


# 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.

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**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](mailto: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.

# Bank of India Large & Mid Cap Equity Fund

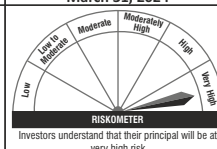
(An open ended equity scheme investing in both large cap and mid cap stocks)

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

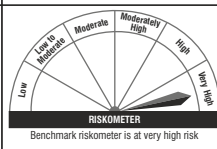
This product is suitable for investors who are seeking\*:

- 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

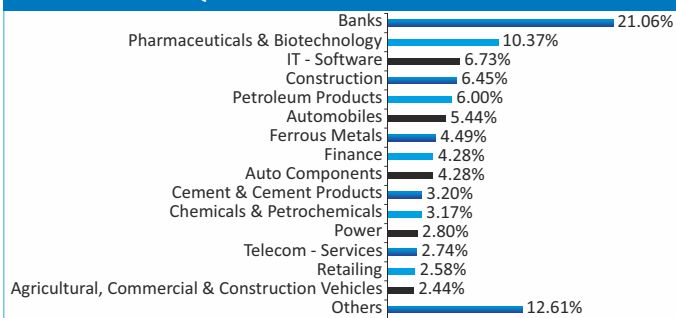


Benchmark Risk-o-meter as on March 31, 2024<sup>^</sup>



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

## EQUITY INDUSTRY ALLOCATION



### INVESTMENT OBJECTIVE

The 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<sup>^</sup>

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 (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)

1.32 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	
Growth	78.20	Growth	85.18
Bonus	78.19	Bonus	85.18
Regular IDCW	23.34	Regular IDCW	23.85
Quarterly IDCW	28.47	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
<b>EQUITY HOLDINGS</b>		<b>Lumax Industries Limited</b> 0.81	
<b>BANKS</b> 21.06		<b>CEMENT &amp; CEMENT PRODUCTS</b> 3.20	
✓ HDFC Bank Limited	7.83	JK Cement Limited	1.70
✓ State Bank of India	3.45	UltraTech Cement Limited	1.50
IndusInd Bank Limited	1.79	<b>CHEMICALS &amp; PETROCHEMICALS</b> 3.17	
Canara Bank	1.73	Deepak Nitrite Limited	1.86
Indian Bank	1.65	Vinati Organics Limited	0.71
Bank of Baroda	1.47	Linde India Limited	0.60
City Union Bank Limited	1.27	<b>POWER</b> 2.80	
Kotak Mahindra Bank Limited	1.09	✓ NTPC Limited	2.80
ICICI Bank Limited	0.78	<b>TELECOM - SERVICES</b> 2.74	
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b> 10.37		✓ Indus Towers Limited	2.74
✓ Sun Pharmaceutical Industries Limited	3.10	<b>RETAILING</b> 2.58	
JB Chemicals & Pharmaceuticals Limited	1.67	Info Edge (India) Limited	1.51
Lupin Limited	1.61	Avenue Supermarts Limited	1.07
Ajanta Pharma Limited	1.40	<b>AGRICULTURAL, COMMERCIAL &amp; CONSTRUCTION VEHICLES</b> 2.44	
Eris Lifesciences Limited	1.40	✓ Ashok Leyland Limited	2.44
GlaxoSmithKline	0.67	<b>OTHERS</b> 12.61	
Pharmaceuticals Limited	0.52	Oil India Limited	1.83
Abbott India Limited	0.52	Bayer Cropscience Limited	1.50
<b>IT - SOFTWARE</b> 6.73		DLF Limited	1.25
HCL Technologies Limited	1.67	PB Fintech Limited	1.06
Coforge Limited	1.66	Kajaria Ceramics Limited	1.05
Infosys Limited	1.31	Radico Khaitan Limited	0.92
Tata Consultancy Services Limited	1.13	Siemens Limited	0.88
Rategain Travel Technologies Limited	0.96	General Insurance Corporation of India	0.75
<b>CONSTRUCTION</b> 6.45		AXISCADES Technologies Limited	0.71
✓ Larsen & Toubro Limited	5.02	Swan Energy Limited	0.70
ITD Cementation India Limited	1.43	Lemon Tree Hotels Limited	0.62
<b>PETROLEUM PRODUCTS</b> 6.00		Senco Gold Limited	0.54
✓ Reliance Industries Limited	6.00	United Breweries Limited	0.46
<b>AUTOMOBILES</b> 5.44		Vedanta Limited	0.34
✓ Hero MotoCorp Limited	3.60	<b>Total</b> 98.64	
Maruti Suzuki India Limited	1.84	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
<b>FERROUS METALS</b> 4.49		<b>Treasury Bill</b>	
Jindal Stainless Limited	1.73	364 Days Tbill (MD 30/01/2025)	0.05
Steel Authority of India Limited	1.25	(SOV)	
JSW Steel Limited	1.00	<b>Total</b> 0.05	
Tata Steel Limited	0.51	<b>CASH &amp; CASH EQUIVALENT</b>	
<b>FINANCE</b> 4.28		Net Receivables/Payables	(0.23)
✓ CRISIL Limited	2.10	TREPS / Reverse Repo Investments	1.54
REC Limited	1.36	<b>Total</b> 1.31	
Power Finance Corporation Limited	0.82	<b>GRAND TOTAL</b> 100.00	
<b>AUTO COMPONENTS</b> 4.28		✓ Indicates Top 10 Holdings.	
UNO Minda Limited	1.85		
Endurance Technologies Limited	1.62		

### 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<sup>^</sup>

(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)

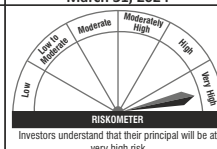
All data as on March 31, 2024 (Unless indicated otherwise)



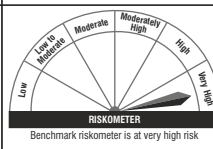
This product is suitable for investors  
who are seeking\*:

- 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

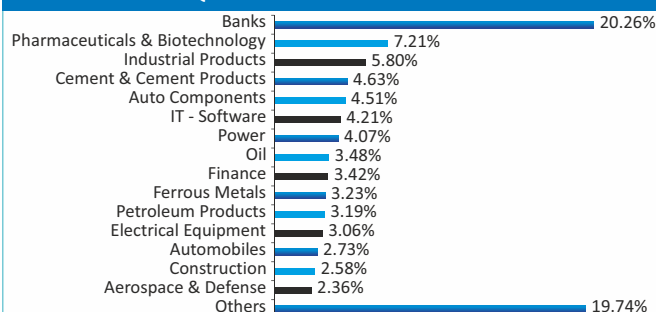


Benchmark Risk-o-meter  
as on March 31, 2024<sup>^</sup>



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

## EQUITY INDUSTRY ALLOCATION



## INVESTMENT OBJECTIVE

The 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<sup>^</sup>

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 (LUMPSUM)

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

## ADDITIONAL PURCHASE AMOUNT

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

## PORTFOLIO TURNOVER RATIO (As on March 31, 2024)

0.98 Times<sup>^</sup> ("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		NAV (₹)
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.

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

✓ Indicates Top 10 Holdings.

## 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%

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# Bank of India Manufacturing & Infrastructure Fund

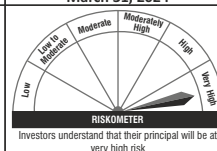
(An open ended equity scheme investing in manufacturing and infrastructure sectors)

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

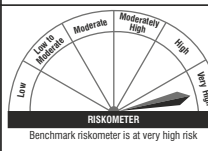
This product is suitable for investors who are seeking\*:

- 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

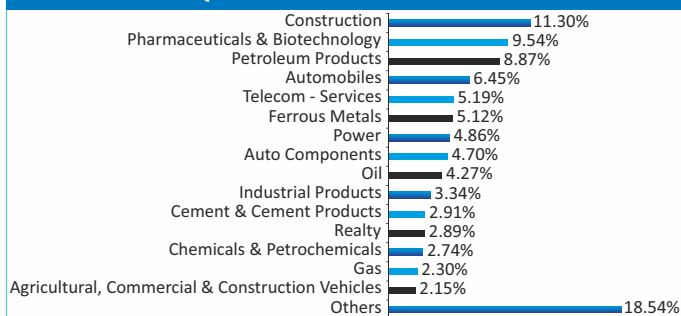


Benchmark Risk-o-meter as on March 31, 2024^



\*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)

Regular Plan		Direct Plan	
Growth	47.83	Growth	54.88
Regular IDCW	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
<b>EQUITY HOLDINGS</b>		<b>CEMENT &amp; CEMENT PRODUCTS</b>	
<b>CONSTRUCTION</b>		2.91	
✓ Larsen & Toubro Limited	7.39	UltraTech Cement Limited	1.51
✓ ITD Cementation India Limited	2.32	JK Cement Limited	1.40
Kalpataru Projects	1.23	<b>REALTY</b>	
International Limited		2.89	
Sterling And Wilson Renewable Energy Limited	0.36	Brigade Enterprises Limited	0.98
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>		DLF Limited	0.97
9.54		Sobha Limited	0.94
✓ Sun Pharmaceutical Industries Limited	3.02	<b>CHEMICALS &amp; PETROCHEMICALS</b>	
JB Chemicals & Pharmaceuticals Limited	1.75	2.74	
Eris Lifesciences Limited	1.55	Deepak Nitrite Limited	1.59
Ajanta Pharma Limited	1.50	PCBL Limited	0.64
Lupin Limited	1.22	Linde India Limited	0.51
Abbott India Limited	0.50	<b>GAS</b>	
<b>PETROLEUM PRODUCTS</b>		2.30	
8.87		IRM Energy Ltd	1.22
✓ Reliance Industries Limited	8.03	Aegis Logistics Limited	1.08
Castrol India Limited	0.84	<b>AGRICULTURAL, COMMERCIAL &amp; CONSTRUCTION VEHICLES</b>	
<b>AUTOMOBILES</b>		2.15	
6.45		<b>OTHERS</b>	
✓ Hero MotoCorp Limited	4.08	18.54	
✓ Maruti Suzuki India Limited	2.37	Avenue Supermarts Limited	2.09
<b>TELECOM - SERVICES</b>		Swan Energy Limited	1.64
5.19		Bayer Cropscience Limited	1.49
✓ Indus Towers Limited	3.14	Bharat Electronics Limited	1.31
Bharti Airtel Limited	2.05	Century Textiles & Industries Limited	1.21
<b>FERROUS METALS</b>		Radico Khaitan Limited	1.18
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
<b>POWER</b>		Kennametal India Limited	0.83
4.86		Siemens Limited	0.71
✓ NTPC Limited	4.86	Kewal Kiran Clothing Limited	0.70
<b>AUTO COMPONENTS</b>		Vedanta Limited	0.69
4.70		TD Power Systems Limited	0.66
UNO Minda Limited	1.49	Triveni Turbine Limited	0.52
Lumax Industries Limited	1.06	Lemon Tree Hotels Limited	0.52
Endurance Technologies Limited	0.77	United Breweries Limited	0.35
Jamna Auto Industries Limited	0.73	<b>Total</b>	
Tube Investments of India Limited	0.65	95.17	
<b>OIL</b>		<b>GOVERNMENT BOND AND TREASURY BILL</b>	
4.27			
✓ Oil India Limited	2.33	<b>Treasury Bill</b>	
Oil & Natural Gas Corporation Limited	1.94	364 Days Tbill (MD 30/01/2025) (SOV)	
<b>INDUSTRIAL PRODUCTS</b>		0.04	
3.34		<b>Total</b>	
Ratnamani Metals & Tubes Limited	1.40	0.04	
HEG Limited	0.73	<b>CASH &amp; CASH EQUIVALENT</b>	
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	<b>Total</b>	
Ingersoll Rand (India) Limited	0.01	4.79	
		<b>GRAND TOTAL</b>	
		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

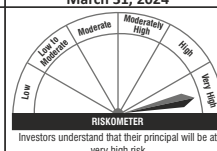
(An open ended equity scheme predominantly investing in small cap stocks)

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

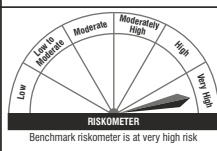
This product is suitable for investors who are seeking\*:

- 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

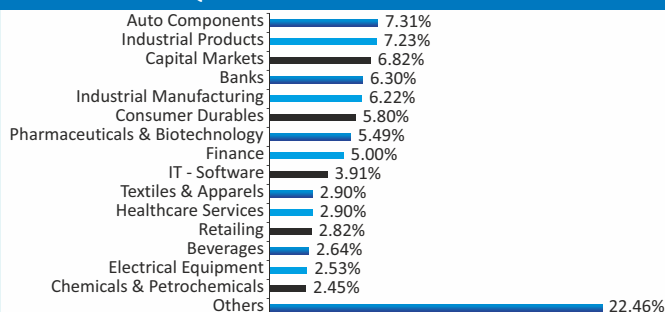


Benchmark Risk-o-meter as on March 31, 2024<sup>^</sup>



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

## EQUITY INDUSTRY ALLOCATION



## INVESTMENT OBJECTIVE

The investment objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity-related securities 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<sup>^</sup>

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 (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)

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

## PORTFOLIO DETAILS

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

✓ Indicates Top 10 Holdings.

## 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

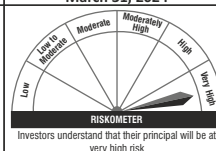
(An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)

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

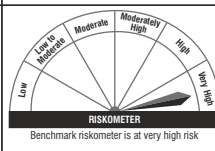
This product is suitable for investors who are seeking\*:

- 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

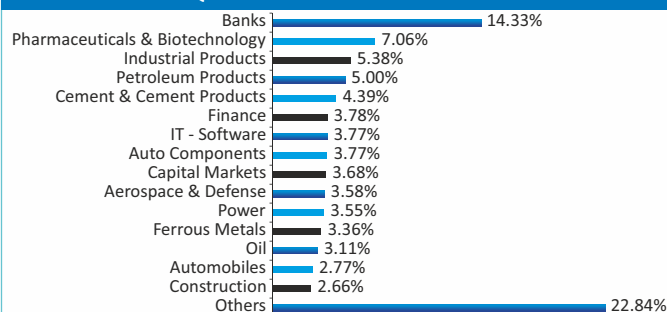


Benchmark Risk-o-meter as on March 31, 2024<sup>A</sup>



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

## EQUITY INDUSTRY ALLOCATION



## INVESTMENT OBJECTIVE

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

## WHO SHOULD INVEST

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

BENCHMARK<sup>A</sup>

S&P BSE 500 Total Return Index (TRI)

## DATE OF ALLOTMENT

June 29, 2020

## FUND MANAGER

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

## AVERAGE AUM

₹ 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<sup>(\*)</sup> (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

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
<b>EQUITY HOLDINGS</b>		<b>AUTOMOBILES</b>	
<b>BANKS</b>		<b>2.77</b>	
✓ State Bank of India	4.32	Tata Motors Limited	1.10
✓ HDFC Bank Limited	2.86	Maruti Suzuki India Limited	0.98
✓ Bank of Baroda	2.70	Eicher Motors Limited	0.69
Indian Bank	1.57	<b>CONSTRUCTION</b>	
Union Bank of India	1.11	<b>2.66</b>	
ICICI Bank Limited	1.10	✓ Larsen & Toubro Limited	2.40
Kotak Mahindra Bank Limited	0.67	Rail Vikas Nigam Limited	0.26
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>		<b>OTHERS</b>	
<b>7.06</b>		<b>22.84</b>	
✓ Sun Pharmaceutical Industries Limited	2.79	Vedanta Limited	2.16
GlaxoSmithKline Pharmaceuticals Limited	1.49	Swan Energy Limited	1.94
Ajanta Pharma Limited	1.43	Siemens Limited	1.38
Lupin Limited	1.35	Indus Towers Limited	1.27
<b>INDUSTRIAL PRODUCTS</b>		Coromandel International Limited	1.26
<b>5.38</b>		Sobha Limited	1.21
HEG Limited	1.98	Balrampur Chini Mills Limited	1.18
Graphite India Limited	1.47	Indraprastha Gas Limited	1.16
Ingersoll Rand (India) Limited	0.99	General Insurance Corporation of India	1.11
Astral Limited	0.54	Triveni Engineering & Industries Limited	1.10
APL Apollo Tubes Limited	0.40	ABB India Limited	1.10
<b>PETROLEUM PRODUCTS</b>		Brigade Enterprises Limited	1.01
<b>5.00</b>		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
<b>CEMENT &amp; CEMENT PRODUCTS</b>		Titan Company Limited	0.94
<b>4.39</b>		Elecon Engineering Company Limited	0.83
Ambuja Cements Limited	1.97	Welspun Living Limited	0.78
UltraTech Cement Limited	1.38	PCBL Limited	0.72
The Ramco Cements Limited	1.04	Cyient Limited	0.43
<b>FINANCE</b>		Sumitomo Chemical India Limited	0.31
<b>3.78</b>		<b>Total</b>	
✓ Jio Financial Services Limited	2.40	<b>93.03</b>	
Power Finance Corporation Limited	0.83	<b>MONEY MARKET INSTRUMENTS</b>	
REC Limited	0.55	<b>Certificate of Deposit</b>	
<b>IT - SOFTWARE</b>		<b>Bank of Baroda (FITCH A1+)</b>	
<b>3.77</b>		<b>3.15</b>	
HCL Technologies Limited	1.20	<b>MUTUAL FUNDS/EXCHANGE TRADED FUNDS</b>	
Infosys Limited	0.77	<b>Nippon India ETF Nifty PSU</b>	
KPIIT Technologies Limited	0.76	<b>Bank BeES</b>	
Coforge Limited	0.52	<b>0.23</b>	
Rategain Travel Technologies Limited	0.52	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
<b>AUTO COMPONENTS</b>		<b>Treasury Bill</b>	
<b>3.77</b>		<b>364 Days Tbill (MD 30/01/2025) (SOV)</b>	
UNO Minda Limited	1.70	<b>0.01</b>	
Bharat Forge Limited	1.08	<b>CASH &amp; CASH EQUIVALENT</b>	
Jamna Auto Industries Limited	0.99	<b>Net Receivables/Payables</b>	
<b>CAPITAL MARKETS</b>		<b>TREPS / Reverse Repo Investments</b>	
<b>3.68</b>		<b>2.21</b>	
BSE Limited	1.67	<b>Total</b>	
Central Depository Services (India) Limited	1.13	<b>3.58</b>	
Nuvama Wealth Management Limited	0.88	<b>GRAND TOTAL</b>	
<b>AEROSPACE &amp; DEFENSE</b>		<b>100.00</b>	
<b>3.58</b>		<b>✓ Indicates Top 10 Holdings.</b>	
✓ Hindustan Aeronautics Limited	3.58		
<b>POWER</b>			
<b>3.55</b>			
✓ NTPC Limited	2.38		
Torrent Power Limited	1.17		
<b>FERROUS METALS</b>			
<b>3.36</b>			
Tata Steel Limited	2.18		
Steel Authority of India Limited	1.18		
<b>OIL</b>			
<b>3.11</b>			
✓ Oil India Limited	3.11		

## 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

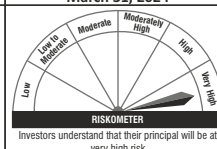
(An open ended equity scheme predominantly investing in Large Cap Stocks)

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

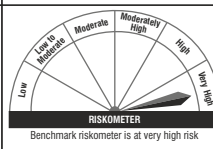
This product is suitable for investors who are seeking\*:

- 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

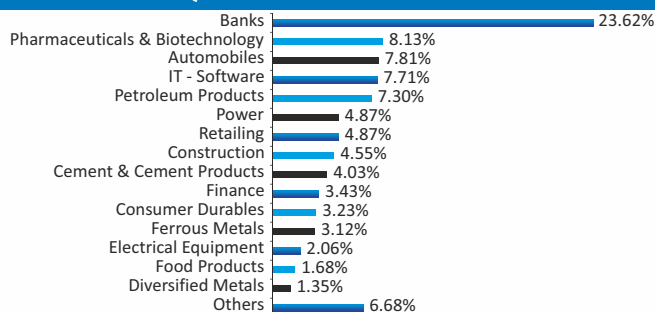


Benchmark Risk-o-meter as on March 31, 2024^



\*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)

NAV (₹)

## 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

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

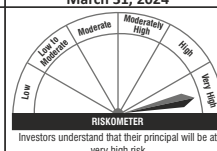
(An open ended equity scheme investing across large cap, mid cap, small cap stocks)

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

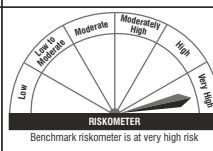
This product is suitable for investors who are seeking\*:

- 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

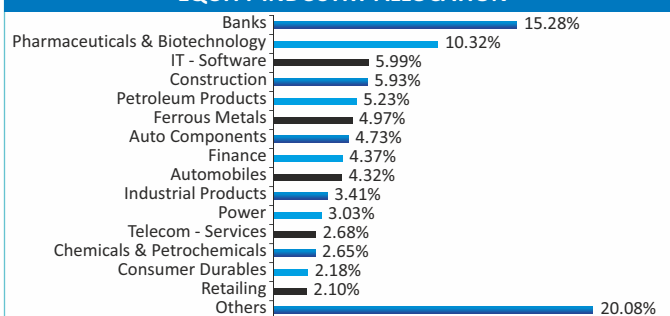


Benchmark Risk-o-meter as on March 31, 2024<sup>^</sup>



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

## EQUITY INDUSTRY ALLOCATION



## INVESTMENT OBJECTIVE

The investment objective of the scheme is to generate long term capital appreciation by investing 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<sup>^</sup>

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

## PORTFOLIO DETAILS

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

✓ 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

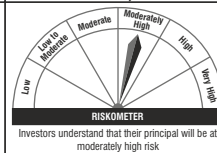
(An open ended hybrid scheme investing predominantly in debt instruments)

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

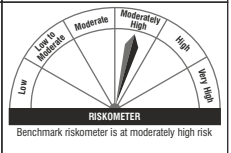
This product is suitable for investors who are seeking\*:

- 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

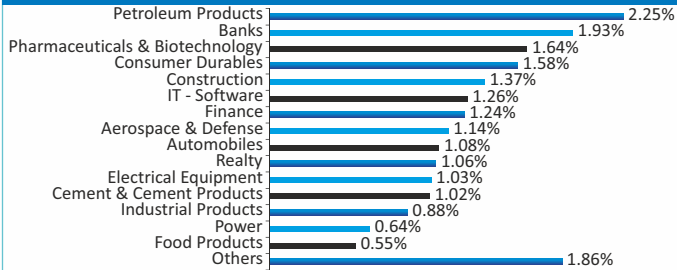


Benchmark Risk-o-meter as on March 31, 2024^



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

## EQUITY INDUSTRY ALLOCATION



## INVESTMENT OBJECTIVE

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

## BENCHMARK^

CRISIL Hybrid 85 + 15 - Conservative Index

## DATE OF ALLOTMENT

March 18, 2009

## FUND MANAGER

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

## AVERAGE AUM

₹ 69.52 Crs.

## LATEST AUM

₹ 71.28 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: 3.89 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		

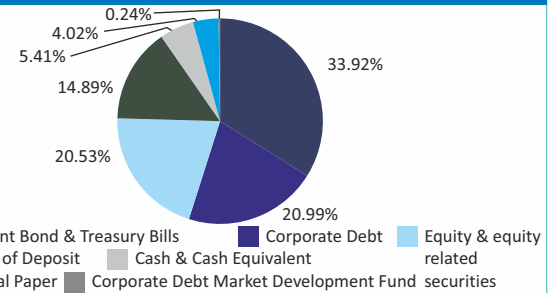
## LOAD STRUCTURE (FOR ALL PLANS)

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
<b>EQUITY HOLDINGS</b>		<b>CORPORATE DEBT</b>	
<b>PETROLEUM PRODUCTS</b>		<b>Non-Convertible Debentures</b>	
✓ Reliance Industries Limited	2.25	Indian Railway Finance Corporation Limited (CRISIL AAA)	7.05
<b>BANKS</b>		REC Limited (CRISIL AAA)	5.64
✓ State Bank of India	0.84	Power Finance Corporation Limited (CRISIL AAA)	2.80
Bank of Baroda	0.59	National Bank For Agriculture and Rural Development (CRISIL AAA)	2.79
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>		Reliance Jio Infocomm Limited (CRISIL AAA)	2.71
✓ Sun Pharmaceutical Industries Limited	1.64	<b>Total</b>	<b>20.99</b>
<b>CONSUMER DURABLES</b>		<b>MONEY MARKET INSTRUMENTS</b>	
✓ Titan Company Limited	0.96	<b>Certificate of Deposit</b>	
Senco Gold Limited	0.62	ICICI Bank Limited (ICRA A1+)	5.41
<b>CONSTRUCTION</b>		Canara Bank (CRISIL A1+)	4.15
✓ HCL Technologies Limited	1.37	Punjab National Bank (ICRA A1+)	3.95
<b>IT - SOFTWARE</b>		HDFC Bank Limited (CARE A1+)	1.38
✓ Coforge Limited	0.52	<b>Total</b>	<b>14.89</b>
<b>FINANCE</b>		<b>Commercial Paper</b>	
✓ Jio Financial Services Limited	1.24	Kotak Mahindra Prime Limited (CRISIL A1+)	4.02
<b>AEROSPACE &amp; DEFENSE</b>		<b>Total</b>	<b>4.02</b>
✓ Hindustan Aeronautics Limited	1.14	<b>CDMDF</b>	
<b>AUTOMOBILES</b>		<b>Corporate Debt Market Development Fund</b>	
✓ Hero MotoCorp Limited	0.73	Corporate Debt Market Development Fund (Others)	0.24
Tata Motors Limited	0.35	<b>Total</b>	<b>0.24</b>
<b>REALTY</b>		<b>GOVERNMENT BOND AND TREASURY BILL</b>	
✓ DLF Limited	1.06	<b>Government Bond</b>	
<b>ELECTRICAL EQUIPMENT</b>		7.26% GOI (MD 06/02/2033) (SOV)	15.61
TD Power Systems Limited	0.58	7.18% GOI (MD 14/08/2033) (SOV)	8.01
Siemens Limited	0.45	7.38% GOI (MD 20/06/2027) (SOV)	2.12
<b>CEMENT &amp; CEMENT PRODUCTS</b>		<b>Total</b>	<b>25.74</b>
UltraTech Cement Limited	0.55	<b>Treasury Bill</b>	
Ambuja Cements Limited	0.47	182 Days Tbill (MD 18/04/2024) (SOV)	4.20
<b>INDUSTRIAL PRODUCTS</b>		364 Days Tbill (MD 30/01/2025) (SOV)	3.98
Astral Limited	0.47	<b>Total</b>	<b>8.18</b>
Ingersoll Rand (India) Limited	0.41	<b>CASH &amp; CASH EQUIVALENT</b>	
<b>POWER</b>		Net Receivables/(Payables)	2.52
NTPC Limited	0.38	TREPS / Reverse Repo	2.89
Power Grid Corporation of India Limited	0.26	Investments	-
<b>FOOD PRODUCTS</b>		<b>Total</b>	<b>5.41</b>
Nestle India Limited	0.55	<b>GRAND TOTAL</b>	
<b>OTHERS</b>		<b>100.00</b>	
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		
<b>Total</b>	<b>20.53</b>		

✓ 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%
<b>Grand Total</b>	<b>100.00%</b>

Invest Now



# Bank of India Multi Asset Allocation Fund

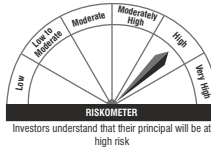
(An open ended scheme investing in Equity, Debt and Gold ETF)

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

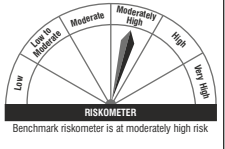
This product is suitable for investors who are seeking\*:

- 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

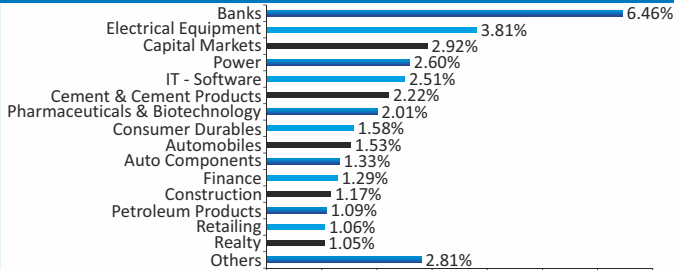


Benchmark Risk-o-meter as on March 31, 2024^



\*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 ₹ 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: 4.76 Years

Macaulay Duration: 3.89 Years

Modified Duration: 3.65 Years

Annualised Yield: 7.44%

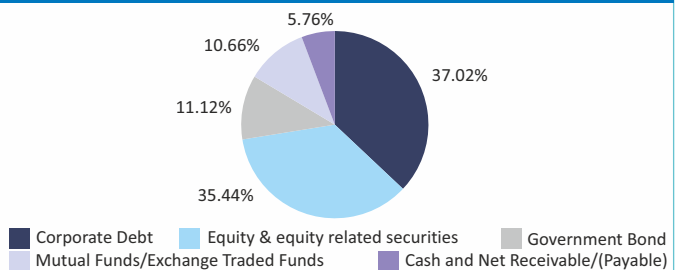
## NAV (As on March 31, 2024)

Regular Plan		Direct Plan	
Growth	10.0976	Growth	10.1066
IDCW	10.0982	Monthly IDCW	10.1091

## LOAD STRUCTURE (FOR ALL PLANS)

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

## COMPOSITION BY ASSETS



## PORTFOLIO DETAILS

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

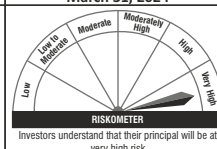
(An Open Ended Dynamic Asset Allocation Fund)

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

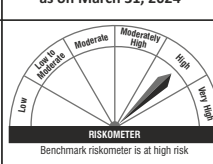
This product is suitable for investors who are seeking\*:

- 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

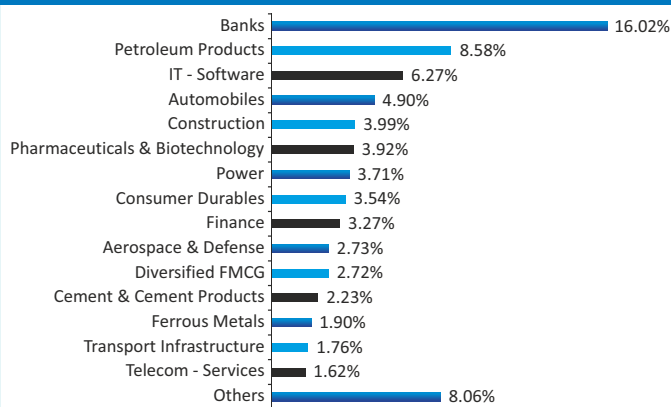


Benchmark Risk-o-meter as on March 31, 2024^



\*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	
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
<b>EQUITY HOLDINGS</b>		<b>TELECOM - SERVICES</b>	
<b>BANKS</b>		<b>Bharti Airtel Limited</b>	
✓ HDFC Bank Limited	5.47	<b>OTHERS</b>	<b>8.06</b>
✓ 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
<b>PETROLEUM PRODUCTS</b>		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
<b>IT - SOFTWARE</b>		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	<b>Total</b>	<b>75.22</b>
Wipro Limited	0.38	<b>CORPORATE DEBT</b>	
LTIMindtree Limited	0.24	<b>Non-Convertible Debentures</b>	
<b>AUTOMOBILES</b>		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	<b>Total</b>	<b>2.40</b>
Mahindra & Mahindra Limited	0.93	<b>MONEY MARKET INSTRUMENTS</b>	
Maruti Suzuki India Limited	0.83	<b>Certificate of Deposit</b>	
Bajaj Auto Limited	0.62	Canara Bank (CRISIL A1+)	8.11
Eicher Motors Limited	0.53	<b>Total</b>	<b>8.11</b>
<b>CONSTRUCTION</b>		<b>MUTUAL FUND INVESTMENT</b>	
✓ Larsen & Toubro Limited	3.99	Bank of India Arbitrage Fund - Direct Plan - Growth	2.32
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>		<b>Total</b>	<b>2.32</b>
✓ Sun Pharmaceutical Industries Limited	2.81	<b>INVIT</b>	
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	<b>Total</b>	<b>4.40</b>
<b>POWER</b>		<b>GOVERNMENT BOND AND TREASURY BILL</b>	
NTPC Limited	1.85	<b>Government Bond</b>	
Tata Power Company Limited	1.00	7.18% GOI (MD 14/08/2033) (SOV)	3.05
Power Grid Corporation of India Limited	0.86	<b>Total</b>	<b>3.05</b>
<b>CONSUMER DURABLES</b>		<b>Treasury Bill</b>	
✓ Titan Company Limited	2.32	364 Days Tbill (MD 11/07/2024) (Sov)	0.81
Asian Paints Limited	1.22	<b>Total</b>	<b>0.81</b>
<b>FINANCE</b>		<b>CASH &amp; CASH EQUIVALENT</b>	
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	<b>Total</b>	<b>3.69</b>
Shriram Finance Limited	0.21	<b>GRAND TOTAL</b>	
<b>AEROSPACE &amp; DEFENSE</b>		<b>100.00</b>	
✓ Hindustan Aeronautics Limited	2.73	✓ Indicates Top 10 Holdings.	
<b>DIVERSIFIED FMCG</b>			
✓ ITC Limited	1.94		
Hindustan Unilever Limited	0.78		
<b>CEMENT &amp; CEMENT PRODUCTS</b>			
UltraTech Cement Limited	1.76		
Grasim Industries Limited	0.46		
Grasim Industries Limited	0.01		
<b>FERROUS METALS</b>			
Tata Steel Limited	1.22		
JSW Steel Limited	0.68		
<b>TRANSPORT INFRASTRUCTURE</b>			
Adani Ports and Special Economic Zone Limited	1.76		

### 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

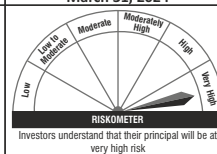
(An open ended hybrid scheme investing predominantly in equity and equity related instruments)

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

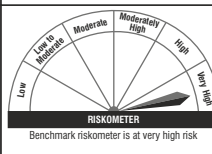
This product is suitable for investors who are seeking\*:

- 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

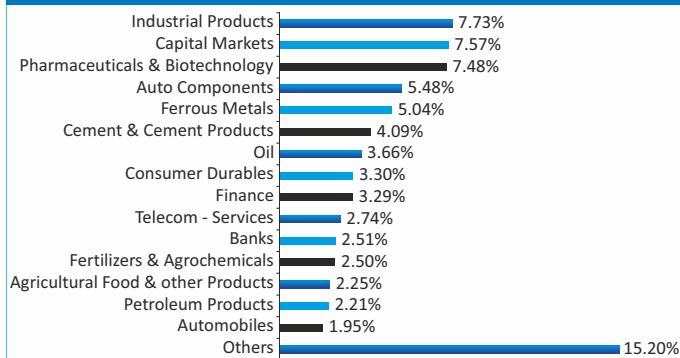


Benchmark Risk-o-meter as on March 31, 2024^



\*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	32.65	Growth	35.02
Regular IDCW	27.67	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			
✓ HEG Limited	1.97	Tejas Networks Limited	1.05
Astral Limited	1.89	Arvind Limited	1.00
Graphite India Limited	1.41	Radico Khaitan Limited	0.91
APL Apollo Tubes Limited	1.01	Torrent Power Limited	0.87
AIA Engineering Limited	0.71	Century Textiles & Industries Limited	0.71
Kamdhenu Limited	0.39	Rategain Travel Technologies Limited	0.65
R R Kabel Limited	0.35	Ganesha Ecosphere Limited	0.65
CAPITAL MARKETS			
UTI Asset Management Company Limited	1.74	KPIT Technologies Limited	0.58
Nippon Life India Asset Management Limited	1.69	Coforge Limited	0.54
CARE Ratings Limited	1.53	Poly Medicare Limited	0.53
BSE Limited	1.48	PB Fintech Limited	0.52
Central Depository Services (India) Limited	1.08	Bharat Heavy Electricals Limited	0.47
Angel One Limited	0.05	Cyient Limited	0.42
PHARMACEUTICALS & BIOTECHNOLOGY			
Ajanta Pharma Limited	1.76	V.S.T Tillers Tractors Limited	0.34
Abbott India Limited	1.63	Total	77.00
GlaxoSmithKline Pharmaceuticals Limited	1.54	CORPORATE DEBT	
Eris Lifesciences Limited	1.28	Non-Convertible Debentures	
JB Chemicals & Pharmaceuticals Limited	1.27	Indian Railway Finance Corporation Limited (CRISIL AAA)	3.02
AUTO COMPONENTS			
✓ UNO Minda Limited	2.37	National Bank For Agriculture and Rural Development (CRISIL AAA)	1.05
Jamna Auto Industries Limited	1.19	Power Grid Corporation of India Limited (CRISIL AAA)	0.30
Endurance Technologies Limited	0.99	REC Limited (CRISIL AAA)	0.30
Bharat Forge Limited	0.93	Reliance Industries Limited (CRISIL AAA)	0.30
FERROUS METALS			
✓ Jindal Stainless Limited	3.91	Total	4.97
Steel Authority of India Limited	1.13	MONEY MARKET INSTRUMENTS	
CEMENT & CEMENT PRODUCTS			
✓ JK Cement Limited	2.21	Certificate of Deposit	
The Ramco Cements Limited	1.06	Kotak Mahindra Bank Limited (CRISIL A1+)	1.96
Dalmia Bharat Limited	0.82	Small Industries Dev Bank of India (CARE A1+)	1.33
OIL			
✓ Oil India Limited	3.66	ICICI Bank Limited (ICRA A1+)	1.16
CONSUMER DURABLES			
Senco Gold Limited	1.02	Axis Bank Limited (CRISIL A1+)	1.14
ETHOS LTD.	1.01	Total	5.59
Cera Sanitaryware Limited	0.71	Commercial Paper	
Dixon Technologies (India) Limited	0.56	Kotak Mahindra Prime Limited (CRISIL A1+)	1.58
FINANCE			
✓ CRISIL Limited	2.06	Total	1.58
CreditAccess Grameen Limited	1.23	RFV - N-AMRT	
TELECOM - SERVICES			
Indus Towers Limited	2.74	Non-Convertible Debentures	
BANKS			
✓ Indian Bank	2.03	Power Grid Corporation of India Limited (CRISIL AAA)	2.26
Utkarsh Small Finance Bank Ltd	0.48	Total	2.26
FERTILIZERS & AGROCHEMICALS			
Coromandel International Limited	1.39	GOVERNMENT BOND AND TREASURY BILL	
Bayer Cropscience Limited	1.11	Government Bond	
AGRICULTURAL FOOD & OTHER PRODUCTS			
Triveni Engineering & Industries Limited	1.16	7.26% GOI (MD 06/02/2033) (SOV)	1.98
Balrampur Chini Mills Limited	1.09	7.18% GOI (MD 14/08/2033) (SOV)	1.92
PETROLEUM PRODUCTS			
Castrol India Limited	2.21	Total	3.90
AUTOMOBILES			
✓ Hero MotoCorp Limited	1.95	Treasury Bill	
OTHERS			
Swan Energy Limited	1.36	364 Days Tbill (MD 30/01/2025) (SOV)	1.82
CMS Info System Limited	1.19	182 Days Tbill (MD 18/04/2024) (SOV)	0.30
Deepak Nitrite Limited	1.18	Total	2.12
Procter & Gamble Hygiene and Health Care Limited	1.15	CASH & CASH EQUIVALENT	
The Indian Hotels Company Limited	1.08	Net Receivables/(Payables)	0.13
		TREPS / Reverse Repo Investments	2.45
		Total	2.58
		GRAND TOTAL	100.00
		✓ Indicates Top 10 Holdings.	

✓ Indicates Top 10 Holdings.

## 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

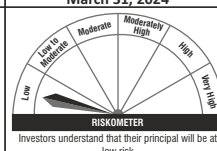
(An open ended scheme investing in arbitrage opportunities)

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

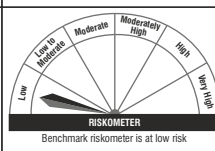
This product is suitable for investors who are seeking\*:

- 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



Benchmark Risk-o-meter as on March 31, 2024<sup>A</sup>



\*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<sup>A</sup>

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<sup>#</sup>

₹ 24.44 Crs.

## LATEST AUM<sup>#</sup>

₹ 25.53 Crs.

## MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

## ADDITIONAL PURCHASE AMOUNT

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

## 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

- 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"

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

<sup>A</sup>Aggregate value of investments by other schemes of Bank of India Mutual Fund as on 31st March 2024 is ₹ 281.35 lacs.

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

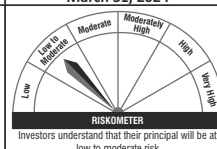
IND -  
A1+mfs

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

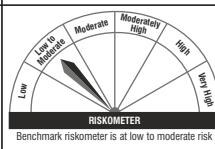
This product is suitable for investors who are seeking\*:

- 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

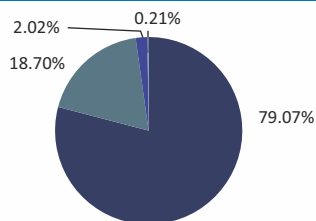


Benchmark Risk-o-meter as on March 31, 2024^



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

## CREDIT PROFILE



■ A1+ ■ Sovereign ■ Cash and Net Receivable/(Payable) ■ Others

## 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<sup>#</sup>

₹ 1,325.56 Crs.

## LATEST AUM<sup>#</sup>

₹ 1,322.32 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: 0.16 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	
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

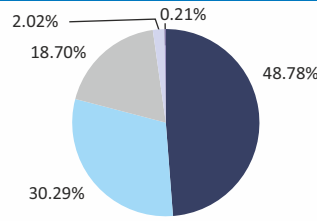
Exit Load

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



■ Certificate of Deposit ■ Commercial Paper ■ Government Bond  
■ Cash and Net Receivable/(Payable) ■ Corporate Debt Market Development Fund

## 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
<b>Total</b>		<b>48.78</b>

#### 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
<b>Total</b>		<b>30.29</b>

#### CDMDF

#### Corporate Debt Market Development Fund

Corporate Debt Market Development Fund	OTHERS	0.21
<b>Total</b>		<b>0.21</b>

#### 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
<b>Total</b>		<b>18.70</b>

#### Cash & Cash Equivalent

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

**GRAND TOTAL** 100.00

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

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

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

# Bank of India Ultra Short Duration Fund

ICRA - A1+mfs

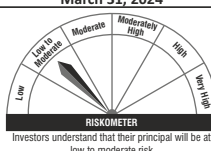
(An open ended ultra-short term debt scheme investing in instruments with Macaulay duration of the portfolio between 3 months and 6 months. A Relatively Low Interest Rate Risk and Moderate Credit Risk.)

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

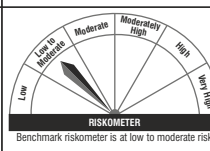
This product is suitable for investors who are seeking\*:

- 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

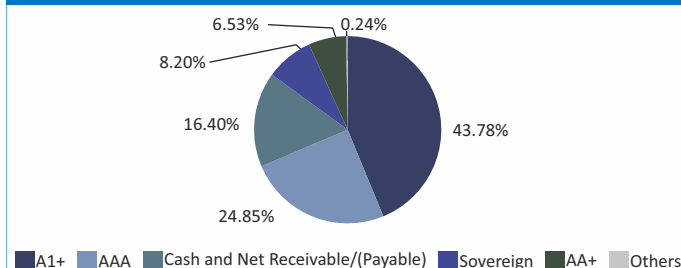


Benchmark Risk-o-meter as on March 31, 2024^



\*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.

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)

NAV (₹)

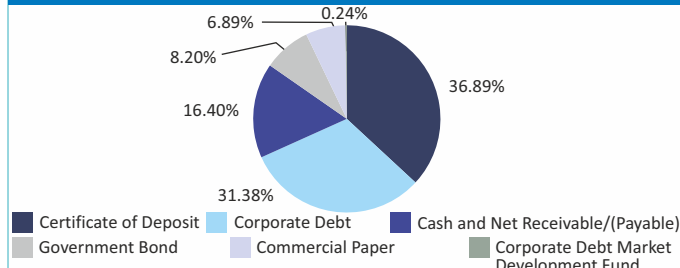
Regular Plan		Direct Plan	
Growth	2,910.0505	Growth	2,991.9153
Bonus	-	Bonus	2,977.0846
Daily IDCW	1,007.9523	Daily IDCW	1,012.4593
Weekly IDCW	1,008.9371	Weekly IDCW	1,008.4658

## LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load NIL

## COMPOSITION BY ASSETS



## PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
<b>CORPORATE DEBT</b>		
<b>Non-Convertible Debentures</b>		
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
<b>Total</b>		<b>31.38</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Certificate of Deposit</b>		
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
<b>Total</b>		<b>36.89</b>
<b>Commercial Paper</b>		
Kotak Mahindra Prime Limited	CRISIL A1+	6.89
<b>Total</b>		<b>6.89</b>
<b>CDMDF</b>		
<b>Corporate Debt Market Development Fund</b>		
Corporate Debt Market Development Fund	OTHERS	0.24
<b>Total</b>		<b>0.24</b>
<b>GOVERNMENT BOND AND TREASURY BILL</b>		
<b>Treasury Bill</b>		
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
<b>Total</b>		<b>8.20</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		1.85
TREPS / Reverse Repo Investments		14.55
<b>Total</b>		<b>16.40</b>
<b>GRAND TOTAL</b>		<b>100.00</b>

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

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

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# Bank of India Short Term Income Fund

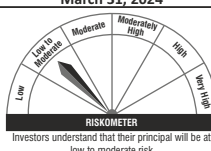
(An open ended short term debt scheme investing in instruments with Macaulay duration of the portfolio between 1 year and 3 years. A Moderate Interest Rate Risk and Moderate Credit Risk.)

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

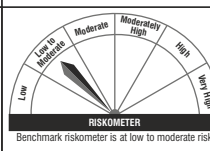
This product is suitable for investors who are seeking\*:

- 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

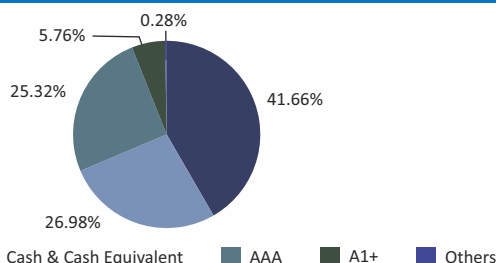


Benchmark Risk-o-meter as on March 31, 2024^



\*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 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) 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
<b>CORPORATE DEBT</b>		
<b>Non-Convertible Debentures</b>		
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
<b>Total</b>		<b>25.32</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Certificate of Deposit</b>		
Axis Bank Limited	CRISIL A1+	5.76
<b>Total</b>		<b>5.76</b>
<b>CDMDF</b>		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.28
<b>Total</b>		<b>0.28</b>
<b>GOVERNMENT BOND AND TREASURY BILL</b>		
<b>Government Bond</b>		
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
<b>Total</b>		<b>39.77</b>
<b>Treasury Bill</b>		
364 Days Tbill (MD 30/01/2025)	SOV	1.89
<b>Total</b>		<b>1.89</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		3.67
TREPS / Reverse Repo Investments		23.31
<b>Total</b>		<b>26.98</b>
<b>GRAND TOTAL</b>		<b>100.00</b>

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

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

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# Bank of India Credit Risk Fund

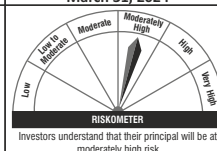
(An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds.) A Moderate Interest Rate Risk and Relatively High Credit Risk.)

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

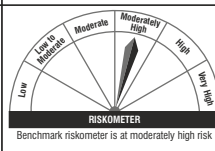
This product is suitable for investors who are seeking\*:

- 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

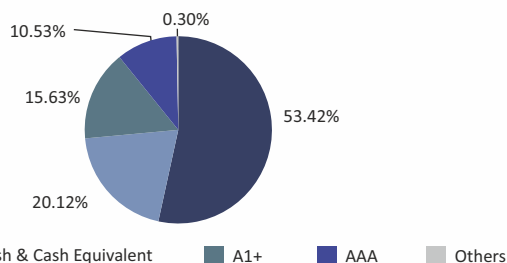


Benchmark Risk-o-meter as on March 31, 2024^



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

## CREDIT PROFILE



## INVESTMENT OBJECTIVE

The Scheme'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 (LUMP SUM)

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
<b>Total</b>		<b>63.95</b>

### 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
<b>Total</b>		<b>15.63</b>

### CDMDF

#### Corporate Debt Market Development Fund

Corporate Debt Market Development Fund	OTHERS	0.30
<b>Total</b>		<b>0.30</b>

### PREFERENCE SHARES (PREFSHARE)

#### Preference Shares

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

### Cash & Cash Equivalent

Net Receivables/Payables		9.47
TREPS / Reverse Repo Investments		10.65
<b>Total</b>		<b>20.12</b>

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

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# Bank of India Overnight Fund

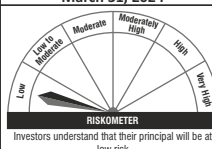
(An open ended debt scheme investing in overnight securities. A Relatively Low Interest Rate Risk and A Relatively Low Credit Risk.)

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

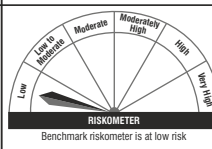
This product is suitable for investors who are seeking\*:

- 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

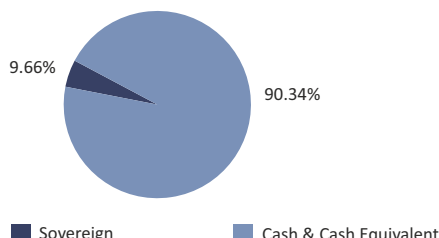


Benchmark Risk-o-meter as on March 31, 2024^

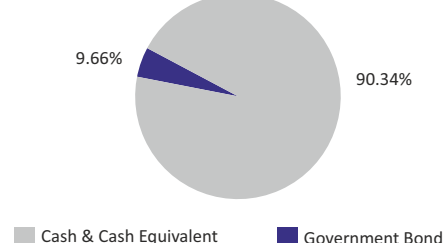


\*Investors should consult their financial advisor if they are not clear about the suitability of the product.

## CREDIT PROFILE



## 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	1,210.9539	Growth	1,213.9309
Daily IDCW	1,000.0020	Daily IDCW	1,000.0069
Weekly IDCW	1,001.0694	Weekly IDCW	1,000.9938
Monthly IDCW	1,000.9862	Monthly IDCW	1,000.0000

## LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL  
Exit Load NIL

## PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
<b>GOVERNMENT BOND AND TREASURY BILL</b>		
Treasury Bill		
91 Days Tbill (MD 11/04/2024)	SOV	9.66
<b>Total</b>		<b>9.66</b>
<b>CASH &amp; CASH EQUIVALENT</b>		
Net Receivables/Payables		0.65
TREPS / Reverse Repo Investments		89.69
<b>Total</b>		<b>90.34</b>
<b>GRAND TOTAL</b>		<b>100.00</b>

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

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

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# IDCW History

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

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

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

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

Record Date	IDCW/ Unit Declared (in ₹)	NAV <sup>a</sup> as on Record Date
<b>Bank of India Conservative Hybrid Fund</b>		
<b>Regular Monthly IDCW</b>		
02-February-2021	0.23090000	11.2228 <sup>a</sup>
02-February-2021	0.23090000	11.2228 <sup>b</sup>
30-June-2021	0.30000000	11.3853 <sup>a</sup>
30-June-2021	0.30000000	11.3853 <sup>b</sup>
<b>Regular Quarterly IDCW</b>		
25-June-2018	0.0864385	11.1417 <sup>a</sup>
25-June-2018	0.08004287	11.1417 <sup>b</sup>
25-March-2019	0.03320971	11.1241 <sup>a</sup>
25-March-2019	0.03075255	11.1241 <sup>b</sup>
<b>Regular Annual IDCW</b>		
25-March-2019	0.07203243	10.3827 <sup>a</sup>
25-March-2019	0.06670224	10.3827 <sup>b</sup>
02-February-2021	0.26970000	10.3095 <sup>a</sup>
02-February-2021	0.26970000	10.3095 <sup>b</sup>
<b>Regular Plan Regular IDCW</b>		
25-June-2013	0.389636	12.0556 <sup>a</sup>
25-June-2013	0.373162	12.0556 <sup>b</sup>
25-March-2014	0.389636	10.9004 <sup>a</sup>
25-March-2014	0.373162	10.9004 <sup>b</sup>
<b>Direct Monthly IDCW</b>		
02-February-2021	0.22820000	10.1643 <sup>a</sup>
02-February-2021	0.22820000	10.1643 <sup>b</sup>
30-June-2021	0.03000000	10.3018 <sup>a</sup>
30-June-2021	0.03000000	10.3018 <sup>b</sup>
<b>Direct Quarterly IDCW</b>		
26-December-2018	0.21610173	10.6590 <sup>a</sup>
26-December-2018	0.20010672	10.6590 <sup>b</sup>
25-March-2019	0.21610173	10.5824 <sup>a</sup>
25-March-2019	0.20010672	10.5824 <sup>b</sup>
<b>Direct Annual IDCW</b>		
25-March-2019	0.28811758	10.2199 <sup>a</sup>
25-March-2019	0.26680896	10.2199 <sup>b</sup>
02-February-2021	0.41970000	10.1017 <sup>a</sup>
02-February-2021	0.41970000	10.1017 <sup>b</sup>
<b>Eco Monthly IDCW</b>		
02-February-2021	0.49370000	16.9514 <sup>a</sup>
02-February-2021	0.49370000	16.9514 <sup>b</sup>
30-June-2021	0.50000000	17.1667 <sup>a</sup>
30-June-2021	0.50000000	17.1667 <sup>b</sup>
<b>Eco Quarterly IDCW</b>		
26-December-2018	0.06838875	10.0000 <sup>a</sup>
26-December-2018	0.06324962	10.0000 <sup>b</sup>
25-March-2019	0.07206263	10.1033 <sup>a</sup>
25-March-2019	0.06670224	10.1033 <sup>b</sup>
<b>Eco Plan Regular IDCW</b>		
25-March-2013	0.440456	12.5487 <sup>a</sup>
25-March-2013	0.377515	12.5487 <sup>b</sup>
25-March-2014	0.779271	11.5826 <sup>a</sup>
25-March-2014	0.746324	11.5826 <sup>b</sup>
<b>Bank of India Balanced Advantage Fund</b>		
<b>Regular Plan - Regular IDCW</b>		
25-June-2018	0.02449771	10.7707 <sup>a</sup>
25-June-2018	0.02449722	10.7707 <sup>b</sup>
29-July-2021	0.40000000	11.2226 <sup>a</sup>
29-July-2021	0.40000000	11.2226 <sup>b</sup>
<b>Direct Plan - Regular IDCW</b>		
25-March-2019	0.44270637	10.2965 <sup>a</sup>
25-June-2019	0.04427025	10.0302 <sup>a</sup>
25-June-2019	0.0442703	10.0302 <sup>b</sup>
30-June-2021	1.00000000	10.0785 <sup>a</sup>
30-June-2021	1.00000000	10.0785 <sup>b</sup>
<b>DEBT / INCOME FUNDS</b>		
Record Date	IDCW/ Unit Declared (in ₹)	NAV <sup>a</sup> as on Record Date
<b>Bank of India Short Term Income Fund<sup>5</sup></b>		
<b>Institutional Monthly IDCW</b>		
25-January-2011	0.043921	10.1704 <sup>a</sup>
25-January-2011	0.040935	10.1704 <sup>b</sup>
25-February-2011	0.052705	10.1881 <sup>a</sup>
25-February-2011	0.049122	10.1881 <sup>b</sup>
<b>Institutional Quarterly IDCW</b>		
29-December-2009	0.1751890	10.2708 <sup>a</sup>
29-December-2009	0.1630520	10.2708 <sup>b</sup>
<b>Regular Monthly IDCW</b>		
25-March-2019	0.05042235	10.3919 <sup>a</sup>
25-March-2019	0.04668914	10.3919 <sup>b</sup>
25-April-2019	0.03601595	10.3441 <sup>a</sup>
25-April-2019	0.0334718	10.3441 <sup>b</sup>
<b>Regular Quarterly IDCW</b>		
26-December-2018	0.10804795	10.1585 <sup>a</sup>
26-December-2018	0.10005336	10.1585 <sup>b</sup>
25-March-2019	0.10804788	10.1917 <sup>a</sup>
25-March-2019	0.10005336	10.1917 <sup>b</sup>
<b>Direct Monthly IDCW</b>		
25-March-2019	0.05042155	10.3930 <sup>a</sup>
25-March-2019	0.04669158	10.3930 <sup>b</sup>
25-April-2019	0.03602011	10.3498 <sup>a</sup>
25-April-2019	0.0335117	10.3498 <sup>b</sup>
<b>Direct Quarterly IDCW</b>		
26-December-2018	0.14401749	10.1444 <sup>a</sup>
26-December-2018	0.13340448	10.1444 <sup>b</sup>
25-March-2019	0.10804758	10.1908 <sup>a</sup>
25-March-2019	0.10005336	10.1908 <sup>b</sup>
<b>Bank of India Overnight Fund<sup>55</sup></b>		
<b>Regular Monthly IDCW</b>		
26-February-2024	5.0877794	1000.1822 <sup>a</sup>
26-February-2024	5.0877794	1000.1822 <sup>b</sup>
26-March-2024	5.2323601	1000.1778 <sup>a</sup>
26-March-2024	5.2323601	1000.1778 <sup>b</sup>
<b>Direct Monthly IDCW</b>		
26-February-2024	5.0877794	1000.1822 <sup>a</sup>
26-February-2024	5.0877794	1000.1822 <sup>b</sup>
26-March-2024	4.9008801	1000.0000 <sup>a</sup>
26-March-2024	4.9008801	1000.0000 <sup>b</sup>

# 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 <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (S&P BSE 250 Large MidCap (TRI)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (S&P BSE 250 Large MidCap (TRI)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	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 <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (S&P BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (S&P BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	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 <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns# (S&P BSE India Manufacturing TRI - 50% & S&P BSE India Infrastructure TRI - 50%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns# (S&P BSE India Manufacturing TRI - 50% & S&P BSE India Infrastructure TRI - 50%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	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 <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (Nifty Smallcap 250 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Smallcap 250 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	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 <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (S&P BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (S&P BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	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 <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (Nifty 100 TRI) (%)	Additional Benchmark Returns (S&P BSE SENSEX TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 100 TRI) (₹)	Additional Benchmark Returns (S&P BSE SENSEX TRI) (₹)
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 <sup>®</sup>	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 <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	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 <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 Index) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 Index) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	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 <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	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 <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Arbitrage Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Arbitrage Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	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 <sup>®</sup>	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 <sup>@</sup>	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 <sup>@</sup>	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 <sup>@</sup>	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 <sup>®</sup>	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 (%) <sup>1</sup>	Additional expense as 52(6A)(b) (%) <sup>1</sup>	Additional expense as 52(6A)(c) (%) <sup>1</sup>	Gross (%) <sup>1</sup>	Total TER (%)	Base TER (%) <sup>1</sup>	Additional expense as 52(6A)(b) (%) <sup>1</sup>	Additional expense as 52(6A)(c) (%) <sup>1</sup>	Gross (%) <sup>1</sup>	Total TER (%)	Base TER (%) <sup>1</sup>	Additional expense as 52(6A)(b) (%) <sup>1</sup>	Additional expense as 52(6A)(c) (%) <sup>1</sup>	Gross (%) <sup>1</sup>	Total TER (%)	Base TER (%) <sup>1</sup>	Additional expense as 52(6A)(b) (%) <sup>1</sup>	Additional expense as 52(6A)(c) (%) <sup>1</sup>	Gross (%) <sup>1</sup>	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%	1.03%	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%	1.03%	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, Bangaluru - 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, Ganpati 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, Prabhat 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, Savedi, 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 Center, Nr Tvs Down Town Show Room, Grid Char Rasta, Anand - 380 001. • **Asansol**: 112/N, G. T. Road, Bhanga Pachil, G. T. Road, Asansol - 713 303, Paschim Bardhaman, West Bengal. • **Aurangabad**: Shop No B 38, Motiwala Trade Centre, 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 - 722101. • **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, Chandrakol Complex, Near Ghangtaghar, 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**: Gururkripa 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, Chatteringhar, 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 Sheesha Lounge Kaulgarh Road, Dehradun - 248001. • **Dhanbad**: 208 New Market, 2nd Floor, Bank More, Dhanbad - 826 001. • **Durgapur**: MWAV-16, Bengal Ambuja, 2nd Floor, City Centre, Distt. Burdwan, Durgapur - 713 216. • **Eluru**: Dno-23A-7-72/73K S Plaza, Munukutla Vairi 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 -Suyesh 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 Mahalakshmi 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/rd Floor, Land Mark Building, Opp Jai Club, Mahaver Marg, C Scheme, Jaipur - 302 001. • **Jalandhar**: Office No 7, 3rd Floor, City Square Building, E-H197 Civil Lines, Jalandhar - 144001. • **Jammu**: 1D/D Extension 2, Valmiki Chowk, Gandhi Nagar, Jammu - 180 004. • **Jamshedpur**: Madhukunj, 3rd Floor, Q Road, Sakshi, Bistupur, East Singhbhum, Jamshedpur - 831001. • **Jodhpur**: 203, Modi Arcade, Chopasni 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, Sharanapur 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. • **Panthankot**: 2nd Floor, Sahni Arcade Complex, Adj. Indra Colony Gate, Railway Road, Panthankot - 145001. • **Patiala**: B- 17/423 Opposite Modi College, Lower Mall, Patiala - 147001. • **Patna**: 3A, 3rd Floor, Anand Tower, Exhibition Road, Opp ICICI Bank, Patna - 800 001. • **Pune**: Office No 207-210, 2nd Floor, Kamla Arcade, Jangli Maharaj Road, Opposite Balgandharva, Shivaji Nagar, Pune - 411005. • **Raipur**: Office No S-13, Second Floor, Reheja Tower, 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 Bhawan, Lower Thana Road, Near R K M Lp School, Shillong - 793 001. • **Siliguri**: Nanak Complex, Sevoke Road, Siliguri - 734 001. • **Shimla**: 1st Floor, Hills View Complex, Near Tara Hall, Shimla - 171001. • **Shimoga**: Jayarama Nilaya, 2nd Corss Mission Compound, Shimoga - 577201. • **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 Vekkaliamman Kalyana Mandapam Putthur - Trichy - 620017. • **Trivandrum**: 1st Floor, Marvel Building, Opp SBI 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 Vishwavidhyalya 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 Siga, 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.

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(Investment Manager for Bank of India Mutual Fund)

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

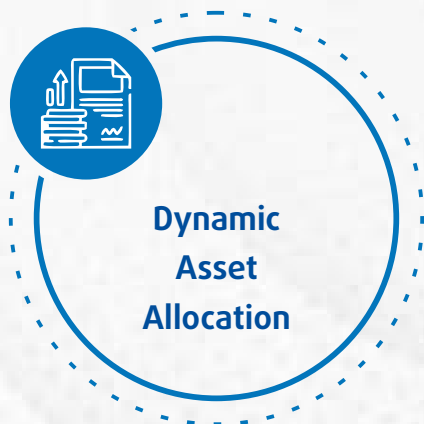


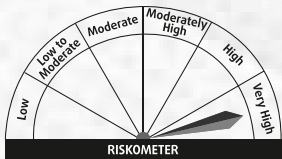

# JAB BALANCE KI HO MAJBOOT PAKAD TO MARKET KE UTAR CHADHAV KA KYU HO DARR



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

### Features



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>Investors understand that their principal will be at very high risk</p>	 <p>Benchmark riskometer is at high risk</p>	<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> <li>Long term capital appreciation.</li> <li>Dynamic asset allocation between equity and fixed income based on equity market valuations.</li> </ul> <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)



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## 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"> <li>Long term capital appreciation.</li> <li>Investments in equity and equity related instruments across large cap, mid cap, small cap stocks.</li> </ul> <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)



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# 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>Investors understand that their principal will be at 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"> <li>• Wealth creation over medium to long term</li> <li>• Investment in equity and equity related securities, debt and money market instruments and Gold ETF</li> </ul> <p>*Investor should consult their financial advisor if they are not clear about the suitability of the product.</p>

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



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Three is better  
than one

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

### Features



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>➤ 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"> <li>• Capital appreciation over medium to long term.</li> <li>• Investment in a diversified portfolio consisting of equity and equity related instruments across market capitalization.</li> </ul> <p><small>*Investor should consult their financial advisor if they are not clear about the suitability of the product.</small></p>

#S&P BSE 500 TRI



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