scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.
4. The returns has been calculated on the basis of simple annualized growth rate of the scheme.

Notes

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

Fund - Manager wise Scheme Performance

Bank of India Multi Cap Fund - Regular Plan - Growth Option - PERFORMANCE (As on March 28, 2024)

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 (S&P BSE 500 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (₹)	Additional Benchmark Returns (S&P BSE 500 TRI) (₹)
1 year	51.20%	47.56%	40.16%	15,120	14,756	14,016
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	46.68%	41.05%	35.15%	15,090	14,469	13,820

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

The returns has been calculated on the basis of simple annualized growth rate of the scheme.

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

Bank of India Conservative Hybrid Fund - Regular Plan - Growth Option - PERFORMANCE (As on March 28, 2024)

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	14.7763%	12.3899%	8.5011%	11,478	11,239	10,850
3 years	14.5869%	7.4777%	4.2983%	15,034	12,410	11,343
5 years	8.8164%	9.0215%	6.1458%	15,261	15,405	13,477
Since inception*	8.0596%	9.2685%	5.7986%	32,087	37,932	23,346

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

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

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

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

Bank of India Balanced Advantage Fund - Regular Plan - Growth Option - PERFORMANCE (As on March 28, 2024)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 Index) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 Index) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	27.8875%	18.8367%	30.0845%	12,789	11,884	13,008
3 years	14.3160%	11.1046%	16.3463%	14,928	13,707	15,736
5 years	9.3045%	11.9099%	15.2671%	15,606	17,558	20,356
Since inception*	8.8756%	11.6751%	14.4370%	23,503	30,334	38,775

[^] Past performance may or may not be sustained in the future. *Date of Allotment - March 14, 2014. Above returns are in Compounded Annual Growth Rate (CAGR).

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

1. Mr. Alok Singh has been appointed fund Manager for this scheme w.e.f December 1, 2021. In addition to this scheme, he manages 7 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Notes

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

Fund - Manager wise Scheme Performance

Bank of India Mid & Small Cap Equity & Debt Fund - Regular Plan - Growth Option - PERFORMANCE (As on March 28, 2024)

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	46.0197%	42.1449%	30.0845%	14,602	14,214	13,008
3 years	23.7228%	20.6062%	16.3463%	18,917	17,525	15,736
5 years	20.2851%	18.4174%	15.2671%	25,193	23,296	20,356
Since inception*	16.6202%	15.5010%	14.6097%	32,650	30,315	28,560

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

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

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

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

Bank of India Arbitrage Fund - Regular Plan - Growth Option - PERFORMANCE (As on March 28, 2024)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Arbitrage Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Arbitrage Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	6.5913%	8.1191%	7.1731%	10,659	10,812	10,717
3 years	4.2701%	5.7231%	5.1404%	11,334	11,813	11,620
5 years	4.0510%	5.1002%	5.5039%	12,198	12,826	13,074
Since inception*	4.2530%	5.1842%	5.8698%	12,724	13,395	13,908

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

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

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

1. Mr. Alok Singh has been appointed fund Manager for this scheme w.e.f December 1, 2021. In addition to this scheme, he manages 7 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Bank of India Liquid Fund - Regular Plan - Growth Option - PERFORMANCE (As on March 31, 2024)

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	8.8379%	7.5771%	7.3232%	10,016	10,014	10,014
15 Days	7.6862%	7.1926%	6.3929%	10,030	10,029	10,025
30 Days	7.5541%	7.2298%	7.2168%	10,062	10,059	10,059
1 year	7.2795%	7.2723%	7.2313%	10,728	10,727	10,723
3 years	5.4434%	5.5303%	5.1450%	11,725	11,754	11,626
5 years	5.1575%	5.2719%	5.5054%	12,862	12,933	13,077
Since inception*	6.6568%	6.7937%	6.3215%	27,542	28,103	26,212

^ 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 of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Notes

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

Fund - Manager wise Scheme Performance

Bank of India Ultra Short Duration Fund - Regular Plan - Growth Option - PERFORMANCE (As on March 28, 2024)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-II Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-II Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	6.2626%	7.5660%	7.1731%	10,626	10,757	10,717
3 years	4.8849%	5.7547%	5.1404%	11,535	11,824	11,620
5 years	5.1579%	5.9411%	5.5039%	12,861	13,347	13,074
Since inception*	7.0313%	7.4268%	6.3212%	29,086	30,821	26,198

^ 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 of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Bank of India Short Term Income Fund - Regular Plan - Growth Option - PERFORMANCE (As on March 28, 2024)

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	6.2242%	7.4969%	8.5011%	10,622	10,750	10,850
3 years	12.0120%	5.4240%	4.2983%	14,045	11,714	11,343
5 years	3.4817%	6.5871%	6.1458%	11,867	13,759	13,477
Since inception*	5.8831%	7.4876%	5.2318%	23,963	30,158	21,806

^ 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 of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Bank of India Credit Risk Fund - Regular Plan - Growth Option - PERFORMANCE (As on March 28, 2024)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	6.8545%	8.2123%	8.5011%	10,685	10,821	10,850
3 years	40.5069%	6.7296%	4.2983%	27,687	12,153	11,343
5 years	-2.9379%	7.9198%	6.1458%	8,614	14,642	13,477
Since inception*	1.4535%	8.1984%	6.2991%	11,402	20,468	17,425

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

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

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

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

Notes

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

Fund - Manager wise Scheme Performance

Bank of India Overnight Fund - Regular Plan - Growth Option - PERFORMANCE (As on March 31, 2024)

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	7.0476%	6.8629%	7.3232%	10,013	10,013	10,014
15 Days	6.8172%	6.7460%	6.3929%	10,027	10,027	10,025
30 Days	6.6814%	6.6325%	7.2168%	10,055	10,055	10,059
1 year	6.8625%	6.8540%	7.2313%	10,686	10,685	10,723
3 years	5.2086%	5.2329%	5.1450%	11,647	11,655	11,626
5 years	NA	NA	NA	NA	NA	NA
Since inception*	4.6878%	4.6752%	5.2114%	12,110	12,103	12,365

^ 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 of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

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 Conservative Hybrid Fund
Bank of India Credit Risk Fund
Bank of India Mid & Small Cap Equity & Debt Fund
Bank of India Flexi Cap Fund
Bank of India Balanced Advantage Fund
Bank of India Arbitrage Fund
Bank of India ELSS Tax Saver
Bank of India Multi Asset Allocation Fund



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



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 Overnight Fund
Bank of India Liquid Fund
Bank of India Ultra Short Duration Fund
Bank of India Short Term Income Fund
Bank of India Multi Asset Allocation Fund



Mr. Dhruv Bhatia: Dhruv has over 11 years of experience in equity research and portfolio management and currently serves as an Equity Fund Manager at Bank of India Investment Managers. In his last assignment, Dhruv was working with Sixteenth Street Capital Pte. as an Investment Consultant. His prior work experience are with firms such as AUM Fund Advisors LLP and Sahara Mutual Fund as an equity research analyst. Dhruv holds a Bachelor's degree in Management Studies from University of Mumbai and MBA from SIES College of Management Studies, Mumbai.

Funds Managed:

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

SIP Returns of selected Schemes

All data as on March 28, 2024 (Unless indicated otherwise)

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	18,50,000
Market Value of amount Invested	1,45,205	4,98,391	10,46,162	58,24,199
Scheme Returns (CAGR)	41.90%	22.44%	22.49%	13.64%
Benchmark returns# (CAGR)	36.20%	20.01%	21.19%	15.29%
Additional Benchmark### (CAGR)	27.81%	16.88%	18.58%	14.02%

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: S&P BSE 250 LargeMidCap TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	18,10,000
Market Value of amount Invested	1,52,695	5,30,875	11,81,536	77,80,711
Scheme Returns (CAGR)	55.16%	27.09%	27.58%	17.51%
Benchmark returns# (CAGR)	36.53%	20.55%	21.79%	15.13%
Additional Benchmark### (CAGR)	27.81%	16.88%	18.58%	13.86%

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: S&P BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	16,80,000
Market Value of amount Invested	1,53,279	5,69,266	13,09,103	62,17,782
Scheme Returns (CAGR)	56.21%	32.34%	31.93%	17.13%
Benchmark returns# (CAGR)	80.99%	39.94%	34.26%	15.26%
Additional Benchmark### (CAGR)	27.81%	16.88%	18.58%	13.99%

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: S&P BSE Infrastructure TRI (50%) & S&P BSE Manufacturing TRI (50%)

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	9,30,000
Market Value of amount Invested	1,44,652	5,03,720	11,28,744	20,11,576
Scheme Returns (CAGR)	40.93%	23.22%	25.66%	19.43%
Benchmark returns# (CAGR)	33.73%	21.84%	22.99%	17.82%
Additional Benchmark### (CAGR)	27.81%	16.88%	18.58%	16.10%

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

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

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	6,30,000
Market Value of amount Invested	1,40,721	5,11,586	13,18,805	14,32,949
Scheme Returns (CAGR)	34.13%	24.35%	32.24%	31.89%
Benchmark returns# (CAGR)	46.30%	28.20%	31.20%	30.23%
Additional Benchmark### (CAGR)	27.81%	16.88%	18.58%	18.31%

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

Scheme Benchmark: Nifty Smallcap 250 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	-	4,60,000
Market Value of amount Invested	1,55,355	5,45,332	-	8,01,275
Scheme Returns (CAGR)	59.95%	29.10%	NA	30.17%
Benchmark returns# (CAGR)	36.53%	20.55%	NA	22.31%
Additional Benchmark### (CAGR)	27.81%	16.88%	NA	18.74%

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: S&P BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

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

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

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

Month End Total Expense Ratio All data as on March 31, 2024 (Unless indicated otherwise)

Name of Scheme	Regular					Direct					Unclaimed					Eco				
	Base TER (%) ¹	Additional expense as per Regulation 52(6A)(b) (%) ¹	Additional expense as per Regulation 52(6A)(c) (%) ¹	Gross (%) ¹	Total TER (%)	Base TER (%) ¹	Additional expense as per Regulation 52(6A)(b) (%) ¹	Additional expense as per Regulation 52(6A)(c) (%) ¹	Gross (%) ¹	Total TER (%)	Base TER (%) ¹	Additional expense as per Regulation 52(6A)(b) (%) ¹	Additional expense as per Regulation 52(6A)(c) (%) ¹	Gross (%) ¹	Total TER (%)	Base TER (%) ¹	Additional expense as per Regulation 52(6A)(b) (%) ¹	Additional expense as per Regulation 52(6A)(c) (%) ¹	Gross (%) ¹	Total TER (%)
Bank of India Arbitrage Fund	0.93%	0.00%	0.00%	0.93%	0.96%	0.22%	0.00%	0.00%	0.22%	0.25%										
Bank of India Balanced Advantage Fund	2.19%	0.00%	0.05%	2.24%	2.46%	1.23%	0.00%	0.05%	1.28%	1.50%										
Bank of India Bluechip Fund	2.23%	0.00%	0.05%	2.28%	2.47%	1.11%	0.00%	0.05%	1.16%	1.35%										
Bank of India Conservative Hybrid Fund	2.00%	0.00%	0.05%	2.05%	2.24%	1.05%	0.00%	0.05%	1.08%	1.27%						1.63%	0.00%	0.05%	1.68%	1.84%
Bank of India Credit Risk Fund	1.33%	0.00%	0.05%	1.38%	1.46%	1.02%	0.00%	0.05%	1.07%	1.15%										
Bank of India ELSS Tax Saver	2.01%	0.00%	0.00%	2.01%	2.17%	1.05%	0.00%	0.00%	1.03%	1.19%						1.76%	0.00%	0.00%	1.76%	1.92%
Bank of India Flexi Cap Fund	2.16%	0.00%	0.05%	2.21%	2.33%	0.76%	0.00%	0.05%	0.81%	0.93%										
Bank of India Large & Mid Cap Equity Fund	2.21%	0.00%	0.05%	2.26%	2.46%	1.15%	0.00%	0.05%	1.20%	1.40%						1.53%	0.00%	0.05%	1.58%	1.79%
Bank of India Liquid Fund	0.13%	0.00%	0.00%	0.13%	0.13%	0.12%	0.00%	0.00%	0.12%	0.12%										
Bank of India Manufacturing & Infrastructure Fund	2.25%	0.00%	0.05%	2.30%	2.43%	0.79%	0.00%	0.05%	0.84%	0.97%										
Bank of India Mid & Small Cap Equity & Debt Fund	2.19%	0.00%	0.05%	2.24%	2.42%	0.97%	0.00%	0.05%	1.02%	1.20%										
Bank of India Multi Asset Allocation Fund	1.95%	0.00%	0.00%	1.95%	2.10%	1.01%	0.00%	0.00%	1.01%	1.16%										
Bank of India Multi Cap Fund	2.25%	0.00%	0.05%	2.30%	2.51%	1.18%	0.00%	0.05%	1.23%	1.44%										
Bank of India Overnight Fund	0.10%	0.00%	0.00%	0.10%	0.11%	0.08%	0.00%	0.00%	0.08%	0.09%						0.09%	0.00%	0.00%	0.09%	0.10%
Bank of India Short Term Income Fund	1.00%	0.00%	0.00%	1.00%	1.06%	0.46%	0.00%	0.00%	0.46%	0.52%										
Bank of India Small Cap Fund	2.08%	0.00%	0.05%	2.13%	2.23%	0.61%	0.00%	0.05%	0.66%	0.76%										
Bank of India Ultra Short Duration Fund	1.10%	0.00%	0.00%	1.10%	1.23%	0.76%	0.00%	0.00%	0.76%	0.89%										

TER Disclaimers:

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

How to read Factsheet

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

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

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

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

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

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

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

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

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

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

IDCW: Income Distribution cum Capital Withdrawal

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

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

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

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

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

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

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

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

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

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

Knowledge Hub

What is Balanced Advantage Fund?

Balanced Advantage Funds are categorized as hybrid mutual fund schemes that invest in both equity and debt instruments. According to market conditions, the asset allocation changes dynamically between equity and debt securities.

If the equity market becomes expensive, fund managers may increase the allocation of debt instruments, and vice versa. So, the fund manager may sell equity and related instruments to rebalance the portfolio and may add debt instruments.

Balanced advantage funds are suitable for investors who want to invest in mutual funds that provide better returns on equity but do not want to take on the significant risk associated with direct equity investments or pure equity mutual funds.

This is why long-term investors should consider balanced-advantage funds, as these funds, which include both wealth generation and are less volatile, are equally valuable.

Disclaimer/Statutory Details

The data in the Factsheet is updated up to March 31, 2024 unless indicated otherwise. Statements relating to outlook and forecast are the opinions of the Author. The views expressed by the author are personal and are not necessarily that of Bank of India Investment Managers Private Limited (formerly BOI Star Investment Managers Private Limited) (formerly BOI AXA Investment Managers Private Limited) (AMC). This report is for information purpose only and is not intended to be an investment advice. Please make independent research/ obtain professional help before taking any decision of investment/ sale. AMC makes no representation as to the quality, liquidity or market perception of any securities/ issuer/ borrower, if described in the report above, nor does it provide any guarantee whatsoever. Information and material used in this report are believed to be from reliable sources. However, AMC does not warrant the accuracy, reasonableness and/or completeness of any information. AMC does not undertake to update any information or material in this report. Decisions taken by you based on the information provided in this report are to your own account and risk. AMC and any of its officers, directors and employees shall not be liable for any loss or damage of any nature, as also any loss or profit in any way arising from the use of this material in any manner. AMC or its directors, officers and employees, including author of this report/ persons involved in the preparation or issuance of this report may, from time to time, have long or short positions in, and buy or sell the securities, if any, mentioned herein or have other potential conflict of interest with respect to any recommendation and related information and opinions given in the report/ report. This report, or any part of it, should not be duplicated, or contents altered/ modified, in whole or in part in any form and or re-distributed without AMC's prior written consent. © Bank of India Investment Managers Private Limited 2024.

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

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

• **Ahmedabad** - Office No. 604 6th Floor, Building Name - Sun Square, C. G. Road, Navrangpura, Ahmedabad - 380006. • **Bangalore** - 14/2 Rajesh Chambers, Brunton Road, Ashok Nagar, MG Road, Craig park layout, Bangalore - 560025. • **Chandigarh** - 205, Megabyte Business Centre, SCO-333-334, 1st Floor, Sec-35B Chandigarh - 160 022. • **Chennai** - Cabin No. 308, Apeejay Business Center No: 39/12, Haddows Road, Nungambakkam, Chennai - 600 034. • **Jaipur** - Office No.154, 1st Floor, Ganapati Plaza, M I Road, Jaipur - 302 001. • **Kolkata** - OM Tower, Room No.- 1008, 32, Jawahar Lal Nehru Road, Kolkata - 700071. • **Lucknow** - Office No. 311, 3rd Floor, Saran Chamber II, 5 Park Road, Lucknow-226001. • **Mumbai** - B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013. • **New Delhi** - B-104, Statesman House, Barakhamba Road, Connaught Place, New Delhi - 110 001. • **Patna** - Office No. 406, 4th Floor, Ashiana Hariniwas Complex, Dark Bungalow Road, Bandar Bagicha, Frazer Road Area, Patna - 800001. • **Pune** - Cornerstone Projects, CTS No 33/28, Office no 47-501 T.P. Scheme No 1, Erandawane Pune City, 6th Floor, Lane no 4, Prabhkar Road, Deccan Gymkhana Pune - 411 004. • **Vadodara** - C -173, 1st Floor Emerald One Building, Jetalpur road, Jetalpur, Vadodara - 390007.

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

• **Agra**: 1st Floor, Deepak Wasan Plaza, Behind Holiday Inn, Sanjay Place, Agra - 282 002. • **Ahmedabad**: Office No. 401, 4th Floor, ABC-I, Off. C.G. Road, Ahmedabad - 380009. • **Ahmednagar**: Shop no. 2, Plot No. 17, S.no 322, Near Ganesh Colony, Savdi, Ahmednagar - 414001. • **Akola**: Shop No 25, Ground Floor Yamuna tarang complex, Murtizapur Road N.H.No-6, Opp Radhakrishna Talkies Akola - 444 001. • **Allahabad**: Meena Bazar, 2nd Floor, 10, S. P. Marg, Civil Lines, Subhash Chauraha, In The City of Allahabad - 211 001. • **Ambala**: 6349, 2nd Floor, Nicholson Road, Adjacent KOS Hospital Ambala Cant, Ambala -133 001, Haryana. • **Amritsar**: SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, City- Amritsar, Punjab - 143001. • **Anand**: B-42, Vaibhav Commercial Centre, Nr Tvs Down Town Show Room, Grid Char Rasta, Anand - 380001. • **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. • **Bangalore**: Old No 35, New No:59, Kamala Nivas, 1st Floor, Puttanna Road, Basavangudi, Bangalore - 560004. • **Bareilly**: 54, Civil Lines, Ayub Khan Chauraha Above Mitali Women, Bareilly - 243001. • **Bankura**: Plot Nos-80/1/Anatunchati Mahalla 3rd Floor, Ward No-24, Opposite P.C Chandra, Bankura Town, Bankura - 729101. • **Baroda**: 1st Floor 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri Vadodara - 390007. • **Begusarai**: C/O Dr Hazari Prasad Sahu, Ward No 13, Behind Alka Cinema, Begusarai (Bihar), Begusarai - 851117. • **Belgaum**: Premises No 101, CTS No 1893, Shree Guru Darshani Tower, Anandwadi, Hindwadi, Belgaum - 590011. • **Bellary**: Ground Floor, 3rd Office, Near Womens College Road, Beside Amruth Diagnostic Shanthi Archade, Bellary - 583103. • **Bhagalpur**: 2nd Floor, Chandralok Complex, Near Ghatghar, Bhagalpur - 812 001. • **Bhatinda**: Mcb-Z-3-01043, Goniana Road, Opposite Nippon India Mf Gt Road, Near Hanuman Chowk, Bhatinda - 151001. • **Bhavnagar**: 303, Sterling Building, Above HDFC Bank, Waghawadi Road, Bhavnagar - 364 001. • **Bhopal**: Gururupa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2, M P Nagar, Bhopal, Madhya Pradesh - 462011. • **Bhubaneswar**: A/181, Saheed Nagar, Janardan House, Room #: 07, 3rd Floor, DT: Bhubaneswar - 751 007. • **Bilaspur**: Anandam Plaza, Shop. No. 306; 3rd Floor, Vyapar Vihar Main Road, Chhattingarh, Bilaspur-495001. • **Bokaro**: City Centre, Plot No. HE-07, Sector-IV, Bokaro Steel City - 827004. • **Borivali**: Gomati Smuti, Ground Floor, Jambli Gully, Near Railway Station, Borivali, Mumbai - 400 092. • **Burdwan**: Saluja Complex; 846, Laxmipur, G T Road, Burdwan; PS: BURDWAN & DIST: BURDWANEAST, PIN: 713101. • **Calicut**: Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut, Pincode - 673001. • **Chandigarh**: Sco- 2423-2424, Above Mirchi Restaurant, New Aroma Hotel, First Floor, Sector 22-C, Chandigarh - 160 022. • **Chennai**: 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai - 600 034. • **Chinsurah**: No: 96, Po: Chinsurah Doctors Lane, Chinsurah - 712101. • **Cochin**: Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam - 682 036. • **Coimbatore**: 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641 018. • **Cuttack**: Shop No. 45, 2nd Floor, Netaji Subas Bose Arcade, (Big Bazar Building), Adjacent to Reliance Trends, Dargha Bazar, Cuttack, Odisha - 753001. • **Darbhanga**: 2nd Floor, Raj Complex, Near Poor Home, Darbhanga - 846004. • **Dehradun**: Shop No-809/799, Street No-2 A Rajendra Nagar, Near Sheeha Lounge Kaulgarh Road, Dehradun - 248001. • **Dhanbad**: 208 New Market, 2nd Floor, Bank More, Dhanbad - 826 001. • **Durgapur**: MWA-16, Bengal Ambuja, 2nd Floor, City Centre, Distt. Burdwan, Durgapur - 713 216. • **Eluru**: Dno-23A-7-72/73K S Plaza, Munukutla Vari Street, Opp Andhra Hospitals, R R Peta Eluru - 534002. • **Erode**: No: 4, Veerappan Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand, Erode - 638003. • **Faridabad**: A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, NIT, Faridabad - 121001. • **Gandhidham**: Office no - 12 Plot No - 300 Ground Floor, Shree Ambica Arcade Building, Near HDFC Bank, Gandhidham - 370201. • **Gandhinagar**: 138 - Sueshy solitaire, Nr. Podar International School, Kudasana, Ganghinagar-382421. • **Gaya**: Property No. 711045129, Ground Floor hotel Skylark, Swarajipuri Road, Gaya - 823001. • **Ghatkopar**: 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai - 400077. • **Ghaziabad**: FF - 31, Konark Building, Rajnagar, Ghaziabad, Uttar Pradesh Pin code - 201003. • **Gorakhpur**: Cross Road The Mall, Shop No 8-9, 4th Floor, Bank Road, Gorakhpur - 273001. • **Guntur**: 2nd Shatter, 1st Floor, Hno. 6-14-48, 14/2 Lane, Arundal Pet, Guntur - 522002. • **Gurgaon**: No: 212A 2nd Floor Vipul Agora, M. G. Road, Gurgaon - 122001. • **Guwahati**: Ganapati Enclave, 4th Floor, Opposite Bora Service, Ullubari, Guwahati - 781 007. • **Gwalior**: 2nd Floor, Rajeev Plaza, Jayendra Ganj, Lashkar, Gwalior - 474 009. • **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**: KARVY HOUSE, No:46, 8-2-609/K, Avenue 4, Street No. 1, Banjara Hills, Hyderabad - 500 034. • **Hyderabad (Gachibowli)**: KARVY Selenium, Plot No: 31 & 32, Tower B, Survey No.115/22, 115/24, 115/25, Financial District, Gachibowli, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032. • **Indore**: 2nd Floor, 203-205 Balaji Corporate House, Above ICICI Bank, 19/1 New Palasia, Near Curewell Hospital, Janjeerwala Square, Indore - 452 001. • **Jabalpur**: 2nd Floor, 290/1 (165-New), Near Bhavartal Garden, Jabalpur - 482 001. • **Jaipur**: S16/A, 11/3rd Floor, Land Mark Building, Opp Jai Club, Mahaver Marg, C Scheme, Jaipur - 302 001. • **Jalandhar**: Office No 7, 3rd Floor, City Square Building, E-H197 Civil Lines, Jalandhar - 144001. • **Jammu**: 1D/D Extension 2, Valmiki Chowk, Gandhi Nagar, Jammu - 180 004. • **Jamshedpur**: Madhukunj, 3rd Floor, Q Road, Sakshi, Bistupur, East Singhbhum, Jamshedpur - 831001. • **Jodhpur**: 203, Modi Arcade, Chopansi Road, Jodhpur - 342 001. • **Jalgaon**: 3rd Floor, 269 Jee Plaza, Baliram Peth, Near Kishore Agencies, Jalgaon - 425001. • **Kalyan**: Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivali Mahanagar Corporation) Kalyan - 421301. • **Kanpur**: 15/46, B, Ground Floor, Opp: Muir Mills, Civil Lines, Kanpur - 208 001. • **Kharagpur**: Holding No 254/220, SBI Building, Malancha Road, Ward No.16, Po: Kharagpur, Ps: Kharagpur, Dist: Paschim Medinipur Kharagpur - 721304. • **Kolhapur**: 605/1/4 E Ward, Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur - 416 001. • **Kolkata**: 2/1 Russel Street, 4th Floor, Kankaria Centre, Kolkata - 700071. • **Kottayam**: 1st Floor, Csiascension Square, Railway Station Road, Collectorate P O Kottayam - 686002. • **Lucknow**: 1st Floor, A. A. Complex, 5 Park Road, Hazratganj, Thaper House, Lucknow - 226 001. • **Ludhiana**: SCO 122, Second Floor, Above HDFC Mutual Fund, Feroze Gandhi Market, Ludhiana - 141001. • **Madurai**: No. G-16/17, AR Plaza, 1st Floor, North Veli Street, Madurai - 625010. • **Mangalore**: Shop No - 305, Marian Paradise Plaza, 3rd Floor, Bunts Hostel Road, Mangalore - 575003. • **Margao**: Shop No 21, Osia Mall, 1st Floor, Near KTC Bus Stand, SGPDA Market Complex, Margao - 403 601. • **Meerut**: Shop No:- 111, First Floor, Shivam Plaza, Near Canara Bank, Opposite Eves Petrol Pump, Meerut - 250001. • **Moradabad**: Chadha Complex, G. M. D. Road, Near Tadi Khana, Chowk, Moradabad - 244 001. • **Mumbai**: 6/8 Ground Floor, Crossley House Near BSE (Bombay Stock Exchange), Next Union Bank, Fort Mumbai - 400 001. • **Muzaffarpur**: Floor Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur - 842 001. • **Mysore**: No 2924, 2nd Floor, 1st Main, 5th Cross, Saraswathi Puram, Mysore - 570009. • **Nagpur**: Block No. B/1 & 2, Shree Apartment, Plot No. 2, Khare Town, Mata Mandir Road, Dharampeth, Nagpur - 440010. • **Nanded**: Shop No. 4, Santakripa Market, G G Road, Opp.Bank of India, Nanded - 431 601. • **Nasik**: S-9, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422 002. • **New Delhi**: 305, New Delhi House, 27 Barakhamba Road, New Delhi - 110 001. • **Noida**: F-21, 2nd Floor, Sector-18, Noida, Uttar Pradesh - 201301. • **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**: 3A, 3rd Floor, Anand Tower, Exhibition Road, Opp ICICI Bank, Patna - 800001. • **Pune**: Office No 207-210, 2nd Floor, Kamla Arcade, Jangli Maharaj Road, Opposite Balgandharva, Shivaji Nagar, Pune - 411005. • **Raipur**: Office No S-13, Second Floor, Reheja Tower, Fafadhi Chowk, Jail Road, Raipur - 492 001. • **Rajahmundry**: No. 46-23-10/A, Tirumala Arcade, 2nd Floor, Ganuga Veedhi Danavaipeeta Rajahmundry East, Godavari Dist, AP - 533103. • **Rajkot**: 302, Metro Plaza, Near Moti Tanki Chowk, Rajkot, Gujarat - 360 001. • **Ranchi**: Room no 103, 1st Floor, Commerce Tower, Beside Mahabir Tower, Main Road, Ranchi - 834001. • **Rohtak**: Office No:- 61, First Floor, Ashoka Plaza, Delhi Road, Rohtak - 124 001. • **Rourkela**: 2nd Floor, Main Road, Uditi Nagar, Rourkela, Sundargarh - 769 012. • **Salem**: No. 6, Ns Complex, Omalpur Main Road, Salem - 636009. • **Sambalpur**: First Floor, Shop No. 219, Sahej Plaza, Golebazar, Sambalpur - 768 001. • **Shillong**: Annex Mani Bhalwar, Lower Thana Road, Near R K M Lp School, Shillong - 793 001. • **Siliguri**: Nanak Complex, Sevoke Road, Siliguri - 734 001. • **Shimla**: 1st Floor, Hills View Complex, Near Tara Hall, Shimla - 171001. • **Shimoga**: Jayarama Nilaya, 2nd Corsus Mission Compound, Shimoga - 577201. • **Solapur**: Shop No. 106, Krishna Complex 477, Dakshin Kasaba, Datta Chowk, Solapur - 413 007. • **Surat**: Office No. 516, 5th Floor, Empire State Building, Near Udhna Darwaja, Ring Road, Surat - 395002. • **Thane**: Room No. 302, 3rd Floor, Ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road, Naupada, Thane West, Mumbai - 400 602. • **Tirupathi**: Shop No:18-1-421/F1 City Center, K.T.Road, Airtel Backside Office, Tirupathi - 517501. • **Trichy**: No 23C/1 E V R Road, Near Vekkiyamman Kalyana Mandapam Putthur - Trichy - 620017. • **Trivandrum**: 1st Floor, Marvel Building, Opp SI Electricals, Uppalam Road, Statue Po Trivandrum - 695001. • **Udaipur**: 201-202, Madhav Chambers, Opp G P O, Chetak Circle, Udaipur - 313 001. • **Ujjain**: Heritage, Shop No. 227, 87 Vishvaavidhyalaya Marg, Station Road, Near ICICI Bank Above Vishal Mega Mart, Ujjain - 456001. • **Varanasi**: D-64/132, 2nd Floor, KA, Mauza, Shivpurwa, Settlement Plot No 478, Pargana : Dehat Amanat, Mohalla Sagra, Varanasi - 221 010. • **Vashi**: C Wing, Flat No. 324, 1st Floor, Vashi Plaza, Sector 17 Vashi, Navi Mumbai Pincode - 400703. • **Vellore**: No 2/19, 1st Floor, Vellore City Centre, Anna Salai, Vellore - 632001. • **Vijayawada**: 39-10-7, Opp : Municipal Water Tank, Labbipet, Vijayawada - 520 010. • **Vile Parle**: Shop No.1, Ground Floor, Dipti Jyothi Co-operative Housing Society, Near MTNL Office P M Road, Vile Parle East, Pincode - 400057. • **Visakhapatnam**: D. NO. 48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp. Road to Lalitha Jeweller Showroom, Beside Taj Hotel Ladge, Visakhapatnam - 530016. • **Yamuna Nagar**: B-V 185/A, 2nd Floor, Jagadri Road, Near Dav Girls College (Uco Bank Building), Pyara Chowk, Yamuna Nagar - 135001.

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



Bank of India Investment Managers Private Limited

(formerly BOI Star Investment Managers Private Limited) (formerly BOI AXA Investment Managers Private Limited)

(Investment Manager for Bank of India Mutual Fund)

B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013.
Toll free number : 1800-266-2676 & 1800-103-2263 • Website : www.boimf.in • Email : service@boimf.in


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

JAB BALANCE KI HO MAJBOOT PAKAD TO MARKET KE UTAR CHADHAV KA KYU HO DARR



Invest today in **Bank of India Balanced Advantage Fund**

Features



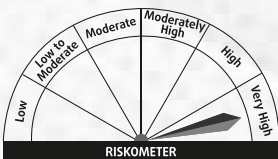

Dynamic Asset Allocation



Investment across top 100 stocks by market capitalisation



Deals with market volatility

PRODUCT LABEL	Risk-o-meter is based on the scheme portfolio as on March 31, 2024	Benchmark* Risk-o-meter as on March 31, 2024	Bank of India Balanced Advantage Fund (An Open Ended Dynamic Asset Allocation Fund)
			<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> • Long term capital appreciation. • Dynamic asset allocation between equity and fixed income based on equity market valuations.
	<p>Investors understand that their principal will be at very high risk</p>	<p>Benchmark riskometer is at high risk</p>	<p>*Investor should consult their financial advisor if they are not clear about the suitability of the product.</p>

#NIFTY 50 Hybrid Composite Debt 50:50 Index (TRI)



1800-266-2676 & 1800-103-2263



www.boimf.in



service@boimf.in



Bank of India Multi Cap Fund

Features



Emphasizes high conviction across market cap



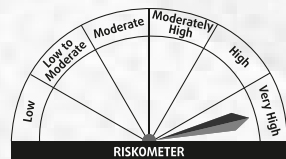
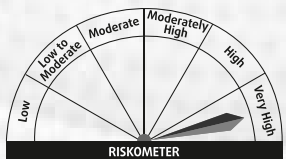
No sector bias



Blend of growth and value



Disciplined allocation across market cap

PRODUCT LABEL	Risk-o-meter is based on the scheme portfolio as on March 31, 2024	Benchmark* Risk-o-meter as on March 31, 2024	Bank of India Multi Cap Fund (An open ended equity scheme investing across large cap, mid cap, small cap stocks)
	 <p>Investors understand that their principal will be at very high risk</p>	 <p>Benchmark riskometer is at very high risk</p>	<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> Long term capital appreciation. Investments in equity and equity related instruments across large cap, mid cap, small cap stocks. <p>*Investor should consult their financial advisor if they are not clear about the suitability of the product.</p>

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



1800-266-2676 & 1800-103-2263



www.boimf.in



service@boimf.in

Build A Resilient Future With Mix Of 3 Assets



BANK OF INDIA MULTI ASSET ALLOCATION FUND

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

Key Features



Facilitates diversified asset classes



Blend of top down & bottom up approach



Potential for capital appreciation



Sustainable business model

PRODUCT LABEL	Risk-o-meter is based on the scheme portfolio as on March 31, 2024	Benchmark* Risk-o-meter as on March 31, 2024	Bank of India Multi Asset Allocation Fund (An open ended scheme investing in Equity, Debt and Gold ETF)
			<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> • Wealth creation over medium to long term • Investment in equity and equity related securities, debt and money market instruments and Gold ETF
	Investors understand that their principal will be at high risk	Benchmark riskometer is at very high risk	*Investor should consult their financial advisor if they are not clear about the suitability of the product.

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



1800-266-2676 & 1800-103-2263



www.boimf.in



service@boimf.in



Three is better than one

Get the benefits of a diversified portfolio with
Bank of India Flexi Cap Fund

Features



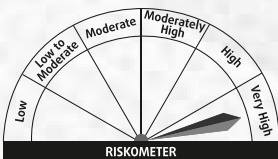
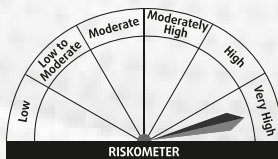
Offer Flexibility



Better Investment Possibilities



Investment opportunity across various market capitalisation

PRODUCT LABEL	Risk-o-meter is based on the scheme portfolio as on March 31, 2024	Benchmark* Risk-o-meter as on March 31, 2024	Bank of India Flexi Cap Fund (An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)
			<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Capital appreciation over medium to long term. • Investment in a diversified portfolio consisting of equity and equity related instruments across market capitalization.
	<p>➤ Investors understand that their principal will be at very high risk</p>	<p>➤ Benchmark riskometer is at very high risk</p>	<p>*Investor should consult their financial advisor if they are not clear about the suitability of the product.</p>

#S&P BSE 500 TRI



1800-266-2676 & 1800-103-2263



www.boimf.in



service@boimf.in