

Facts in Figures

**March
2025**

Monthly Fund Factsheet

| | |
|--|-----------|
| FROM THE CEO'S DESK | 3 |
| MARKET UPDATE | 4 |
| Market Chronicles: Decoding Trends | 5 |
| Bank of India Flexi Cap Fund..... | 7 |
| Bank of India Small Cap Fund | 8 |
| Bank of India ELSS Tax Saver (Formerly Bank of India Tax Advantage Fund)..... | 9 |
| Bank of India Multi Cap Fund | 10 |
| Bank of India Business Cycle Fund..... | 11 |
| Bank of India Manufacturing & Infrastructure Fund..... | 12 |
| Bank of India Consumption Fund | 13 |
| Bank of India Large & Mid Cap Equity Fund | 14 |
| Bank of India Bluechip Fund..... | 15 |
| Bank of India Mid & Small Cap Equity & Debt Fund..... | 16 |
| Bank of India Multi Asset Allocation Fund | 17 |
| Bank of India Balanced Advantage Fund | 18 |
| Bank of India Conservative Hybrid Fund | 19 |
| Bank of India Arbitrage Fund | 20 |
| Bank of India Liquid Fund..... | 21 |
| Bank of India Money Market Fund | 22 |
| Bank of India Ultra Short Duration Fund..... | 23 |
| Bank of India Credit Risk Fund | 24 |
| Bank of India Overnight Fund..... | 25 |
| Bank of India Short Term Income Fund..... | 26 |
| IDCW History | 27 |
| Fund Manager-wise Scheme Performance | 28 |
| Schemes managed by Fund Manager | 34 |
| SIP Returns of selected Schemes..... | 35 |
| How to read Factsheet | 37 |
| Disclaimer/Statutory Details..... | 37 |
| Bank of India Mutual Fund Branches - Investor Service Centers (ISC's) | 38 |



Dear Readers,

Wishing you all a Happy Financial Year 2025-26 ahead!

"Courage taught me no matter how bad a crisis gets... any sound investment will eventually pay off." - Carlos Slim Helu (Mexican Business Magnate, Investor, Philanthropist)

The above quote probably may hold merit in times when the worldwide economy is experiencing significant recalibration. Investors across the globe are assessing the likely impact on economies and corporates, as regards supply chain management & business models - that may see changes in view of the US government's recent tariffs related guidance. The Indian rupee came under pressure from short term capital outflows and the US dollar's rising value. The escalating global trade tensions seem to have created near term uncertainty around India's economic numbers despite its fundamental strength & robust long term growth trajectory.

For the month of March 2025, the **BSE Sensex** surged by 4.48%, closing at 76,955 on March 31, 2025, up from 73,651 on March 31, 2024. Similarly, the **NSE Nifty 50** increased by 4.61%, ending at 23,356 on March 31, 2025, compared to 22,326 on March 31, 2024. As compared to March 2024 and even with the volatility in the last quarter, the Mid & Small Cap indices represented by **BSE Small Cap** and **BSE Mid Cap** saw gains of 8.05% and 4.00% respectively by year end March 31st, 2025. In the Indian debt markets, the yield on the 10-year benchmark Government Securities (GSec) bond decreased by 14 bps closing at 6.584% on March 31, 2025, down from 6.7290% on March 31, 2024. Here is a snapshot of the Key numbers for the Indian Mutual Fund Industry :

| Particulars | as of 31st Mar 2024 | as of 31st Mar 2025 |
|--------------------------------|---------------------|---------------------|
| Closing AUM | ₹ 53.40 Lac Cr | ₹ 65.74 Lac Cr |
| Net Sales for the month | (₹ 1,59,387 Cr) | (₹ 1,64,435 Cr) |
| Folio Count | 17.79 Cr | 23.45 Cr |
| SIP Contribution for the month | ₹ 19,271 Cr | ₹ 25,926 Cr |

FY 2024-25 our Bank of India MF also achieved some shining milestones -

- ❖ One of our commendable achievements was crossing ₹ 10,000 AUM in July 2024
- ❖ Successfully launched 3 New Fund Offers during the year, namely, Bank of India Business Cycle Fund, Bank of India Consumption Fund and Bank of India Money Market Fund
- ❖ Launch of our Investor Mobile App in the month of November 2024
- ❖ Four of our funds crossed new milestones in terms of their AUM- Bank of India Multi Cap Fund (crossed ₹ 750 Cr AUM, Dec 2024), Bank of India Flexi Cap Fund (crossed ₹ 2000 Cr AUM, Nov 2024) and Bank of India Small Cap Fund (crossed ₹ 1000 Cr AUM, May 2024).

Our AUM and folio count as of 31st March 2025 stood at ₹ 11,429.88 Cr and 743,389, respectively, having grown by 63.1% and 68.05% YOY from 31st March 2024.

We are honoured to have the unwavering support of our investors and distribution partners. Wishing you a very happy investing journey in the new Financial Year 2025-26!

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

The above Assets Under Management as of 31st March 2025 include **Equity:** ₹ 627,776.48 | **Debt:** ₹ 53,738.36 | **Hybrid:** ₹ 1,64,318.17 | **Liquid:** ₹ 152,391.58 | **ELSS:** ₹ 140,634.61

Geographical Spread: Top 5 Cities: 51.04% | Next 10 Cities: 13.88% | Next 20 Cities: 7.45% | Next 75 Cities: 8.30% | Others: 19.34%

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

Source of MF Industry Data: AMFI, Internal Research

MARKET UPDATE

Alok Singh
Chief Investment Officer



The financial year 2024-25 ended with the Nifty50 Index giving only a 6.17% return, and most of it was because of market recovery in March 2025. Nifty50 Index rose 6.31%, albeit underperforming the mid and small-cap index by 1.45% and 2.83%, respectively. March 2025 is the first month to close in green after September 2024, helping Indian markets to recover some of their underperformances concerning global markets. However, as we move into April, the US tariff-related issues seem to be bothering the markets further. And rightly so, as the reciprocal tariff imposition by President Donald Trump on almost every major country of the world has a multilayered impact on global trade and economy. While it is tough to estimate the actual impact because first, we need to wait and see how much of these tariffs get rolled back in the near term, mainly because of quick trade negotiations or respective countries altering their tariff structure on goods imported from the USA. For example- Vietnam is subject to a 46% reciprocal tariff, already indicated to lower its tariff structure to avoid tariffs from the USA. At the same time, China, which is subject to the highest weighted average tariffs has indicated that it may consider some retaliatory duties on the USA. While we wait to see the final form of tariffs and counter-tariffs emerging in the near term, this event has significant implications for the global trade flows and supply chain. It will weigh on global growth and geopolitical relations in FY26 and beyond.

If history can guide us on the cascading impacts of such unilateral acts, on the USA and the global economy, then one needs to look at the Smoot-Hawley Tariff Act, 1930. Nearly a century ago, this act had set off a devastating chain reaction, worsening the great depression and dismantling global trade. The Smoot-Hawley Tariff Act 1930 was based on the principle of protecting American workers, punishing foreign producers, and reviving domestic manufacturing, which is very similar to President Trump's current narrative of MAGA (Make America Great Again). This act raised American tariffs on over 20,000 goods, mainly to protect American jobs. The Smoot-Hawley Act 1930 initially seemed like a protection against foreign competition. It quickly became a huge growth deterrent as many large economies of that time rapidly imposed retaliatory tariffs, negatively impacting the American economy, which was still reeling under the aftershocks of World War I and was quite fragile globally. The US economy was already under a slowdown, which further went into a prolonged recession, and unemployment was at 8.7% in 1930 and skyrocketed to 23.6% by 1932. The GDP shrank by nearly 30% between 1929 and 1933. Rather than safeguarding American jobs, tariffs triggered a 60% collapse in exports and a 66% drop in global trade volume

At this stage, we can only hope that global economies enter an ugly tariff war and trigger a new wave of protectionism. While we wait to see this evolving situation and start thinking about its multilayered implications on the global economy and markets, it will be prudent not to act in haste.

From the Indian context, if the tariff from the USA remains as it is, then the Indian economy may have growth implications of around 50-60bps in FY26. The direct tariff impact is not expected to be very high. The impact will be mainly because of a slowdown in US growth, and weak global trade momentum will impact external demand. It is also fair to assume that the impact to be more pronounced through the indirect channel of weaker corporate confidence, which will dent the risk appetite and further defer the private capex cycle.

At the same time, India seems to be placed to withstand this turbulence. Firstly, the impending trade deal with the USA, if stitched promptly, may reduce the direct impact significantly. Secondly, such shocks require both policy and fiscal support. The fiscal consolidation adopted by India in the recent past creates an elbow room to give fiscal support to the economy if the need arises to support domestic demand. The RBI, on the other hand, has been very aggressive in liquidity management to support the growth, and one can expect it to reduce the policy rate by at least 25bps and potentially cut the rate by another 50bps on the back of an uncertain external demand environment.

The good macro setup, along with the fact that India is more of a domestic-oriented economy and has a lower reliance on exports, etc. generates its ability to withstand current challenges. The recent decline has largely corrected the valuation excess. It is interesting to note that the recent decline was orderly, with hardly any increase in implied volatility, which is a very healthy sign of the structural stability of the market. Amid equity market volatility, it is encouraging to witness positive FPI debt flows signalling both comfort with India's macro and the currency.

We continue to expect improvement in growth data despite recent tariff issues. The strong macro stability with improving terms of trade, declining primary deficit, and falling inflation volatility with support from the RBI, should help sustain the corporate earnings. We believe that markets may witness earnings beat in the forthcoming earning season. In mid to high teens, earnings growth annually over the next 3-5 years, led by an emerging private capex cycle, re-leveraging corporate balance sheets, and a structural rise in discretionary consumption. However, the risk of a global recession or a near recession will cloud our view and keep the Indian equities markets in a range and still may outperform the global peers.

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.

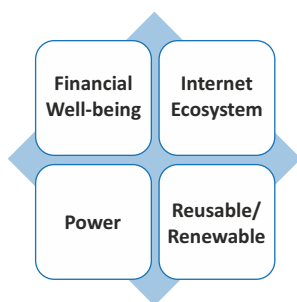
Market Chronicles: Decoding Trends

Evolving Trends are Determining Factors for Thematic Investing

Thematic investing has been one of the most dynamic investment strategies followed in recent times which allows investors to tactically capitalise on emerging trends and sectors during their wealth creation journey. Markets are analysed on various parameters, including qualitative and quantitative mandates. However, emerging trends/ themes also have become the key filters while assessing businesses from portfolio creation approach. During the last decade, we have seen various evolving trends that led to innovation and businesses shifting moat and potential growth paths.

In investing, active portfolio management aims to generate consistent and long-term alpha opportunities across a range of thematic opportunities that require ideas like data, technology, and scale to effectively pursue this spectrum.

The market provides sector wide opportunities under various themes like consumption, manufacturing, and India opportunities. From the domestic long-term opportunities, some broad themes that have resulted in capturing the market-wide portfolio creation prospects are financial well-being, internet ecosystem, power, and reusable/renewable themes. Let us unveil them one by one-



Financial Well-being

The expansionary phase of the Indian economy is expected to drive significant growth, with projections indicating an expected increase from a \$4 trillion \$10 trillion economy in the next 10 years (source- NDTV.com). This growth is anticipated to lead to a substantial rise in per capita income that may further have a twofold impact, which is as follows-

1. As per capita income increases, individuals are likely to allocate a larger portion of their income towards **discretionary spending**, such as luxury goods, travel, and entertainment.
2. Alternatively, a portion of the increased income may be directed toward **financial savings**, including investments in stocks, bonds, and other financial instruments.

The driving factors for India's economic growth could be the growing middle class, increased consumer spending, and government initiatives to boost economic development. Additionally, India's young population is expected to contribute to the country's economic growth and increased consumer spending. It is an opportunity for investors to participate in the country's development and growth. However, the economy's growth also poses challenges, such as managing inflation, addressing income inequality, and ensuring sustainable development.

Internet Ecosystem

The **Internet Ecosystem** encompasses businesses that leverage the Internet as a core to operate and have a competitive edge around it. They include companies from various sectors, such as **consumer services** comprised of e-commerce platforms, online marketplaces, and digital service providers. **Tech-based financial services** companies (Fintech firms), SaaS, cloud computing, and cybersecurity are included in this spectrum. In today's world, the game changer segment is **online content creators, streaming services, and digital media platforms**, forming part of the media sector.

| | | | |
|--|--|---|--|
| <ul style="list-style-type: none"> • A leading e-commerce platform in India, offering a wide range of products and services. such as FLipkart, Myntra or even the Amazon India etc. | <ul style="list-style-type: none"> • A popular streaming service in India, offering a wide range of movies, TV shows, and original content such as Hotstar, Netflix or Gaana etc. | <ul style="list-style-type: none"> • A leading digital payment platform in India, offering a range of payment services such as PhonePe, Google Pay or Paytm etc. | <ul style="list-style-type: none"> • A cloud-based software company offering a range of SaaS products, including CRM, HR, and project management tools. |
| e-Commerce Platform | Online Media and Entertainment | Digital Payment Systems | Software as a Service (SaaS) |

These businesses have a digital presence, competitive moat such as proprietary tech or strong brand recognition with unique value propositions and scalable business models with potential for rapid growth and expansion. The Internet Ecosystem theme **offers opportunities** for growth and investment in companies that are well-positioned to capitalize on the increasing demand for digital services and products.

Note: These are just a few illustrative examples of businesses that fall under the Internet Ecosystem theme. The sector is diverse and includes many other companies offering a range of products and services. This is just an explanation of the theme and is purely subjective. Note: Above mentioned sectors/ stocks are for solely the understanding of thematic concepts and should not be construed as an investment recommendation from Bank of India Mutual Fund.

Power

Another megatrend that accumulates various potential rewarding opportunities is the **theme of power**. It encompasses a broad range of companies and stakeholders within the power ecosystem, including:

1. **Power Financiers:** Companies that provide financing for power projects, such as banks, private equity firms, and infrastructure funds.
2. **Power Plant Owners/Operators:** Companies that own and operate power plants, including those generating electricity from various sources like coal, gas, nuclear, and renewable energy.
3. **Transmission Companies:** Companies responsible for transmitting electricity from power plants to distribution companies or directly to consumers.
4. **Distribution Companies:** Companies that distribute electricity to end-users, such as households, businesses, and industries.
5. **Power Equipment Companies:** Companies that manufacture and supply equipment for power generation, transmission, and distribution, such as turbines, generators, and transformers.
6. **Capital Goods:** Companies that provide capital goods and services to the power sector, including construction, engineering, and procurement services.

Reusable/Renewable

Climate change impacting the habitat of many organisms including the human being is a cause of concern. It has led to various institutions shifting towards renewable and reusable sources. **Reusable/Renewable** primarily focuses on companies that are environmentally compliant and supportive of reusability as well as renewability. This is more environmentally friendly and shows traction with efforts around the production of energy, such as solar and wind power, with supportive government policies, tax incentives, and subsidies for the energy sector.

Contd....



Market Chronicles: Decoding Trends

Key Characteristics-

- o Businesses strictly adhere to **environmental regulations** and standards
- o Prioritize **sustainable practices**, reducing their carbon footprint and promoting eco-friendly products.
- o Generate electricity from **renewable sources**, reducing dependence on fossil fuels
- o Companies that promote the **reuse and recycling** of materials, reducing waste, and promoting sustainability

The reusable/renewable theme encompasses various sectors that **manufacture** equipment like solar panels and wind turbines for renewable energy. In **construction**, it specializes in sustainable construction practices, green building materials, and energy-efficient infrastructure. Even businesses that generate electricity from renewable sources, such as solar, wind and hydropower etc. The **textile sector** has companies that produce sustainable textiles, such as organic cotton, recycled polyester, and eco-friendly dyes. Even **tyre recycler companies** collect, process, and recycle used tyres, reducing waste and promoting sustainability.

The Wrap

The thematic investing has demonstrated significant growth in assets under management (AUM), increasing by 16% from ₹2.92 lakh crores in March 2024 to ₹4.50 lakh crore in February 2025, as per AMFI, indicating a substantial interest in this investment avenue. The portfolio under this segment covers businesses across various sectors and market capitalizations, providing a fair diversification for long-term return opportunities. This category is suitable for experienced investors who have a detailed understanding of market trends and have already allocated funds to their core portfolio. Investors with insights into specific sectors or themes may choose to strategically allocate a portion of their portfolio to sectoral and thematic funds.

Thematic funds offer investors the potential to benefit from growth opportunities in specific themes which can be considered with a multi sector allocation approach. By investing in a diversified portfolio of thematic funds, investors can spread their risk and potentially enhance their returns. Investing in the thematic portfolio should be aligned with the long-term goals of investor, under the guidance of the mutual fund distributors/ advisors.

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

Sources- AMFI, NDTV.com, Internal Research.

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Flexi Cap Fund

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

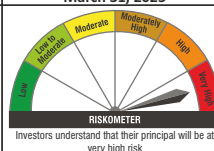
Invest Now

All data as on March 31, 2025 (Unless indicated otherwise)

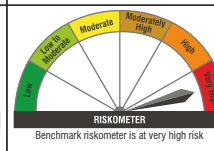
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on March 31, 2025

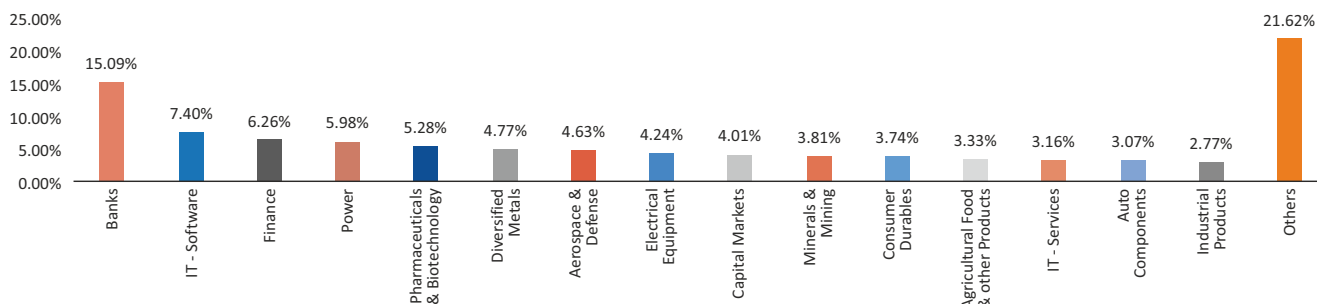


Benchmark Risk-o-meter as on March 31, 2025^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

| Portfolio Holdings Industry/ Rating | % to Net Assets | Portfolio Holdings Industry/ Rating | % to Net Assets | Portfolio Holdings Industry/ Rating | % to Net Assets | Portfolio Holdings Industry/ Rating | % to Net Assets |
|--|--------------------|--|--------------------|--|--------------------|--|--------------------|
| EQUITY HOLDINGS | | AEROSPACE & DEFENSE | | INDUSTRIAL PRODUCTS | | Titagarh Rail Systems Limited | |
| ✓ BANKS | 15.09 | ✓ Hindustan Aeronautics Limited | 3.32 | HEG Limited | 1.74 | Sterling And Wilson Renewable | 0.56 |
| State Bank of India | 5.15 | Bharat Electronics Limited | 1.31 | Hi-Tech Pipes Limited | 1.03 | Energy Limited | |
| HDFC Bank Limited | 4.89 | ELECTRICAL EQUIPMENT | 4.24 | OTHERS | 21.62 | Total | 99.16 |
| ✓ ICICI Bank Limited | 3.02 | Siemens Limited | 1.83 | ✓ Bharti Airtel Limited | 2.30 | GOVERNMENT BOND AND | |
| Bank of Baroda | 1.05 | ABB India Limited | 1.44 | Swan Energy Limited | 2.00 | TREASURY BILL | |
| Indian Bank | 0.98 | Quality Power Electrical Eqp Ltd | 0.97 | General Insurance Corporation | 1.72 | Treasury Bill | |
| IT - SOFTWARE | 7.40 | CAPITAL MARKETS | 4.01 | of India | | 364 Days Tbill (MD 15/01/2026) (SOV) | |
| ✓ Coforge Limited | 3.99 | Nuvama Wealth Management | 2.20 | Cartrade Tech Limited | 1.70 | Total | |
| Infosys Limited | 1.20 | Limited | | Radico Khaitan Limited | 1.70 | 0.15 | |
| Tech Mahindra Limited | 1.16 | Prudent Corporate Advisory | 1.81 | Coromandel International Limited | 1.67 | CASH & CASH EQUIVALENT | |
| KPIT Technologies Limited | 1.05 | Services Limited | | Castrol India Limited | 1.47 | Net Receivables/Payables | |
| FINANCE | 6.26 | MINERALS & MINING | 3.81 | Reliance Industries Limited | 1.20 | TREPS / Reverse Repo Investments | |
| ✓ REC Limited | 2.98 | ✓ Lloyds Metals And Energy Limited | 3.81 | Tata Steel Limited | 1.18 | Total | |
| CreditAccess Grameen Limited | 1.88 | CONSUMER DURABLES | 3.74 | Sumitomo Chemical India Limited | 1.03 | GRAND TOTAL | |
| Power Finance Corporation | 0.83 | Sky Gold Limited | 1.73 | Obero Realty Limited | 1.00 | 100.00 | |
| Limited | | PG Electroplast Limited | 1.28 | Brigade Enterprises Limited | 0.95 | ✓ Indicates Top 10 Equity Holdings. | |
| Rane Holdings Limited | 0.57 | Senco Gold Limited | 0.73 | Aditya Vision Ltd | 0.85 | | |
| POWER | 5.98 | AGRICULTURAL FOOD & | 3.33 | Maruti Suzuki India Limited | 0.85 | | |
| ✓ NTPC Green Energy Limited | 2.67 | OTHER PRODUCTS | | Jupiter Wagons Limited | 0.77 | | |
| NTPC Limited | 2.01 | Balrampur Chini Mills Limited | 1.62 | MCAP Categorization (As on March 31, 2025) | | | |
| Torrent Power Limited | 1.30 | Triveni Engineering & Industries | 1.00 | | | | |
| PHARMACEUTICALS & | 5.28 | Limited | | | | | |
| BIOTECHNOLOGY | | Sanstar Ltd | 0.71 | | | | |
| Ami Organics Limited | 2.05 | IT - SERVICES | 3.16 | | | | |
| Dr. Reddy's Laboratories Limited | 1.81 | Zaggle Prepaid Ocean Services | 1.69 | | | | |
| Sun Pharmaceutical Industries | 1.02 | Limited | | | | | |
| Limited | | Netweb Technologies India | 1.47 | | | | |
| Advanced Enzyme Technologies | 0.40 | Limited | | | | | |
| Limited | | AUTO COMPONENTS | 3.07 | | | | |
| DIVERSIFIED METALS | 4.77 | Bharat Forge Limited | 1.73 | | | | |
| ✓ Vedanta Limited | 4.77 | UNO Minda Limited | 1.34 | | | | |

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

BSE 500 Total Return Index (TRI)

DATE OF ALLOTMENT

June 29, 2020

FUND MANAGER

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

AVERAGE AUM

₹ 1,890.68 Crs.

LATEST AUM

₹ 1,962.03 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, 2025)

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

OTHER PARAMETERS (As on March 31, 2025)

Standard Deviation (Annualized): 18.32% (Bank of India Flexi Cap Fund)
14.82% (BSE 500 TRI)

Beta: 1.14

Sharpe Ratio*: 0.58

Tracking Error (Annualized): 7.29%

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

*Risk-free rate assumed to be 7.20% (MIBOR as on March 28, 2025)

NAV (As on March 31, 2025)

| | | NAV (₹) |
|-------------------------------|-------|---------|
| Regular Plan | | |
| Growth | 31.73 | 34.21 |
| IDCW | 28.83 | 29.24 |

EXPENSE RATIO

Regular Plan: 1.96% Direct Plan: 0.48%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

Exit Load

NIL

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Small Cap Fund

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

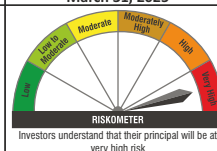
Invest Now

All data as on March 31, 2025 (Unless indicated otherwise)

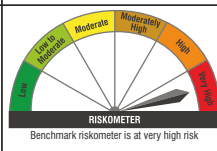
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on March 31, 2025

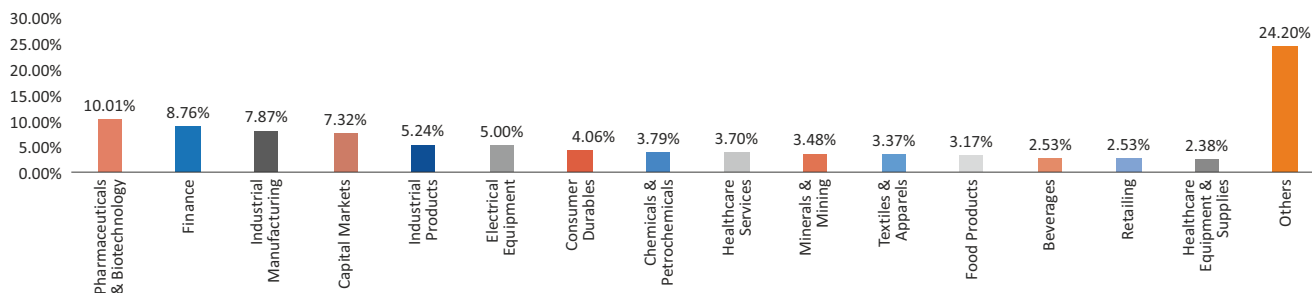


Benchmark Risk-o-meter as on March 31, 2025^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

| Portfolio Holdings Industry/ Rating | % to Net Assets | Portfolio Holdings Industry/ Rating | % to Net Assets | Portfolio Holdings Industry/ Rating | % to Net Assets | Portfolio Holdings Industry/ Rating | % to Net Assets |
|---|--------------------|---|--------------------|--|--------------------|--|--------------------|
| EQUITY HOLDINGS | | Tinna Rubber and Infrastructure Limited | 0.78 | OTHERS | 24.20 | Sterling And Wilson Renewable Energy Limited | 0.52 |
| PHARMACEUTICALS & BIOTECHNOLOGY | | KSB Limited | 0.77 | ✓ NTPC Green Energy Limited | 2.37 | Total | 97.41 |
| ✓ Ami Organics Limited | 2.91 | ELECTRICAL EQUIPMENT | 5.00 | Castrol India Limited | 1.74 | GOVERNMENT BOND AND TREASURY BILL | |
| ✓ Eris Lifesciences Limited | 2.43 | TD Power Systems Limited | 1.56 | Ambuja Cements Limited | 1.71 | Treasury Bill | |
| Wockhardt Limited | 1.81 | Hitachi Energy India Limited | 1.29 | Zaggle Prepaid Ocean Services Limited | 1.61 | 364 Days Tbill (MD 15/01/2026) (SOV) | 0.18 |
| Suven Pharmaceuticals Limited | 1.48 | Quality Power Electrical Eqp Ltd | 1.15 | Tips Music Limited | 1.46 | Total | 0.18 |
| Gufic Biosciences Limited | 0.74 | Schneider Electric Infrastructure Limited | 1.00 | Aditya Birla Real Estate Limited | 1.43 | CASH & CASH EQUIVALENT | |
| Advanced Enzyme Technologies Limited | 0.64 | CONSUMER DURABLES | 4.06 | CMS Info System Limited | 1.37 | Net Receivables/Payables | 1.03 |
| FINANCE | 8.76 | ✓ PG Electroplast Limited | 2.56 | Balrampur Chini Mills Limited | 1.26 | TREPS / Reverse Repo Investments | 1.38 |
| ✓ Housing & Urban Development Corporation Limited | 2.53 | Senco Gold Limited | 0.76 | Indian Bank | 1.19 | Total | 2.41 |
| CreditAccess Grameen Limited | 2.13 | ETHOS LTD. | 0.74 | Steel Authority of India Limited | 1.17 | GRAND TOTAL | 100.00 |
| Cholamandalam Financial Holdings Limited | 1.89 | CHEMICALS & PETROCHEMICALS | 3.79 | General Insurance Corporation of India | 1.07 | ✓ Indicates Top 10 Equity Holdings. | |
| PNB Housing Finance Limited | 1.74 | PCBL Chemical Limited | 2.07 | Unicommerce Esolutions Limited | 1.06 | | |
| Rane Holdings Limited | 0.47 | Galaxy Surfactants Limited | 0.89 | Latent View Analytics Limited | 1.03 | | |
| INDUSTRIAL MANUFACTURING | 7.87 | Vinati Organics Limited | 0.83 | Amara Raja Energy & Mobility Ltd | 1.02 | | |
| ✓ Kaynes Technology India Limited | 2.26 | HEALTHCARE SERVICES | 3.70 | Carraro India Limited | 1.02 | | |
| Jyoti CNC Automation Ltd | 2.07 | ✓ Vijaya Diagnostic Centre Limited | 2.64 | TeamLease Services Limited | 0.92 | | |
| Praj Industries Limited | 1.11 | Krishna Institute Of Medical Sciences Limited | 1.06 | Kernex Microsystems (India) Limited | 0.90 | | |
| Shanthi Gears Limited | 0.85 | MINERALS & MINING | 3.48 | Sanstar Ltd | 0.74 | | |
| Titagarh Rail Systems Limited | 0.82 | ✓ Lloyds Metals And Energy Limited | 3.48 | Godavari Biorefineries Limited | 0.61 | | |
| Jupiter Wagons Limited | 0.76 | TEXTILES & APPARELS | 3.37 | | | | |
| CAPITAL MARKETS | 7.32 | Arvind Limited | 1.87 | | | | |
| Nuvama Wealth Management Limited | 2.25 | Ganesha Ecosphere Limited | 1.50 | | | | |
| Computer Age Management Services Limited | 1.87 | FOOD PRODUCTS | 3.17 | | | | |
| Prudent Corporate Advisory Services Limited | 1.81 | Mrs. Bectors Food Specialities Limited | 1.25 | | | | |
| Central Depository Services (India) Limited | 1.39 | ✓ EID Parry India Limited | 1.00 | | | | |
| INDUSTRIAL PRODUCTS | 5.24 | Manorama Industries Limited | 0.92 | | | | |
| HEG Limited | 1.64 | BEVERAGES | 2.53 | | | | |
| Hi-Tech Pipes Limited | 1.08 | ✓ Radico Khaitan Limited | 2.53 | | | | |
| KRN Heat Exchanger And Refrigeration Limited | 0.97 | RETAILING | 2.53 | | | | |
| | | ✓ Cartrade Tech Limited | 2.53 | | | | |
| | | HEALTHCARE EQUIPMENT & SUPPLIES | 2.38 | | | | |
| | | Poly Medcure Limited | 1.38 | | | | |
| | | Laxmi Dental Limited | 1.00 | | | | |

| MCAP Categorization (As on March 31, 2025) | |
|--|------------|
| Mcap Category | Percentage |
| Small Cap | 80.34% |
| Mid Cap | 12.99% |
| Large Cap | 4.08% |
| GB/TB/Repo/Others | 2.59% |
| Grand Total | 100.00% |

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

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

DATE OF ALLOTMENT

December 19, 2018

FUND MANAGER

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

AVERAGE AUM

₹ 1,502.10 Crs.

LATEST AUM

₹ 1,574.18 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, 2025)

0.49 Times* (*Basis last rolling 12 months)

OTHER PARAMETERS (As on March 31, 2025)

Standard Deviation (Annualized): 18.59% (Bank of India Small Cap Fund)
20.40% (NIFTY Smallcap 250 TRI)

Beta: 0.86

Sharpe Ratio*: 0.51

Tracking Error (Annualized): 6.60%

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

*Risk-free rate assumed to be 7.20% (MIBOR as on March 28, 2025)

| NAV (As on March 31, 2025) | | NAV (₹) | |
|----------------------------|--------|-------------|--------|
| Regular Plan | Growth | Direct Plan | Growth |
| | 41.73 | | 46.35 |
| IDCW | 30.43 | IDCW | 34.71 |

EXPENSE RATIO

Regular Plan: 1.99%

Direct Plan: 0.49%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India ELSS
Tax Saver[^]

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

All data as on March 31, 2025 (Unless indicated otherwise)

80C

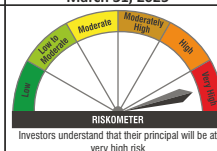
Benefit[#]

Invest Now

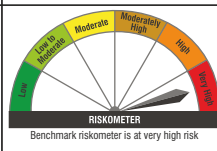
This product is suitable for investors
who are seeking*:

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

Risk-o-meter is based on the
scheme portfolio as on
March 31, 2025

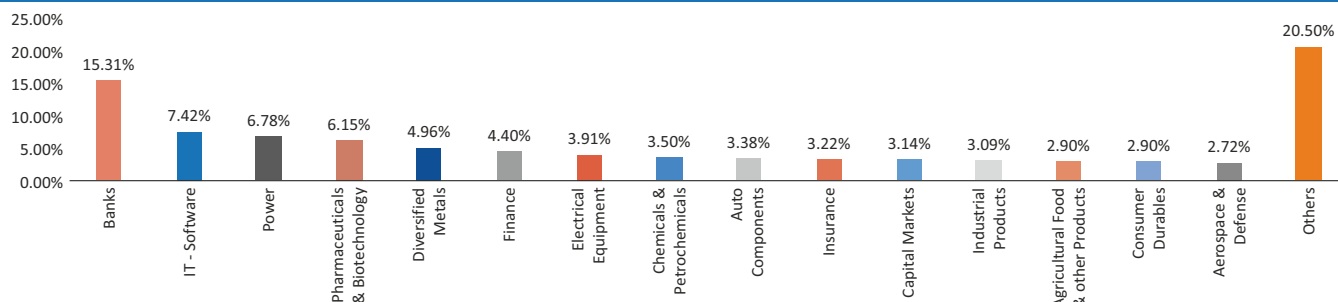


Benchmark Risk-o-meter
as on March 31, 2025[^]



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

| Portfolio Holdings Industry/ Rating | % to Net Assets | Portfolio Holdings Industry/ Rating | % to Net Assets | Portfolio Holdings Industry/ Rating | % to Net Assets | Portfolio Holdings Industry/ Rating | % to Net Assets |
|--|--------------------|---|--------------------|--|--------------------|--|--------------------|
| EQUITY HOLDINGS | | | | OTHERS | | MONEY MARKET INSTRUMENTS | |
| BANKS | 15.31 | ABB India Limited | 1.47 | | 20.50 | Certificate of Deposit | |
| ✓ HDFC Bank Limited | 4.92 | Bharat Heavy Electricals Limited | 0.44 | Coromandel International Limited | 2.36 | Axis Bank Limited (CRISIL A1+) | 0.53 |
| ✓ State Bank of India | 4.91 | CHEMICALS & PETROCHEMICALS | 3.50 | Tata Steel Limited | 1.99 | Total | 0.53 |
| ✓ ICICI Bank Limited | 3.12 | Swan Energy Limited | 2.12 | Bharti Airtel Limited | 1.98 | GOVERNMENT BOND AND TREASURY BILL | |
| Bank of Baroda | 1.19 | Deepak Nitrite Limited | 1.38 | Zaggle Prepaid Ocean Services Limited | 1.53 | Treasury Bill | |
| Indian Bank | 1.17 | AUTO COMPONENTS | 3.38 | Ambuja Cements Limited | 1.43 | 364 Days Tbill (MD 15/01/2026) (SOV) | 0.01 |
| IT - SOFTWARE | 7.42 | UNO Minda Limited | 1.79 | Obero Realty Limited | 1.36 | Total | 0.01 |
| ✓ Coforge Limited | 4.03 | Bharat Forge Limited | 1.59 | Reliance Industries Limited | 1.31 | CASH & CASH EQUIVALENT | |
| Infosys Limited | 1.18 | INSURANCE | 3.22 | CMS Info System Limited | 1.26 | Net Receivables/Payables | 0.92 |
| Tech Mahindra Limited | 1.13 | General Insurance Corporation of India | 2.18 | DLF Limited | 1.26 | TREPS / Reverse Repo Investments | 4.26 |
| KPIIT Technologies Limited | 1.08 | SBI Life Insurance Company Limited | 1.04 | Varun Beverages Limited | 1.10 | Total | 5.18 |
| POWER | 6.78 | CAPITAL MARKETS | 3.14 | K.P.R. Mill Limited | 1.06 | GRAND TOTAL | 100.00 |
| ✓ NTPC Limited | 2.59 | Prudent Corporate Advisory Services Limited | 2.34 | Poly Medicare Limited | 1.01 | ✓ Indicates Top 10 Equity Holdings. | |
| NTPC Green Energy Limited | 2.28 | Central Depository Services (India) Limited | 0.80 | Jupiter Wagons Limited | 0.85 | | |
| Tata Power Company Limited | 1.91 | INDUSTRIAL PRODUCTS | 3.09 | Titagarh Rail Systems Limited | 0.72 | | |
| PHARMACEUTICALS & BIOTECHNOLOGY | 6.15 | HEG Limited | 2.12 | Maruti Suzuki India Limited | 0.65 | | |
| ✓ Ami Organics Limited | 2.94 | Inox India Limited | 0.97 | Sterling And Wilson Renewable Energy Limited | 0.63 | | |
| Dr. Reddy's Laboratories Limited | 1.65 | AGRICULTURAL FOOD & OTHER PRODUCTS | 2.90 | Total | 94.28 | | |
| Sun Pharmaceutical Industries Limited | 1.00 | Balrampur Chini Mills Limited | 1.60 | MCAP Categorization (As on March 31, 2025) | | | |
| Advanced Enzyme Technologies Limited | 0.56 | Triveni Engineering & Industries Limited | 1.30 | Mcap Category | | Percentage | |
| DIVERSIFIED METALS | 4.96 | CONSUMER DURABLES | 2.90 | Large Cap | | 51.13% | |
| ✓ Vedanta Limited | 4.96 | Dixon Technologies (India) Limited | 2.40 | Small Cap | | 22.87% | |
| FINANCE | 4.40 | Blue Star Limited | 0.50 | Mid Cap | | 20.28% | |
| ✓ REC Limited | 2.41 | AEROSPACE & DEFENSE | 2.72 | GB/TB/Repo/Others | | 5.19% | |
| PNB Housing Finance Limited | 1.06 | ✓ Hindustan Aeronautics Limited | 2.72 | Debt | | 0.53% | |
| Power Finance Corporation Limited | 0.93 | | | Grand Total | | 100.00% | |
| ELECTRICAL EQUIPMENT | 3.91 | | | | | | |
| Siemens Limited | 2.00 | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Multi Cap Fund

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

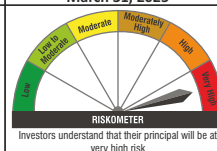
Invest Now

All data as on March 31, 2025 (Unless indicated otherwise)

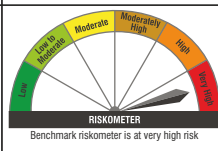
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on March 31, 2025

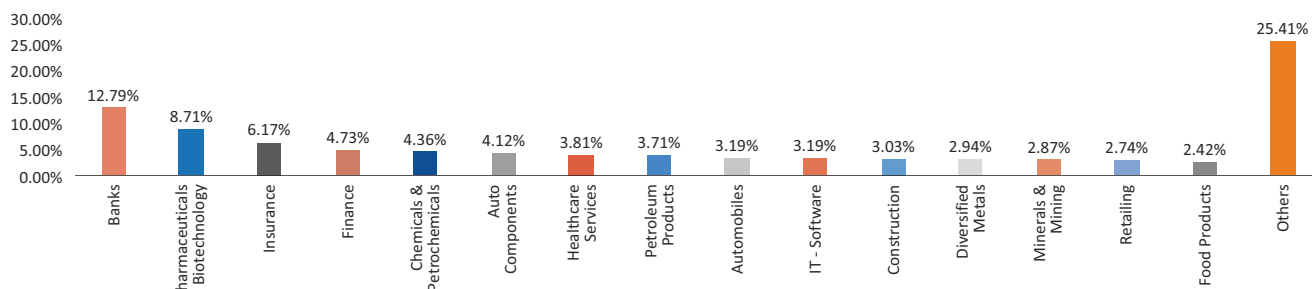


Benchmark Risk-o-meter as on March 31, 2025^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

| Portfolio Holdings Industry/ Rating | % to Net Assets | Portfolio Holdings Industry/ Rating | % to Net Assets | Portfolio Holdings Industry/ Rating | % to Net Assets | Portfolio Holdings Industry/ Rating | % to Net Assets |
|---|-----------------|--|-----------------|---------------------------------------|-----------------|--|-----------------|
| EQUITY HOLDINGS | | | | | | | |
| BANKS | 12.79 | Vinati Organics Limited | 0.55 | FOOD PRODUCTS | 2.42 | Angel One Limited | 0.72 |
| ✓ HDFC Bank Limited | 5.74 | Galaxy Surfactants Limited | 0.22 | ✓ Manorama Industries Limited | 2.42 | Tejas Networks Limited | 0.56 |
| ✓ Kotak Mahindra Bank Limited | 3.05 | AUTO COMPONENTS | 4.12 | OTHERS | 25.41 | Sobha Limited | 0.48 |
| State Bank of India | 2.17 | Gabriel India Limited | 1.56 | Tips Music Limited | 2.33 | Ratnamani Metals & Tubes Limited | 0.45 |
| Indian Bank | 1.83 | Samvardhana Motherson International Limited | 1.03 | Indus Towers Limited | 2.17 | Siemens Limited | 0.31 |
| PHARMACEUTICALS & BIOTECHNOLOGY | 8.71 | Endurance Technologies Limited | 0.96 | NTPC Limited | 1.95 | Total | 94.19 |
| ✓ Eris Lifesciences Limited | 2.43 | UNO Minda Limited | 0.57 | Oberoi Realty Limited | 1.87 | GOVERNMENT BOND AND TREASURY BILL | |
| Ami Organics Limited | 1.89 | HEALTHCARE SERVICES | 3.81 | Oil India Limited | 1.84 | Treasury Bill | |
| Sun Pharmaceutical Industries Limited | 1.15 | Apollo Hospitals Enterprise Limited | 2.14 | Zaggle Prepaid Ocean Services Limited | 1.40 | 364 Days Tbill (MD 15/01/2026) (SOV) | 0.01 |
| Ajanta Pharma Limited | 1.01 | Vijaya Diagnostic Centre Limited | 1.67 | PB Fintech Limited | 1.29 | Total | 0.01 |
| Dr. Reddy's Laboratories Limited | 1.00 | PETROLEUM PRODUCTS | 3.71 | JSW Steel Limited | 1.19 | CASH & CASH EQUIVALENT | |
| Senores Pharmaceuticals Limited | 0.95 | ✓ Reliance Industries Limited | 3.71 | Emami Limited | 1.15 | Net Receivables/Payables | 2.46 |
| IPCA Laboratories Limited | 0.28 | AUTOMOBILES | 3.19 | Senco Gold Limited | 1.15 | TREPS / Reverse Repo Investments | 3.34 |
| INSURANCE | 6.17 | ✓ Hero MotoCorp Limited | 2.76 | UltraTech Cement Limited | 1.12 | Total | 5.80 |
| ✓ ICICI Lombard General Insurance Company Limited | 2.84 | Maruti Suzuki India Limited | 0.43 | Bayer Cropsience Limited | 1.04 | GRAND TOTAL | |
| General Insurance Corporation of India | 1.83 | IT - SOFTWARE | 3.19 | Jindal Stainless Limited | 0.95 | | |
| SBI Life Insurance Company Limited | 1.50 | Tata Consultancy Services Limited | 1.85 | JK Cement Limited | 0.91 | | |
| FINANCE | 4.73 | Coforge Limited | 1.34 | HEG Limited | 0.88 | | |
| Shriram Finance Limited | 1.98 | CONSTRUCTION | 3.03 | Ashok Leyland Limited | 0.85 | | |
| REC Limited | 1.58 | ✓ Larsen & Toubro Limited | 2.40 | Aditya Birla Real Estate Limited | 0.80 | | |
| Housing & Urban Development Corporation Limited | 1.17 | Sterling And Wilson Renewable Energy Limited | 0.63 | | | | |
| CHEMICALS & PETROCHEMICALS | 4.36 | DIVERSIFIED METALS | 2.94 | | | | |
| PCBL Chemical Limited | 1.24 | ✓ Vedanta Limited | 2.94 | | | | |
| Swan Energy Limited | 1.22 | MINERALS & MINING | 2.87 | | | | |
| Deepak Nitrite Limited | 1.13 | ✓ Lloyds Metals And Energy Limited | 2.87 | | | | |
| | | RETAILING | 2.74 | | | | |
| | | FSN E-Commerce Ventures Limited | 1.81 | | | | |
| | | Aditya Vision Ltd | 0.93 | | | | |

MCAP Categorization (As on March 31, 2025)

| Mcap Category | Percentage |
|--------------------|----------------|
| Large Cap | 40.03% |
| Mid Cap | 27.49% |
| Small Cap | 26.67% |
| GB/TB/Repo/Others | 5.81% |
| Grand Total | 100.00% |

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

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

DATE OF ALLOTMENT

March 3, 2023

FUND MANAGER

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

AVERAGE AUM

₹ 741.10 Crs.

LATEST AUM

₹ 778.03 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, 2025)

0.77 Times^(*) (Basis last rolling 12 months)

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on March 31, 2025)

NAV (₹)

| Regular Plan | | Direct Plan | |
|--------------|-------|-------------|-------|
| Growth | 16.18 | Growth | 16.54 |
| IDCW | 16.18 | IDCW | 16.52 |

EXPENSE RATIO

Regular Plan: 2.20% Direct Plan: 1.01%

LOAD STRUCTURE (FOR ALL PLANS)

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Business Cycle Fund

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

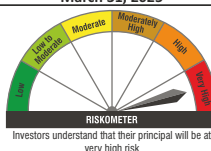
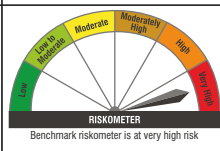
Invest Now

All data as on March 31, 2025 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:

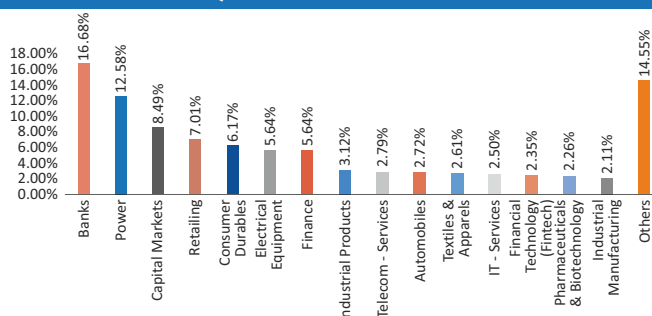
- Long term capital appreciation.
- Investment in equity and equity related instruments with a focus on navigating business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy.

Risk-o-meter is based on the scheme portfolio as on March 31, 2025

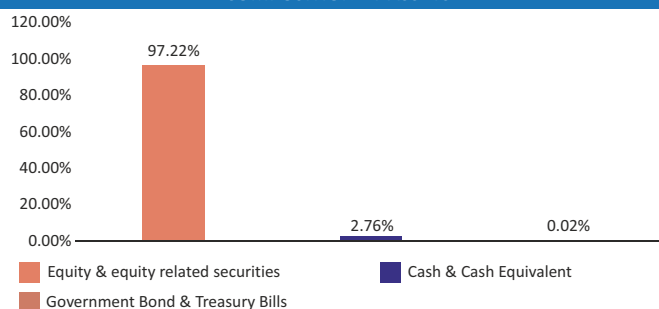
Benchmark Risk-o-meter as on March 31, 2025^A

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

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

| Portfolio Holdings Industry/ Rating | % to Net Assets | Portfolio Holdings Industry/ Rating | % to Net Assets | Portfolio Holdings Industry/ Rating | % to Net Assets | Portfolio Holdings Industry/ Rating | % to Net Assets |
|---|-----------------|---|-----------------|--|-----------------|---|-----------------|
| EQUITY HOLDINGS | | CONSUMER DURABLES | | FINANCIAL TECHNOLOGY (FINTECH) | | STERLING AND WILSON RENEWABLE ENERGY LIMITED | |
| BANKS | 16.68 | Sky Gold Limited | 2.31 | ✓ PB Fintech Limited | 2.35 | Energy Limited | 0.69 |
| ✓ HDFC Bank Limited | 6.75 | Dixon Technologies (India) Limited | 2.30 | PHARMACEUTICALS & BIOTECHNOLOGY | 2.26 | Galaxy Surfactants Limited | 0.58 |
| ✓ State Bank of India | 6.08 | ETHOS LTD. | 0.87 | Dr. Reddy's Laboratories Limited | 1.33 | Amara Raja Energy & Mobility Ltd | 0.51 |
| ✓ ICICI Bank Limited | 3.85 | Safari Industries (India) Limited | 0.69 | Gulfic Biosciences Limited | 0.93 | Total | 97.22 |
| POWER | 12.58 | ELECTRICAL EQUIPMENT | 5.64 | INDUSTRIAL MANUFACTURING | 2.11 | GOVERNMENT BOND AND TREASURY BILL | |
| ✓ NTPC Limited | 3.92 | ✓ Siemens Limited | 2.36 | Kaynes Technology India Limited | 1.11 | Treasury Bill | |
| ✓ NTPC Green Energy Limited | 3.22 | TD Power Systems Limited | 1.20 | Praj Industries Limited | 1.00 | 364 Days Tbill (MD 15/01/2026) (SOV) | 0.02 |
| ✓ Power Grid Corporation of India Limited | 2.67 | Schneider Electric Infrastructure Limited | 1.19 | OTHERS | 14.55 | Total | 0.02 |
| Tata Power Company Limited | 1.56 | Triveni Turbine Limited | 0.89 | Ambuja Cements Limited | 1.99 | CASH & CASH EQUIVALENT | |
| Torrent Power Limited | 1.21 | FINANCE | 5.64 | Tips Music Limited | 1.58 | Net Receivables/(Payables) | 1.14 |
| CAPITAL MARKETS | 8.49 | REC Limited | 4.27 | Oberooy Realty Limited | 1.43 | TREPS / Reverse Repo | 1.62 |
| NuVama Wealth Management Limited | 1.73 | PNB Housing Finance Limited | 1.37 | Apollo Hospitals Enterprise Limited | 1.28 | Investments | |
| Prudent Corporate Advisory Services Limited | 1.65 | INDUSTRIAL PRODUCTS | 3.12 | Reliance Industries Limited | 1.21 | Total | 2.76 |
| HDFC Asset Management Company Limited | 1.56 | Hi-Tech Pipes Limited | 1.14 | The Indian Hotels Company Limited | 1.18 | GRAND TOTAL | 100.00 |
| Computer Age Management Services Limited | 1.47 | Polycab India Limited | 1.10 | Unicommerce Esolutions Limited | 1.15 | ✓ Indicates Top 10 Equity Holdings. | |
| BSE Limited | 1.17 | Tinna Rubber and Infrastructure Limited | 0.88 | Mrs. Bectors Food Specialities Limited | 1.05 | | |
| Nippon Life India Asset Management Limited | 0.91 | TELECOM - SERVICES | 2.79 | Aditya Birla Real Estate Limited | 1.03 | | |
| RETAILING | 7.01 | ✓ Bharti Airtel Limited | 2.79 | S.J.S. Enterprises Limited | 0.87 | | |
| Zomato Limited | 1.68 | AUTOMOBILES | 2.72 | | | | |
| Cartrade Tech Limited | 1.57 | Mahindra & Mahindra Limited | 2.06 | | | | |
| Aditya Vision Ltd | 1.13 | Landmark Cars Limited | 0.66 | | | | |
| V-Mart Retail Limited | 1.13 | TEXTILES & APPARELS | 2.61 | | | | |
| Arvind Fashions Limited | 0.69 | Ganesha Ecosphere Limited | 1.54 | | | | |
| V2 Retail Limited | 0.57 | K.P.R. Mill Limited | 1.07 | | | | |
| Bazaar Style Retail Ltd | 0.24 | IT - SERVICES | 2.50 | | | | |
| | | Zaggle Prepaid Ocean Services Limited | 1.71 | | | | |
| | | Netweb Technologies India Limited | 0.79 | | | | |

MCAP Categorization (As on March 31, 2025)

| Mcap Category | Percentage |
|-------------------|------------|
| Large Cap | 46.84% |
| Mid Cap | 14.50% |
| Small Cap | 35.88% |
| GB/TB/Repo/Others | 2.78% |
| Grand Total | 100.00% |

INVESTMENT OBJECTIVE

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

BENCHMARK^A

NIFTY 500 Total Return Index (TRI)

DATE OF ALLOTMENT

August 30, 2024

FUND MANAGER

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

AVERAGE AUM

₹ 497.93 Crs.

LATEST AUM

₹ 514.97 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, 2025)

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

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on March 31, 2025)

NAV (₹)

| | | | |
|---------------------|------|--------------------|------|
| Regular Plan | | Direct Plan | |
| Growth | 8.41 | Growth | 8.47 |
| IDCW | 8.41 | IDCW | 8.47 |

EXPENSE RATIO

Regular Plan: 2.29% Direct Plan: 1.12%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

Exit Load

NIL

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

Bank of India Manufacturing & Infrastructure Fund

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

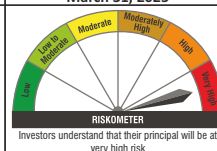
Invest Now

All data as on March 31, 2025 (Unless indicated otherwise)

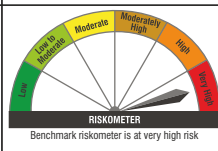
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on March 31, 2025

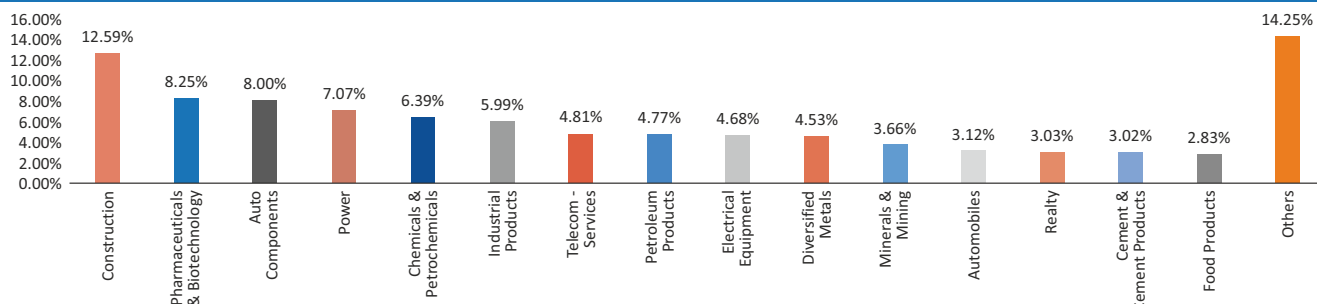


Benchmark Risk-o-meter as on March 31, 2025^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

| Portfolio Holdings Industry/ Rating | % to Net Assets | Portfolio Holdings Industry/ Rating | % to Net Assets | Portfolio Holdings Industry/ Rating | % to Net Assets | Portfolio Holdings Industry/ Rating | % to Net Assets |
|--|--------------------|--|--------------------|--|--------------------|--|--------------------|
| EQUITY HOLDINGS | | | | | | | |
| CONSTRUCTION | 12.59 | Swan Energy Limited | 1.50 | CEMENT & CEMENT PRODUCTS | 3.02 | GOVERNMENT BOND AND TREASURY BILL | |
| ✓ Larsen & Toubro Limited | 6.60 | Deepak Nitrite Limited | 1.46 | UltraTech Cement Limited | 2.06 | Treasury Bill | |
| PSP Projects Limited | 1.53 | Vinati Organics Limited | 0.88 | JK Cement Limited | 0.96 | 364 Days Tbill (MD 15/01/2026) (SOV) | 0.03 |
| Sterling And Wilson Renewable Energy Limited | 1.19 | Galaxy Surfactants Limited | 0.48 | FOOD PRODUCTS | 2.83 | Total | 0.03 |
| Ceigall India Ltd | 1.17 | Linde India Limited | 0.42 | ✓ Manorama Industries Limited | 2.83 | CASH & CASH EQUIVALENT | |
| Kalpataru Projects International Limited | 0.88 | INDUSTRIAL PRODUCTS | 5.99 | OTHERS | 14.25 | Net Receivables/Payables | 2.28 |
| KNR Constructions Limited | 0.75 | ✓ Quadrant Future Tek Limited | 2.54 | Oil India Limited | 2.37 | TREPS / Reverse Repo Investments | 0.70 |
| ITD Cementation India Limited | 0.47 | Bansal Wire Industries Limited | 1.18 | Bharat Dynamics Limited | 1.34 | Total | 2.98 |
| PHARMACEUTICALS & BIOTECHNOLOGY | 8.25 | HEG Limited | 1.02 | Senco Gold Limited | 1.22 | GRAND TOTAL | 100.00 |
| ✓ Eris Lifesciences Limited | 2.73 | Inox India Limited | 0.70 | Bayer Cropscience Limited | 1.17 | ✓ Indicates Top 10 Equity Holdings. | |
| Ami Organics Limited | 2.37 | Ratnamani Metals & Tubes Limited | 0.55 | Bharat Electronics Limited | 1.14 | | |
| Wockhardt Limited | 1.27 | TELECOM - SERVICES | 4.81 | JSW Steel Limited | 1.06 | | |
| Dr. Reddy's Laboratories Limited | 1.10 | ✓ Indus Towers Limited | 2.44 | Jindal Stainless Limited | 1.01 | | |
| Ajanta Pharma Limited | 0.78 | Bharti Airtel Limited | 2.37 | Ashok Leyland Limited | 0.96 | | |
| AUTO COMPONENTS | 8.00 | PETROLEUM PRODUCTS | 4.77 | Aditya Birla Real Estate Limited | 0.83 | | |
| Gabriel India Limited | 2.20 | ✓ Reliance Industries Limited | 4.77 | Tega Industries Limited | 0.82 | | |
| Samvardhana Motherson International Limited | 1.45 | ELECTRICAL EQUIPMENT | 4.68 | Shanthi Gears Limited | 0.66 | | |
| Carraro India Limited | 1.21 | TD Power Systems Limited | 1.72 | Tejas Networks Limited | 0.66 | | |
| Endurance Technologies Limited | 1.14 | Siemens Limited | 1.00 | Emami Limited | 0.64 | | |
| Kross Limited | 0.72 | Triveni Turbine Limited | 0.99 | Dixon Technologies (India) Limited | 0.37 | | |
| S.J.S. Enterprises Limited | 0.65 | Quality Power Electrical Eqp Ltd | 0.97 | Total | 96.99 | | |
| UNO Minda Limited | 0.63 | DIVERSIFIED METALS | 4.53 | | | | |
| POWER | 7.07 | ✓ Vedanta Limited | 4.53 | | | | |
| ✓ NTPC Limited | 6.16 | MINERALS & MINING | 3.66 | | | | |
| NTPC Green Energy Limited | 0.91 | ✓ Lloyds Metals And Energy Limited | 3.66 | | | | |
| CHEMICALS & PETROCHEMICALS | 6.39 | AUTOMOBILES | 3.12 | | | | |
| PCBL Chemical Limited | 1.65 | ✓ Hero MotoCorp Limited | 3.12 | | | | |
| | | REALTY | 3.03 | | | | |
| | | Obero Realty Limited | 1.87 | | | | |
| | | Brigade Enterprises Limited | 0.77 | | | | |
| | | Sobha Limited | 0.39 | | | | |

MCAP Categorization (As on March 31, 2025)

| Mcap Category | Percentage |
|--------------------|----------------|
| Small Cap | 41.31% |
| Large Cap | 38.71% |
| Mid Cap | 16.97% |
| GB/TB/Repo/Others | 3.01% |
| Grand Total | 100.00% |

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

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

DATE OF ALLOTMENT

March 05, 2010

FUND MANAGER

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

AVERAGE AUM

₹ 493.80 Crs.

LATEST AUM

₹ 513.93 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, 2025)

0.52 Times^A (Basis last rolling 12 months)

OTHER PARAMETERS (As on March 31, 2025)

Standard Deviation (Annualized): 17.57% (Bank of India Manufacturing & Infrastructure Fund)
19.83% (50% BSE India Manufacturing Index TRI & 50% BSE India Infrastructure Index TRI)

Beta: 0.79

Sharpe Ratio^A: 0.79

Tracking Error (Annualized): 9.05%

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

*Risk-free rate assumed to be 7.20% (MIBOR as on March 28, 2025)

NAV (As on March 31, 2025)

NAV (₹)

Regular Plan

Growth

IDCW

Quarterly IDCW

Direct Plan

Growth

IDCW

Quarterly IDCW

EXPENSE RATIO

Regular Plan: 2.29%

Direct Plan: 0.75%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Bank of India Consumption Fund

(An open ended equity scheme following consumption theme)

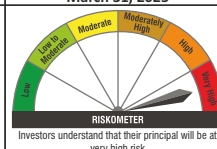
Invest Now

All data as on March 31, 2025 (Unless indicated otherwise)

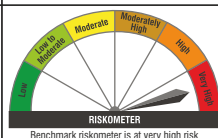
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on March 31, 2025

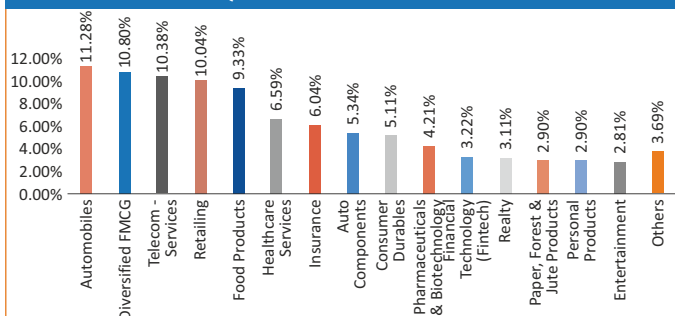


Benchmark Risk-o-meter as on March 31, 2025^A

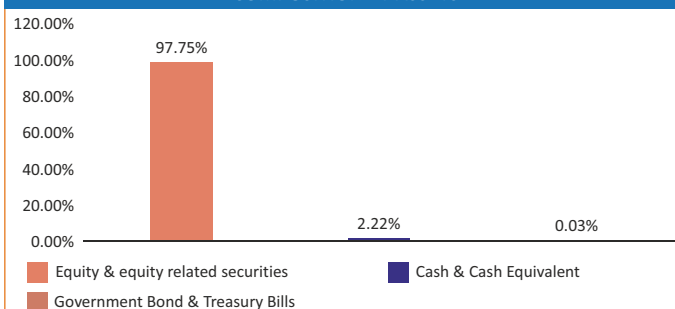


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

| Portfolio Holdings Industry/ Rating | % to Net Assets | Portfolio Holdings Industry/ Rating | % to Net Assets | Portfolio Holdings Industry/ Rating | % to Net Assets | Portfolio Holdings Industry/ Rating | % to Net Assets |
|--|--------------------|--|--------------------|--|--------------------|--|--------------------|
| EQUITY HOLDINGS | | INSURANCE | | PERSONAL PRODUCTS | | CASH & CASH EQUIVALENT | |
| ✓ AUTOMOBILES | 11.28 | ✓ ICICI Lombard General Insurance | 3.31 | Emami Limited | 2.90 | Net Receivables/Payables | 2.22 |
| ✓ Hero MotoCorp Limited | 4.03 | Company Limited | | ENTERTAINMENT | 2.81 | TREPS / Reverse Repo Investments | 0.00 |
| ✓ Mahindra & Mahindra Limited | 3.84 | SBI Life Insurance Company Limited | 2.73 | Tips Music Limited | 2.81 | Total | 2.22 |
| Maruti Suzuki India Limited | 2.41 | AUTO COMPONENTS | 5.34 | OTHERS | 3.69 | GRAND TOTAL | |
| Landmark Cars Limited | 1.00 | Gabriel India Limited | 2.64 | Balrampur Chini Mills Limited | 2.47 | 100.00 | |
| DIVERSIFIED FMCG | 10.80 | S.J.S. Enterprises Limited | 1.43 | Bayer Cropscience Limited | 1.22 | ✓ Indicates Top 10 Equity Holdings. | |
| ✓ ITC Limited | 8.82 | UNO Minda Limited | 1.27 | Total | 97.75 | | |
| Hindustan Unilever Limited | 1.98 | CONSUMER DURABLES | 5.11 | GOVERNMENT BOND AND TREASURY | | | |
| TELECOM - SERVICES | 10.38 | Blue Star Limited | 2.34 | BILL | | | |
| ✓ Bharti Airtel Limited | 10.38 | Senco Gold Limited | 2.02 | Treasury Bill | | | |
| RETAILING | 10.04 | Dixon Technologies (India) Limited | 0.75 | 364 Days Tbill (MD 15/01/2026) (SOV) | | | |
| ✓ FSN E-Commerce Ventures Limited | 3.94 | PHARMACEUTICALS & BIOTECHNOLOGY | 4.21 | 0.03 | | | |
| Aditya Vision Ltd | 2.77 | Eris Lifesciences Limited | 3.00 | Total | | | |
| Zomato Limited | 1.79 | Sun Pharmaceutical Industries | 1.21 | 0.03 | | | |
| Trent Limited | 0.80 | Limited | | MCAP Categorization (As on March 31, 2025) | | | |
| Go Fashion (India) Limited | 0.74 | FINANCIAL TECHNOLOGY (FINTECH) | 3.22 | Mcap Category | | | |
| FOOD PRODUCTS | 9.33 | PB Fintech Limited | 3.22 | Percentage | | | |
| ✓ Britannia Industries Limited | 6.36 | REALTY | 3.11 | Large Cap | | | |
| Manorama Industries Limited | 2.97 | ✓ Oberoi Realty Limited | 3.11 | 44.35% | | | |
| HEALTHCARE SERVICES | 6.59 | PAPER, FOREST & JUTE PRODUCTS | 2.90 | Mid Cap | | | |
| ✓ Apollo Hospitals Enterprise Limited | 4.06 | Aditya Birla Real Estate Limited | 2.90 | 24.53% | | | |
| Max Healthcare Institute Limited | 2.53 | | | Small Cap | | | |
| | | | | 28.87% | | | |
| | | | | GB/TB/Repo/Others | | | |
| | | | | 2.25% | | | |
| | | | | Grand Total | | | |
| | | | | 100.00% | | | |

INVESTMENT OBJECTIVE

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

BENCHMARK^A

Nifty India Consumption Total Return Index (TRI)

DATE OF ALLOTMENT

December 20, 2024

FUND MANAGER

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

AVERAGE AUM

₹ 385.10 Crs.

LATEST AUM

₹ 388.42 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, 2025)

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

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on March 31, 2025)

NAV (₹)

| Regular Plan | Direct Plan |
|--------------|-------------|
| Growth 9.54 | Growth 9.57 |
| IDCW 9.54 | IDCW 9.57 |

EXPENSE RATIO

Regular Plan: 2.30% Direct Plan: 1.04%

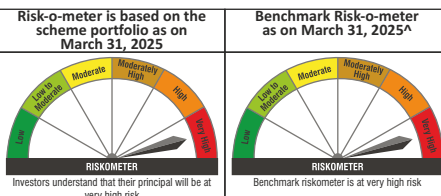
LOAD STRUCTURE (FOR ALL PLANS)

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

Debt Fund

Invest Now

| |
|---|
| <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Long-term capital growth. • Investment in equity and equity-related securities including equity derivatives of companies across market capitalisations. |
|---|



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

| Sector | Percentage of Total Assets |
|-------------------------------|----------------------------|
| Banks | 18.01% |
| Pharmaceuticals/Biotechnology | 6.96% |
| Insurance | 6.62% |
| Finance | 5.15% |
| Petroleum Products | 4.08% |
| Construction | 4.06% |
| Ferrous Metals | 4.02% |
| IT - Software | 3.94% |
| Auto Components | 3.78% |
| Healthcare Services | 3.45% |
| Power | 3.18% |
| Diversified Metals | 3.14% |
| Telecom - Services | 3.14% |
| Retailing | 3.11% |
| Chemicals & Petrochemicals | 2.85% |
| Others | 23.09% |

| Portfolio Holdings Industry/ Rating | % to Net Assets | Portfolio Holdings Industry/ Rating | % to Net Assets | Portfolio Holdings Industry/ Rating | % to Net Assets | Portfolio Holdings Industry/ Rating | % to Net Assets |
|--|--------------------|--|--------------------|--|--------------------|--|--------------------|
| EQUITY HOLDINGS | | CONSTRUCTION | | CHEMICALS & PETROCHEMICALS | | Angel One Limited | |
| BANKS | 18.01 | ✓ Larsen & Toubro Limited | 4.06 | Deepak Nitrite Limited | 2.85 | Bharat Dynamics Limited | 0.77 |
| ✓ HDFC Bank Limited | 8.20 | Sterling And Wilson Renewable | 3.59 | Swan Energy Limited | 1.72 | Total | 0.54 |
| ✓ Kotak Mahindra Bank Limited | 3.05 | Energy Limited | 0.47 | OTHERS | 23.09 | GOVERNMENT BOND AND | |
| ✓ Indian Bank | 2.90 | FERROUS METALS | 4.02 | ✓ Lloyds Metals And Energy Limited | 2.65 | TREASURY BILL | |
| ✓ State Bank of India | 2.79 | JSW Steel Limited | 1.71 | Hero MotoCorp Limited | 2.34 | Treasury Bill | |
| ICICI Bank Limited | 1.07 | Jindal Stainless Limited | 1.59 | Manorama Industries Limited | 2.20 | 364 Days Tbill (MD 15/01/2026) | 0.12 |
| PHARMACEUTICALS & | 6.96 | Steel Authority of India Limited | 0.72 | Oil India Limited | 2.09 | (SOV) | |
| BIOTECHNOLOGY | | IT - SOFTWARE | 3.94 | PB Fintech Limited | 1.96 | Total | 0.12 |
| Eris Lifesciences Limited | 2.28 | Tata Consultancy Services Limited | 2.49 | Oberoi Realty Limited | 1.92 | CASH & CASH EQUIVALENT | |
| Abbott India Limited | 1.52 | Coforge Limited | 1.45 | Bayer Cropsience Limited | 1.40 | Net Receivables/Payables | 1.30 |
| Ajanta Pharma Limited | 1.21 | AUTO COMPONENTS | 3.78 | Tips Music Limited | 1.12 | TREPS / Reverse Repo Investments | 0.00 |
| Dr. Reddy's Laboratories Limited | 0.83 | Endurance Technologies Limited | 1.83 | JK Cement Limited | 1.07 | Total | 1.30 |
| Ami Organics Limited | 0.80 | Samvardhana Motherson | 1.29 | Senco Gold Limited | 1.06 | GRAND TOTAL | 100.00 |
| IPCA Laboratories Limited | 0.32 | International Limited | | Zaggle Prepaid Ocean Services | 1.06 | Indicates Top 10 Equity Holdings. | |
| INSURANCE | 6.62 | UNO Minda Limited | 0.66 | Limited | | | |
| ✓ ICICI Lombard General | 3.39 | HEALTHCARE SERVICES | 3.45 | Ashok Leyland Limited | 1.02 | | |
| Insurance Company Limited | | Apollo Hospitals Enterprise | 2.21 | UltraTech Cement Limited | 1.01 | | |
| General Insurance Corporation | 2.20 | Limited | | Siemens Limited | 0.88 | | |
| of India | | Vijaya Diagnostic Centre Limited | 1.24 | | | | |
| SBI Life Insurance Company | 1.03 | POWER | 3.18 | | | | |
| Limited | | NTPC Limited | 2.41 | | | | |
| FINANCE | 5.15 | NTPC Green Energy Limited | 0.77 | | | | |
| Shriram Finance Limited | 1.97 | DIVERSIFIED METALS | 3.14 | | | | |
| REC Limited | 1.78 | ✓ Vedanta Limited | 3.14 | | | | |
| Housing & Urban Development | 1.40 | TELECOM - SERVICES | 3.14 | | | | |
| Corporation Limited | | ✓ Indus Towers Limited | 3.14 | | | | |
| PETROLEUM PRODUCTS | 4.08 | RETAILING | 3.11 | | | | |
| ✓ Reliance Industries Limited | 4.08 | FSN E-Commerce Ventures Limited | 2.37 | | | | |
| | | Aditya Vision Ltd | 0.74 | | | | |

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

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.

BSE 250 LargeMidCap Total Return Index (TRI)

October 21, 2008

FUND MANAGER

and Fund Management.

₹ 347.25 Crs.

LATEST AUM
₹ 362.39 Crs.

Regular/ Dire

| ADDITIONAL PURCHASE AMOUNT | |
|----------------------------|---------------------------------|
| Regular/Direct Plan | ₹ 1,000 and in multiples of ₹ 1 |

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

| | |
|----------------------------------|--|
| Standard Deviation (Annualized): | 15.81% (Bank of India Large & Mid Cap Equity Fund) 14.57% (BSE 250 LargeMidCap (TRI)) |
|----------------------------------|--|

Beta: 1.04

Sharpe Ratio*: 0.46

Tracking Error (Annualized): 4.54%

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

*Risk-free rate assumed to be 7.20% (MIBOR as on March 28, 2025)

NAV (As on March 31, 2025)

NAV (₹)

| Regular Plan | | Eco Plan | |
|----------------|-------|----------------|-------|
| Growth | 80.50 | Growth | 88.32 |
| Bonus | 80.49 | Bonus | 88.32 |
| IDCW | 24.03 | IDCW | 24.73 |
| Quarterly IDCW | 29.32 | Quarterly IDCW | 24.91 |
| Direct Plan | | | |
| Growth | 92.10 | | |
| Bonus | 47.56 | | |
| IDCW | 25.20 | | |
| Quarterly IDCW | 25.59 | | |

EXPENSE RATIO

| | | |
|----------------------------|---------------------------|------------------------|
| Regular Plan: 2.30% | Direct Plan: 1.10% | Eco Plan: 1.58% |
|----------------------------|---------------------------|------------------------|

LOAD STRUCTURE (FOR ALL PLANS)

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Bluechip Fund

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

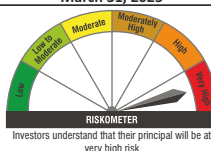
[Invest Now](#)

All data as on March 31, 2025 (Unless indicated otherwise)

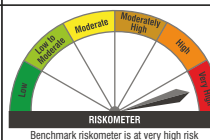
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on March 31, 2025

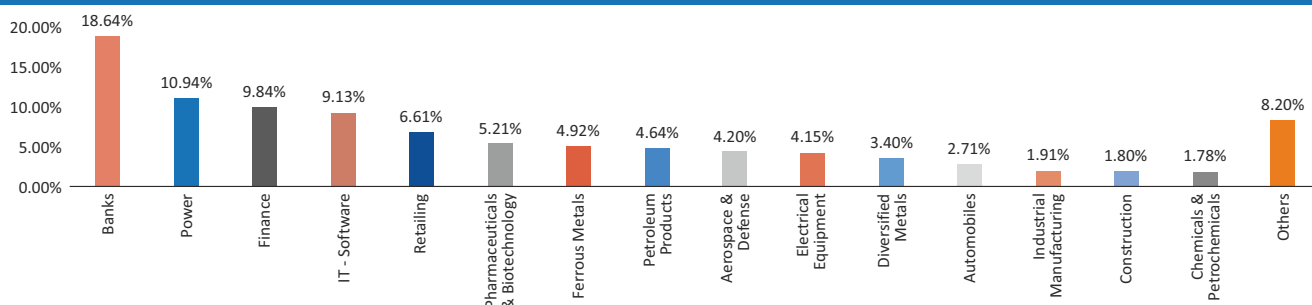


Benchmark Risk-o-meter as on March 31, 2025^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

| Portfolio Holdings Industry/ Rating | % to Net Assets | Portfolio Holdings Industry/ Rating | % to Net Assets | Portfolio Holdings Industry/ Rating | % to Net Assets | Portfolio Holdings Industry/ Rating | % to Net Assets |
|---|--------------------|--|--------------------|--|------------------------|--|-------------------------|
| EQUITY HOLDINGS | | PHARMACEUTICALS & BIOTECHNOLOGY | | CONSTRUCTION | | GOVERNMENT BOND AND TREASURY BILL | |
| BANKS | 18.64 | Dr. Reddy's Laboratories Limited | 2.80 | Larsen & Toubro Limited | 1.80 | Treasury Bill | |
| ✓ HDFC Bank Limited | 8.66 | Torrent Pharmaceuticals Limited | 1.40 | Deepak Nitrite Limited | 1.08 | 364 Days Tbill (MD 15/01/2026) (SOV) | 0.03 |
| ✓ State Bank of India | 5.13 | Sun Pharmaceutical Industries Limited | 1.01 | Pidilite Industries Limited | 0.70 | Total | 0.03 |
| ✓ ICICI Bank Limited | 4.85 | | | OTHERS | 8.20 | CASH & CASH EQUIVALENT | |
| POWER | 10.94 | FERROUS METALS | 4.92 | Ambuja Cements Limited | 1.75 | Net Receivables/Payables | 0.87 |
| ✓ NTPC Limited | 3.57 | JSW Steel Limited | 2.66 | Titan Company Limited | 1.46 | TREPS / Reverse Repo Investments | 1.02 |
| ✓ NTPC Green Energy Limited | 3.48 | Tata Steel Limited | 2.26 | ITC Limited | 1.22 | Total | 1.89 |
| Power Grid Corporation of India Limited | 2.06 | PETROLEUM PRODUCTS | 4.64 | Polycab India Limited | 1.12 | GRAND TOTAL | 100.00 |
| Tata Power Company Limited | 1.83 | ✓ Reliance Industries Limited | 3.81 | SBI Life Insurance Company Limited | 1.10 | ✓ Indicates Top 10 Equity Holdings. | |
| FINANCE | 9.84 | Castrol India Limited | 0.83 | Zaggle Prepaid Ocean Services Limited | 0.59 | | |
| ✓ Shriram Finance Limited | 3.71 | AEROSPACE & DEFENSE | 4.20 | Bharti Airtel Limited | 0.52 | | |
| ✓ REC Limited | 3.00 | Hindustan Aeronautics Limited | 2.95 | DLF Limited | 0.44 | | |
| CreditAccess Grameen Limited | 1.71 | Bharat Electronics Limited | 1.25 | Total | 98.08 | | |
| Jio Financial Services Limited | 1.42 | ELECTRICAL EQUIPMENT | 4.15 | | | | |
| IT - SOFTWARE | 9.13 | Siemens Limited | 1.72 | | | | |
| ✓ Coforge Limited | 3.47 | TD Power Systems Limited | 1.35 | | | | |
| Tech Mahindra Limited | 2.02 | Bharat Heavy Electricals Limited | 1.08 | | | | |
| Infosys Limited | 1.88 | DIVERSIFIED METALS | 3.40 | | | | |
| Tata Consultancy Services Limited | 1.72 | ✓ Vedanta Limited | 3.40 | | | | |
| HCL Technologies Limited | 0.04 | AUTOMOBILES | 2.71 | | | | |
| RETAILING | 6.61 | Hyundai Motor India Ltd | 1.90 | | | | |
| Cartrade Tech Limited | 1.79 | Hero MotoCorp Limited | 0.81 | | | | |
| Baazar Style Retail Ltd | 1.68 | INDUSTRIAL MANUFACTURING | 1.91 | | | | |
| Avenue Supermarts Limited | 1.33 | Kaynes Technology India Limited | 1.12 | | | | |
| Zomato Limited | 1.29 | Titagarh Rail Systems Limited | 0.79 | | | | |
| Trent Limited | 0.52 | | | | | | |

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^A

NIFTY 100 TRI (Tier 1)

DATE OF ALLOTMENT

June 29, 2021

FUND MANAGER

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

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

AVERAGE AUM

₹ 177.95 Crs.

LATEST AUM

₹ 184.13 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, 2025)

0.58 Times* (*Basis last rolling 12 months)

OTHER PARAMETERS (As on March 31, 2025)

Standard Deviation (Annualized): 15.83% (Bank of India Bluechip Fund)
14.26% (NIFTY 100 TRI)

Beta: 1.06

Sharpe Ratio*: 0.28

Tracking Error (Annualized): 4.68%

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

*Risk-free rate assumed to be 7.20% (MIBOR as on March 28, 2025)

| NAV (As on March 31, 2025) | | NAV (₹) |
|----------------------------|-------|---------|
| Regular Plan | | |
| Growth | 14.72 | 15.41 |
| IDCW | 14.72 | 15.39 |

EXPENSE RATIO

Regular Plan: 2.30%

Direct Plan: 0.90%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Bank of India Mid & Small Cap Equity & Debt Fund

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

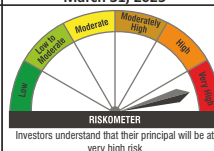
Invest Now

All data as on March 31, 2025 (Unless indicated otherwise)

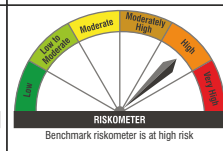
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on March 31, 2025

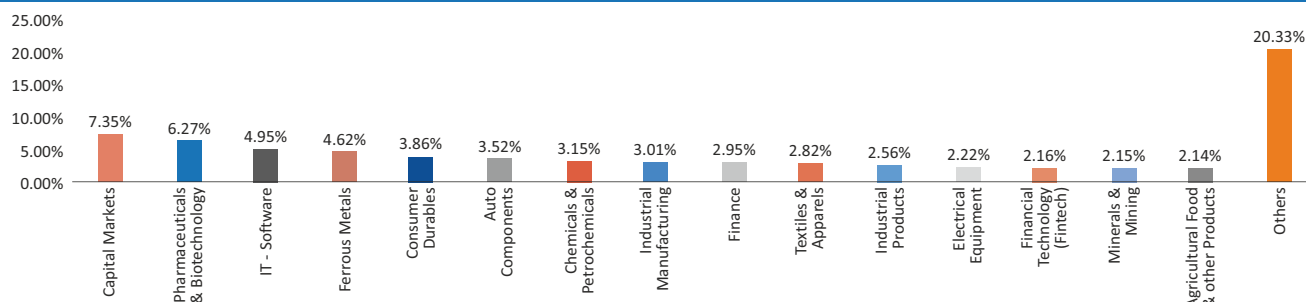


Benchmark Risk-o-meter as on March 31, 2025^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

| Portfolio Holdings Industry/ Rating | % to Net Assets | Portfolio Holdings Industry/ Rating | % to Net Assets | Portfolio Holdings Industry/ Rating | % to Net Assets | Portfolio Holdings Industry/ Rating | % to Net Assets |
|---|--------------------|--|--------------------|--|--------------------|--|--------------------|
| EQUITY HOLDINGS | | INDUSTRIAL PRODUCTS | | Power Finance Corporation Limited (CRISIL AAA) | | RFV_N-AMRT | |
| CAPITAL MARKETS | 7.35 | HEG Limited | 1.83 | Nippon Life India Asset Management Limited | 1.71 | Non-Convertible Debentures | |
| Prudent Corporate Advisory Services Limited | 1.53 | ELECTRICAL EQUIPMENT | 2.22 | National Bank For Agriculture and Rural Development (CRISIL AAA) | 1.22 | Power Grid Corporation of India Limited (CRISIL AAA) | 1.28 |
| HDFC Asset Management Company Limited | 1.28 | TD Power Systems Limited | 1.31 | Power Finance Corporation Limited (CRISIL AAA) | 0.66 | Total | 1.28 |
| BSE Limited | 1.18 | Schneider Electric Infrastructure Limited | 0.91 | National Bank For Agriculture and Rural Development (CRISIL AAA) | 0.62 | GOVERNMENT BOND AND TREASURY BILL | |
| Angel One Limited | 1.08 | FINANCIAL TECHNOLOGY (FINTECH) | 2.16 | Tata Capital Housing Finance Limited (CRISIL AAA) | 0.57 | Government Bond | |
| Central Depository Services (India) Limited | 0.57 | PB Fintech Limited | 2.16 | Godrej Industries Limited (CRISIL AA+) | 0.47 | 7.1% GOI (MD 18/04/2029) (SOV) | 1.68 |
| PHARMACEUTICALS & BIOTECHNOLOGY | 6.27 | MINERALS & MINING | 2.15 | Small Industries Dev Bank of India (CRISIL AAA) | 0.19 | 7.18% GOI (MD 14/08/2033) (SOV) | 1.33 |
| Eris Lifesciences Limited | 1.83 | Lloyds Metals And Energy Limited | 2.15 | Export Import Bank of India (CRISIL AAA) | 0.09 | 6.79% GOI (MD 07/10/2034) (SOV) | 0.26 |
| Abbott India Limited | 1.15 | AGRICULTURAL FOOD & OTHER PRODUCTS | 2.14 | Total | 10.73 | 7.26% GOI (MD 06/02/2033) (SOV) | 0.16 |
| Ajanta Pharma Limited | 1.13 | Balrampur Chini Mills Limited | 1.19 | MONEY MARKET INSTRUMENTS | | Total | 3.43 |
| Senores Pharmaceuticals Limited | 1.10 | Triveni Engineering & Industries Limited | 0.95 | Certificate of Deposit | | Treasury Bill | |
| IPCA Laboratories Limited | 1.06 | OTHERS | 20.33 | Axis Bank Limited (CRISIL A1+) | 0.93 | 364 Days Tbill (MD 15/01/2026) (SOV) | 0.27 |
| IT - SOFTWARE | 4.95 | Castrol India Limited | 1.90 | Indian Bank (CRISIL A1+) | 0.88 | 364 Days Tbill (MD 02/05/2025) (SOV) | 0.06 |
| Coforge Limited | 4.01 | Radico Khaitan Limited | 1.73 | Axis Bank Limited (CRISIL A1+) | 0.71 | Total | 0.33 |
| KPIT Technologies Limited | 0.94 | Zaggle Prepaid Ocean Services Limited | 1.67 | Small Industries Dev Bank of India (CRISIL A1+) | 0.66 | CASH & CASH EQUIVALENT | |
| FERROUS METALS | 4.62 | Coromandel International Limited | 1.60 | ICICI Bank Limited (ICRA A1+) | 0.46 | Net Receivables/(Payables) | 1.05 |
| Jindal Stainless Limited | 2.95 | Cartrade Tech Limited | 1.50 | AU Small Finance Bank Limited (FITCH A1+) | 0.45 | TREPS / Reverse Repo Investments | 3.75 |
| Steel Authority of India Limited | 1.67 | JK Cement Limited | 1.48 | Total | 4.09 | Total | 4.80 |
| CONSUMER DURABLES | 3.86 | Hindustan Copper Limited | 1.32 | Commercial Paper | | GRAND TOTAL | 100.00 |
| Dixon Technologies (India) Limited | 2.59 | Indian Bank | 1.27 | ICICI Securities Limited (CRISIL A1+) | 0.83 | Indicates Top 10 Equity Holdings. | |
| ETHOS LTD. | 0.76 | Torrent Power Limited | 1.25 | Bharti Telecom Limited (CRISIL A1+) | 0.45 | | |
| Senco Gold Limited | 0.51 | CMS Info System Limited | 1.13 | Total | 1.28 | | |
| AUTO COMPONENTS | 3.52 | The Indian Hotels Company Limited | 1.11 | | | | |
| Bharat Forge Limited | 1.88 | Aditya Birla Real Estate Limited | 1.07 | | | | |
| UNO Minda Limited | 1.64 | Max Healthcare Institute Limited | 1.07 | | | | |
| CHEMICALS & PETROCHEMICALS | 3.15 | Poly Medicure Limited | 0.67 | | | | |
| Swan Energy Limited | 1.91 | Bharat Dynamics Limited | 0.54 | | | | |
| Deepak Nitrite Limited | 1.24 | Bank of Maharashtra | 0.52 | | | | |
| INDUSTRIAL MANUFACTURING | 3.01 | Sterling And Wilson Renewable Energy Limited | 0.50 | | | | |
| Jyoti CNC Automation Ltd | 1.56 | Total | 74.06 | | | | |
| Jupiter Wagons Limited | 0.82 | CORPORATE DEBT | | | | | |
| Titagarh Rail Systems Limited | 0.63 | Non-Convertible Debentures | | | | | |
| FINANCE | 2.95 | National Bank For Agriculture and Rural Development (ICRA AAA) | 1.91 | | | | |
| Housing & Urban Development Corporation Limited | 2.95 | Indian Railway Finance Corporation Limited (CRISIL AAA) | 1.90 | | | | |
| TEXTILES & APPARELS | 2.82 | Small Industries Dev Bank of India (CRISIL AAA) | 1.70 | | | | |
| Ganesha Ecosphere Limited | 1.49 | | | | | | |
| Arvind Limited | 1.33 | | | | | | |

INVESTMENT OBJECTIVE

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

BENCHMARK^A

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

DATE OF ALLOTMENT

July 20, 2016

FUND MANAGER

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

AVERAGE AUM

₹ 1,026.88 Crs.

LATEST AUM

₹ 1,067.62 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, 2025)

1.01 Times^A (Basis last rolling 12 months)

EQUITY PARAMETER (As on March 31, 2025)

Standard Deviation (Annualized): 15.30% (Bank of India Mid & Small Cap Equity & Debt Fund)
12.82% (Nifty Midsmallcap 400 TRI - 70% & CRISIL Short Term Bond Fund Index - 30%)

Beta: 1.14

Sharpe Ratio*: 0.48

Tracking Error (Annualized): 4.91%

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

*Risk-free rate assumed to be 7.20% (MIBOR as on March 28, 2025)

DEBT PARAMETER (As on March 31, 2025)

Average / Residual Maturity: 2.54 Years

Macaulay Duration: 1.97 Years

Modified Duration: 1.87 Years

Annualised Yield: 7.00%

NAV (As on March 31, 2025)

| | NAV (₹) |
|---------------------|---------|
| Regular Plan | |
| Growth | 34.82 |
| IDCW | 29.51 |
| Direct Plan | |
| Growth | 37.80 |
| IDCW | 30.85 |

EXPENSE RATIO

Regular Plan: 2.09% Direct Plan: 0.78%

LOAD STRUCTURE (FOR ALL PLANS)

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

Bank of India Multi Asset Allocation Fund

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

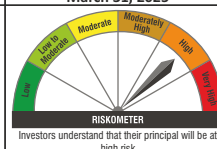
Invest Now

All data as on March 31, 2025 (Unless indicated otherwise)

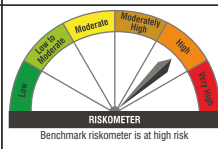
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on March 31, 2025

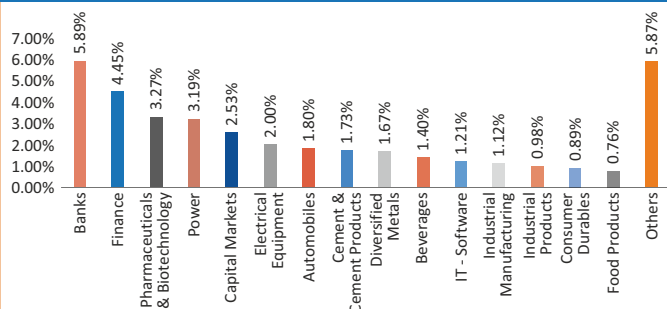


Benchmark Risk-o-meter as on March 31, 2025^A

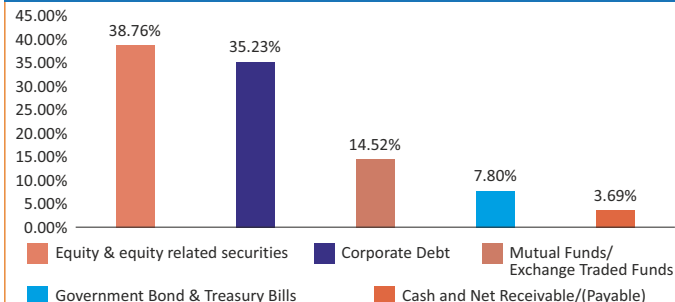


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

| Portfolio Holdings Industry/ Rating | % to Net Assets | Portfolio Holdings Industry/ Rating | % to Net Assets | Portfolio Holdings Industry/ Rating | % to Net Assets | Portfolio Holdings Industry/ Rating | % to Net Assets |
|---|-----------------|--|-----------------|--|-----------------|--|-----------------|
| EQUITY HOLDINGS | | BEVERAGES | | CORPORATE DEBT | | GOVERNMENT BOND AND TREASURY BILL | |
| BANKS | 5.89 | ✓ Varun Beverages Limited | 1.40 | Non-Convertible Debentures | | Government Bond | |
| ✓ State Bank of India | 2.54 | IT - SOFTWARE | 1.21 | Indian Railway Finance Corporation Limited (CRISIL AAA) | 7.67 | 7.1% GOI (MD 18/04/2029) (SOV) | 3.07 |
| Bank of Baroda | 1.23 | Coforge Limited | 1.18 | Power Finance Corporation Limited (CRISIL AAA) | 7.60 | 6.79% GOI (MD 07/10/2034) (SOV) | 3.04 |
| ICICI Bank Limited | 1.21 | INDUSTRIAL MANUFACTURING | 1.12 | LIC Housing Finance Limited (CRISIL AAA) | 7.55 | 7.18% GOI (MD 14/08/2033) (SOV) | 1.55 |
| Kotak Mahindra Bank Limited | 0.91 | Titagarh Rail Systems Limited | 0.62 | Bajaj Finance Limited (CRISIL AAA) | 5.44 | Total | 7.66 |
| FINANCE | 4.45 | Jupiter Wagons Limited | 0.50 | Tata Capital Housing Finance Limited (CRISIL AAA) | 4.83 | Treasury Bill | |
| ✓ REC Limited | 1.73 | INDUSTRIAL PRODUCTS | 0.98 | National Bank For Agriculture and Rural Development (CRISIL AAA) | 1.53 | 364 Days Tbill (MD 15/01/2026) (SOV) | 0.14 |
| Shriram Finance Limited | 1.23 | KRN Heat Exchanger And Refrigeration Limited | 0.52 | Export Import Bank of India (CRISIL AAA) | 0.61 | Total | 0.14 |
| Housing & Urban Development Corporation Limited | 0.78 | Hi-Tech Pipes Limited | 0.46 | Total | 35.23 | CASH & CASH EQUIVALENT | |
| CreditAccess Grameen Limited | 0.71 | CONSUMER DURABLES | 0.89 | | | Net Receivables/(Payables) | 2.75 |
| PHARMACEUTICALS & BIOTECHNOLOGY | 3.27 | PG Electroplast Limited | 0.56 | | | TREPS / Reverse Repo Investments | 0.94 |
| ✓ Dr. Reddy's Laboratories Limited | 1.25 | Senco Gold Limited | 0.33 | | | Total | 3.69 |
| Ami Organics Limited | 1.04 | FOOD PRODUCTS | 0.76 | | | GRAND TOTAL | 100.00 |
| Wockhardt Limited | 0.98 | Manorama Industries Limited | 0.76 | | | | |
| POWER | 3.19 | OTHERS | 5.87 | | | | |
| ✓ NTPC Green Energy Limited | 1.86 | Hindustan Aeronautics Limited | 0.75 | | | | |
| ✓ Tata Power Company Limited | 1.33 | Zaggle Prepaid Ocean Services Limited | 0.63 | | | | |
| CAPITAL MARKETS | 2.53 | Cartrade Tech Limited | 0.54 | | | | |
| BSE Limited | 1.17 | Aditya Birla Real Estate Limited | 0.53 | | | | |
| Prudent Corporate Advisory Services Limited | 0.84 | Balrampur Chini Mills Limited | 0.53 | | | | |
| Multi Commodity Exchange of India Limited | 0.52 | DLF Limited | 0.51 | | | | |
| ELECTRICAL EQUIPMENT | 2.00 | PB Fintech Limited | 0.48 | | | | |
| ✓ Siemens Limited | 1.50 | Tips Music Limited | 0.46 | | | | |
| ABB India Limited | 0.50 | FIEM Industries Limited | 0.44 | | | | |
| AUTOMOBILES | 1.80 | Reliance Industries Limited | 0.38 | | | | |
| ✓ Mahindra & Mahindra Limited | 1.80 | Arvind Limited | 0.28 | | | | |
| CEMENT & CEMENT PRODUCTS | 1.73 | Carraro India Limited | 0.26 | | | | |
| ✓ UltraTech Cement Limited | 1.73 | Trent Limited | 0.08 | | | | |
| DIVERSIFIED METALS | 1.67 | Total | 38.76 | | | | |
| ✓ Vedanta Limited | 1.67 | | | | | | |

INVESTMENT OBJECTIVE

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

BENCHMARK^A

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

DATE OF ALLOTMENT

February 28, 2024

FUND MANAGER

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

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

AVERAGE AUM

₹ 327.93 Crs.

LATEST AUM

₹ 333.32 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

PORTFOLIO TURNOVER RATIO (As on March 31, 2025)

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

OTHER PARAMETERS (As on March 31, 2025)

Average / Residual Maturity: 4.79 Years

Macaulay Duration: 3.85 Years

Modified Duration: 3.62 Years

Annualised Yield: 7.18%

NAV (As on March 31, 2025)

| | NAV (₹) |
|---------------------|---------|
| Regular Plan | |
| Growth | 10.7333 |
| IDCW | 10.7342 |
| Direct Plan | |
| Growth | 10.8455 |
| Monthly IDCW | 10.8466 |

EXPENSE RATIO

Regular Plan: 1.93% Direct Plan: 0.81%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

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

Bank of India Balanced Advantage Fund

(An Open Ended Dynamic Asset Allocation Fund)

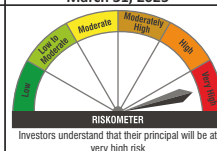
Invest Now

All data as on March 31, 2025 (Unless indicated otherwise)

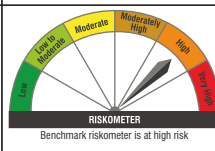
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on March 31, 2025

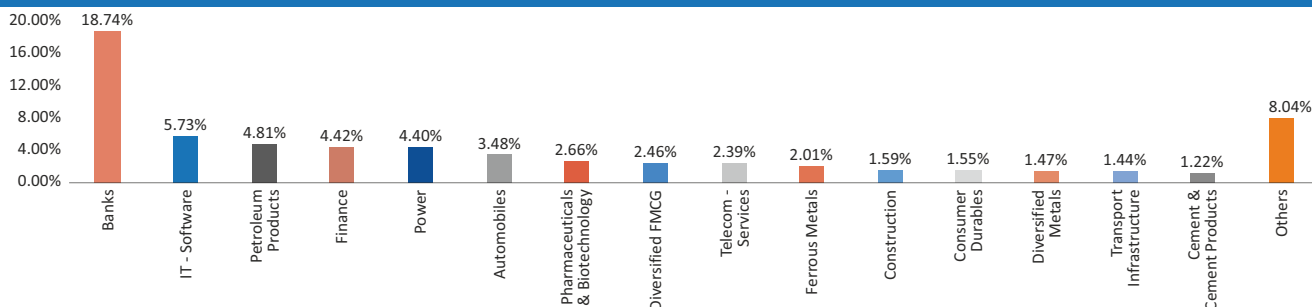


Benchmark Risk-o-meter as on March 31, 2025^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

| Portfolio Holdings Industry/ Rating | % to Net Assets | Portfolio Holdings Industry/ Rating | % to Net Assets | Portfolio Holdings Industry/ Rating | % to Net Assets | Portfolio Holdings Industry/ Rating | % to Net Assets |
|--|-----------------|---|-----------------|--|-----------------|--|-----------------|
| EQUITY HOLDINGS | | Dr. Reddy's Laboratories Limited | | HDFC Life Insurance Company Limited | | INVIT | |
| BANKS | 18.74 | Divi's Laboratories Limited | 0.40 | Britannia Industries Limited | 0.29 | IRB InvIT Fund | 1.89 |
| ✓ HDFC Bank Limited | 6.78 | Cipla Limited | 0.38 | Tata Consumer Products Limited | 0.24 | IndiGrid Infrastructure Trust | 1.61 |
| ✓ ICICI Bank Limited | 4.74 | DIVERSIFIED FMCG | 2.46 | Total | 66.41 | Total | 3.50 |
| ✓ State Bank of India | 3.87 | ✓ ITC Limited | 1.73 | CORPORATE DEBT | | GOVERNMENT BOND AND TREASURY BILL | |
| Axis Bank Limited | 1.30 | Hindustan Unilever Limited | 0.73 | Non-Convertible Debentures | | Government Bond | |
| Kotak Mahindra Bank Limited | 1.25 | TELECOM - SERVICES | 2.39 | National Bank For Agriculture and Rural Development (CRISIL AAA) | 3.85 | 7.18% GOI (MD 14/08/2033) (SOV) | 2.89 |
| Bank of Baroda | 0.60 | ✓ Bharti Airtel Limited | 2.39 | National Bank For Agriculture and Rural Development (ICRA AAA) | 3.85 | 7.1% GOI (MD 18/04/2029) (SOV) | 1.94 |
| IndusInd Bank Limited | 0.20 | FERROUS METALS | 2.01 | Small Industries Dev Bank of India (CRISIL AAA) | 3.82 | Total | 4.83 |
| IT - SOFTWARE | 5.73 | Tata Steel Limited | 1.20 | Export Import Bank of India (CRISIL AAA) | 1.53 | Treasury Bill | |
| ✓ Infosys Limited | 2.02 | JSW Steel Limited | 0.81 | Total | 13.05 | 364 Days Tbill (MD 15/01/2026) (SOV) | 0.36 |
| Tata Consultancy Services Limited | 1.37 | CONSTRUCTION | 1.59 | MONEY MARKET INSTRUMENTS | | Total | 0.36 |
| Tech Mahindra Limited | 1.10 | ✓ Larsen & Toubro Limited | 1.59 | Certificate of Deposit | | CASH & CASH EQUIVALENT | |
| HCL Technologies Limited | 0.85 | CONSUMER DURABLES | 1.55 | AU Small Finance Bank Limited (FITCH A1+) | 3.65 | Net Receivables/(Payables) | 3.34 |
| Wipro Limited | 0.39 | DIVERSIFIED METALS | 1.47 | Total | 3.65 | TREPS / Reverse Repo Investments | 4.86 |
| PETROLEUM PRODUCTS | 4.81 | Vedanta Limited | 1.47 | GRAND TOTAL | 100.00 | Total | 8.20 |
| ✓ Reliance Industries Limited | 4.54 | TRANSPORT INFRASTRUCTURE | 1.44 | | | | |
| Bharat Petroleum Corporation Limited | 0.27 | Adani Ports and Special Economic Zone Limited | 1.44 | | | | |
| FINANCE | 4.42 | CEMENT & CEMENT PRODUCTS | 1.22 | | | | |
| ✓ Shriram Finance Limited | 1.59 | UltraTech Cement Limited | 0.71 | | | | |
| REC Limited | 1.46 | Grasim Industries Limited | 0.51 | | | | |
| Bajaj Finance Limited | 1.37 | OTHERS | 8.04 | | | | |
| POWER | 4.40 | DLF Limited | 1.06 | | | | |
| ✓ NTPC Limited | 2.04 | Hindalco Industries Limited | 0.92 | | | | |
| Tata Power Company Limited | 1.19 | Siemens Limited | 0.80 | | | | |
| Power Grid Corporation of India Limited | 1.17 | Bharat Electronics Limited | 0.76 | | | | |
| AUTOMOBILES | 3.48 | Trent Limited | 0.69 | | | | |
| Mahindra & Mahindra Limited | 0.82 | Adani Enterprises Limited | 0.62 | | | | |
| Hero MotoCorp Limited | 0.68 | SBI Life Insurance Company Limited | 0.59 | | | | |
| Maruti Suzuki India Limited | 0.62 | Coal India Limited | 0.47 | | | | |
| Tata Motors Limited | 0.52 | Oil & Natural Gas Corporation Limited | 0.45 | | | | |
| Bajaj Auto Limited | 0.50 | Nestle India Limited | 0.42 | | | | |
| Eicher Motors Limited | 0.34 | Apollo Hospitals Enterprise Limited | 0.41 | | | | |
| PHARMACEUTICALS & BIOTECHNOLOGY | 2.66 | | | | | | |
| Sun Pharmaceutical Industries Limited | 0.97 | | | | | | |

✓ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on March 31, 2025)

| Mcap Category | Percentage |
|-------------------|------------|
| Large Cap | 65.80% |
| Debt | 16.70% |
| GB/TB/Repo/Others | 13.39% |
| InvIT | 3.50% |
| Mid Cap | 0.61% |
| Grand Total | 100.00% |

INVESTMENT OBJECTIVE

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

BENCHMARK^A

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

DATE OF ALLOTMENT

March 14, 2014

FUND MANAGER

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

AVERAGE AUM

₹ 129.22 Crs.

LATEST AUM

₹ 132.04 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, 2025)

Average / Residual Maturity: 3.37 Years

Macaulay Duration: 2.84 Years

Modified Duration: 2.69 Years

Annualised Yield: 7.04%

NAV (As on March 31, 2025)

| Regular Plan | Direct Plan | NAV (₹) |
|--------------|-------------|---------|
| Growth | 23.5234 | 25.3144 |
| IDCW | 16.4119 | 15.2842 |

EXPENSE RATIO

Regular Plan: 2.30% Direct Plan: 1.20%

LOAD STRUCTURE (FOR ALL PLANS)

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

Bank of India Conservative Hybrid Fund

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

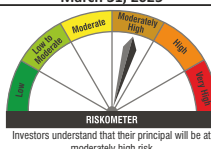
Invest Now

All data as on March 31, 2025 (Unless indicated otherwise)

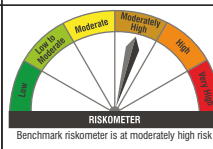
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on March 31, 2025

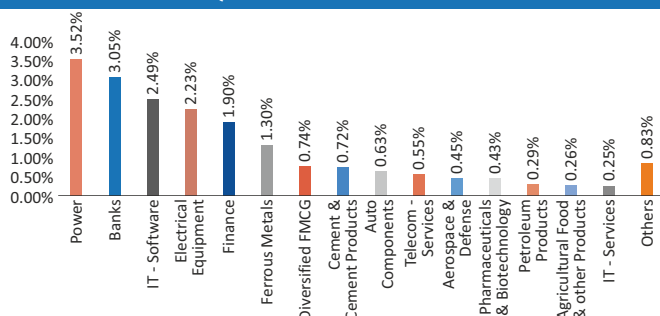


Benchmark Risk-o-meter as on March 31, 2025^A

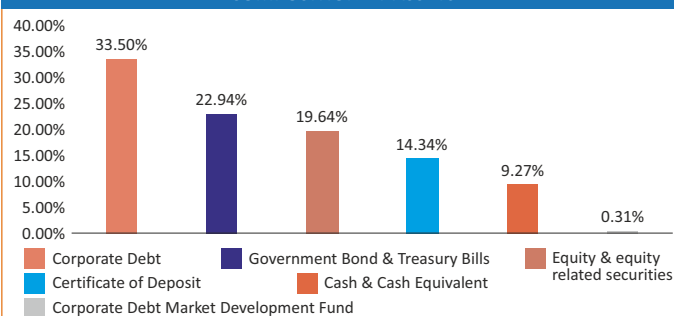


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

| Portfolio Holdings Industry/ Rating | % to Net Assets | Portfolio Holdings Industry/ Rating | % to Net Assets | Portfolio Holdings Industry/ Rating | % to Net Assets | Portfolio Holdings Industry/ Rating | % to Net Assets |
|---|-----------------|---|-----------------|--|-----------------|---|-----------------|
| EQUITY HOLDINGS | | PHARMACEUTICALS & BIOTECHNOLOGY | | Bajaj Finance Limited (CRISIL AAA) | | 7.18% GOI (MD 14/08/2033) (SOV) | |
| POWER | 3.52 | Wockhardt Limited | 0.43 | Export Import Bank of India (CRISIL AAA) | 1.52 | 7.26% GOI (MD 06/02/2033) (SOV) | 2.15 |
| ✓ NTPC Green Energy Limited | 1.44 | PETROLEUM PRODUCTS | 0.29 | Total | 33.50 | Treasury Bill | |
| ✓ NTPC Limited | 1.08 | Reliance Industries Limited | 0.29 | MONEY MARKET INSTRUMENTS | | 364 Days Tbill (MD 15/01/2026) (SOV) | 1.43 |
| ✓ Power Grid Corporation of India Limited | 1.00 | AGRICULTURAL FOOD & OTHER PRODUCTS | 0.26 | Certificate of Deposit | | 364 Days Tbill (MD 07/08/2025) (SOV) | 0.51 |
| BANKS | 3.05 | Triveni Engineering & Industries Limited | 0.26 | AU Small Finance Bank Limited (FITCH A1+) | 7.25 | Total | 1.94 |
| ✓ State Bank of India | 1.39 | IT - SERVICES | 0.25 | Axis Bank Limited (CRISIL A1+) | 7.09 | CASH & CASH EQUIVALENT | |
| ✓ ICICI Bank Limited | 1.06 | Zaggle Prepaid Ocean Services Limited | 0.25 | Total | 14.34 | Net Receivables/(Payables) | 1.98 |
| ✓ HDFC Bank Limited | 0.60 | OTHERS | 0.83 | CDMDF | | TREPS / Reverse Repo Investments | 7.29 |
| IT - SOFTWARE | 2.49 | Maruti Suzuki India Limited | 0.21 | Corporate Debt Market Development Fund | 0.31 | Total | 9.27 |
| ✓ Coforge Limited | 1.90 | Laxmi Dental Limited | 0.20 | Corporate Debt Market Development Fund (Others) | 0.31 | GRAND TOTAL | 100.00 |
| ✓ Infosys Limited | 0.59 | Jupiter Wagons Limited | 0.14 | Total | 0.31 | ✓ Indicates Top 10 Equity Holdings. | |
| ELECTRICAL EQUIPMENT | 2.23 | Quadrant Future Tek Limited | 0.14 | GOVERNMENT BOND AND TREASURY BILL | | | |
| ✓ TD Power Systems Limited | 0.86 | Senco Gold Limited | 0.14 | Government Bond | | | |
| ✓ Siemens Limited | 0.83 | Total | 19.64 | 7.1% GOI (MD 18/04/2029) (SOV) | 7.69 | | |
| ✓ ABB India Limited | 0.54 | CORPORATE DEBT | | 6.79% GOI (MD 07/10/2034) (SOV) | 7.01 | | |
| FINANCE | 1.90 | Non-Convertible Debentures | | | | | |
| ✓ REC Limited | 0.83 | National Bank For Agriculture and Rural Development (CRISIL AAA) | 7.65 | | | | |
| ✓ PNB Housing Finance Limited | 0.54 | Indian Railway Finance Corporation Limited (CRISIL AAA) | 7.63 | | | | |
| ✓ CreditAccess Grameen Limited | 0.53 | Tata Capital Housing Finance Limited (CRISIL AAA) | 4.54 | | | | |
| FERROUS METALS | 1.30 | Power Finance Corporation Limited (CRISIL AAA) | 3.05 | | | | |
| ✓ Tata Steel Limited | 0.81 | Small Industries Dev Bank of India (CRISIL AAA) | 3.04 | | | | |
| ✓ Steel Authority of India Limited | 0.49 | Small Industries Dev Bank of India (CRISIL AAA) | 3.04 | | | | |
| DIVERSIFIED FMCG | 0.74 | | | | | | |
| ✓ ITC Limited | 0.74 | | | | | | |
| CEMENT & CEMENT PRODUCTS | 0.72 | | | | | | |
| ✓ Ambuja Cements Limited | 0.72 | | | | | | |
| AUTO COMPONENTS | 0.63 | | | | | | |
| ✓ S.J.S. Enterprises Limited | 0.63 | | | | | | |
| TELECOM - SERVICES | 0.55 | | | | | | |
| ✓ Bharti Airtel Limited | 0.55 | | | | | | |
| AEROSPACE & DEFENSE | 0.45 | | | | | | |
| ✓ Bharat Electronics Limited | 0.45 | | | | | | |

INVESTMENT OBJECTIVE

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

BENCHMARK^A

CRISIL Hybrid 85 + 15 - Conservative Index

DATE OF ALLOTMENT

March 18, 2009

FUND MANAGER

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

AVERAGE AUM

₹ 64.85 Crs.

LATEST AUM

₹ 66.49 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on March 31, 2025)

Average / Residual Maturity: 3.70 Years

Macaulay Duration: 3.06 Years

Modified Duration: 2.92 Years

Annualised Yield: 7.03%

NAV (As on March 31, 2025)

| Regular Plan | NAV (₹) | Eco Plan | NAV (₹) |
|----------------|---------|----------------|---------|
| Growth | 33.0580 | Growth | 34.1860 |
| Monthly IDCW | 17.0196 | Monthly IDCW | 25.8918 |
| Quarterly IDCW | 17.6402 | Quarterly IDCW | - |
| Annual IDCW | 16.0475 | Annual IDCW | - |

Direct Plan

| | |
|----------------|---------|
| Growth | 35.2823 |
| Monthly IDCW | 15.7192 |
| Quarterly IDCW | 17.3381 |
| Annual IDCW | 16.0796 |

EXPENSE RATIO

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

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Bank of India Arbitrage Fund

(An open ended scheme investing in arbitrage opportunities)

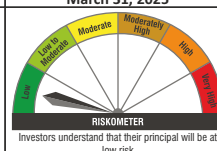
Invest Now

All data as on March 31, 2025 (Unless indicated otherwise)

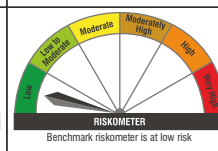
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on March 31, 2025



Benchmark Risk-o-meter as on March 31, 2025^A



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

PORTFOLIO DETAILS

| Portfolio Holdings Industry/ Rating | % to Net Assets | Portfolio Holdings Industry/ Rating | % to Net Assets | Portfolio Holdings Industry/ Rating | % to Net Assets | Portfolio Holdings Industry/ Rating | % to Net Assets |
|---|--------------------|---|--------------------|---|--------------------|--|--------------------|
| EQUITY HOLDINGS | | METALS & MINERALS TRADING | | UltraTech Cement Limited | | GOVERNMENT BOND AND TREASURY BILL | |
| BANKS | 13.45 | Adani Enterprises Limited | 2.38 | Adani Ports and Special Economic Zone Limited | -1.20 | Treasury Bill | |
| ✓ Kotak Mahindra Bank Limited | 4.37 | NON - FERROUS METALS | 2.19 | JSW Energy Limited | -1.30 | 364 Days Tbill (MD 24/04/2025) (SOV) | 1.82 |
| ✓ Canara Bank | 2.89 | Hindalco Industries Limited | 2.19 | Info Edge (India) Limited | -1.48 | 364 Days Tbill (MD 15/01/2026) (SOV) | 1.42 |
| ✓ Axis Bank Limited | 2.84 | AEROSPACE & DEFENSE | 2.01 | HFCL Limited | -1.51 | 364 Days Tbill (MD 10/07/2025) (SOV) | 1.24 |
| Bank of Baroda | 2.29 | Hindustan Aeronautics Limited | 2.01 | Aurobindo Pharma Limited | -1.61 | 364 Days Tbill (MD 02/05/2025) (SOV) | 0.98 |
| Punjab National Bank | 1.06 | OTHERS | 9.28 | Godrej Properties Limited | -1.87 | 364 Days Tbill (MD 08/01/2026) (SOV) | 0.77 |
| TELECOM - SERVICES | 7.11 | Adani Ports and Special Economic Zone Limited | 1.19 | Jubilant Foodworks Limited | -1.91 | 364 Days Tbill (MD 24/07/2025) (SOV) | 0.67 |
| ✓ Bharti Airtel Limited | 3.01 | UltraTech Cement Limited | 1.18 | The Indian Hotels Company Limited | -1.99 | 364 Days Tbill (MD 28/08/2025) (SOV) | 0.51 |
| ✓ Indus Towers Limited | 2.60 | Shriram Finance Limited | 1.13 | Hindustan Aeronautics Limited | -2.02 | 364 Days Tbill (MD 07/08/2025) (SOV) | 0.34 |
| HFCL Limited | 1.50 | ICICI Lombard General Insurance Company Limited | 1.03 | Hindalco Industries Limited | -2.20 | 364 Days Tbill (MD 12/06/2025) (SOV) | 0.10 |
| PHARMACEUTICALS & BIOTECHNOLOGY | 5.50 | ABB India Limited | 0.79 | JSW Steel Limited | -2.30 | 364 Days Tbill (MD 05/06/2025) (SOV) | 0.09 |
| ✓ Sun Pharmaceutical Industries Limited | 3.89 | Jio Financial Services Limited | 0.69 | Bank of Baroda | -2.31 | Total | 7.94 |
| Aurobindo Pharma Limited | 1.61 | Ambuja Cements Limited | 0.44 | Adani Enterprises Limited | -2.39 | CASH & CASH EQUIVALENT | |
| PETROLEUM PRODUCTS | 4.67 | Aarti Industries Limited | 0.36 | ITC Limited | -2.41 | Net Receivables/(Payables) after adjusting for futures | 74.22 |
| ✓ Reliance Industries Limited | 4.67 | Infosys Limited | 0.29 | Indus Towers Limited | -2.61 | TREPS / Reverse Repo Investments | 1.62 |
| LEISURE SERVICES | 3.88 | Oil India Limited | 0.19 | Crompton Greaves Consumer Electricals Limited | -2.84 | Total | 75.84 |
| The Indian Hotels Company Limited | 1.98 | Godrej Consumer Products Limited | 0.13 | Axis Bank Limited | -2.90 | GRAND TOTAL | 100.00 |
| Jubilant Foodworks Limited | 1.90 | FUTURES AND OPTIONS | | Canara Bank | -3.03 | | |
| AUTOMOBILES | 3.82 | Equity Futures | | Bharti Airtel Limited | -3.18 | | |
| ✓ Mahindra & Mahindra Limited | 3.31 | Godrej Consumer Products Limited | -0.13 | Max Healthcare Institute Limited | -3.32 | | |
| Tata Motors Limited | 0.51 | Oil India Limited | -0.19 | Mahindra & Mahindra Limited | -3.32 | | |
| RETAILING | 3.52 | Infosys Limited | -0.29 | Sun Pharmaceutical Industries Limited | -3.90 | | |
| Info Edge (India) Limited | 1.48 | Aarti Industries Limited | -0.36 | | | | |
| Aditya Birla Fashion and Retail Limited | 1.07 | Ambuja Cements Limited | -0.44 | | | | |
| Trent Limited | 0.97 | Tata Motors Limited | -0.51 | | | | |
| FERROUS METALS | 3.27 | Power Grid Corporation of India Limited | -0.60 | | | | |
| JSW Steel Limited | 2.30 | Jio Financial Services Limited | -0.69 | | | | |
| Tata Steel Limited | 0.97 | ABB India Limited | -0.79 | | | | |
| HEALTHCARE SERVICES | 3.16 | Tata Power Company Limited | -0.93 | | | | |
| ✓ Max Healthcare Institute Limited | 3.16 | Tata Steel Limited | -0.98 | | | | |
| POWER | 2.82 | ICICI Lombard General Insurance Company Limited | -1.03 | | | | |
| JSW Energy Limited | 1.29 | Punjab National Bank | -1.06 | | | | |
| Tata Power Company Limited | 0.93 | Aditya Birla Fashion and Retail Limited | -1.07 | | | | |
| Power Grid Corporation of India Limited | 0.60 | Shriram Finance Limited | -1.13 | | | | |
| CONSUMER DURABLES | 2.62 | | | | | | |
| ✓ Crompton Greaves Consumer Electricals Limited | 2.62 | | | | | | |
| DIVERSIFIED FMCG | 2.40 | | | | | | |
| ITC Limited | 2.40 | | | | | | |

INVESTMENT OBJECTIVE

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

BENCHMARK^A

NIFTY 50 Arbitrage Index

DATE OF ALLOTMENT

June 18, 2018

FUND MANAGER

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

AVERAGE AUM[#]

₹ 43.75 Crs.

LATEST AUM[#]

₹ 43.72 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, 2025)

Average / Residual Maturity: 0.22 Years

Macaulay Duration: 0.22 Years

Modified Duration: 0.22 Years

Annualised Yield: 6.76%

NAV (As on March 31, 2025)

NAV (₹)

Regular Plan

| | |
|----------------|---------|
| Growth | 13.5999 |
| Monthly IDCW | 12.3248 |
| Quarterly IDCW | 13.0110 |
| Annual IDCW | 12.5664 |

Direct Plan

| | |
|----------------|---------|
| Growth | 14.1745 |
| Monthly IDCW | 12.7803 |
| Quarterly IDCW | 13.4728 |
| Annual IDCW | 12.8197 |

EXPENSE RATIO

Regular Plan: 0.86%

Direct Plan: 0.52%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

- For Redemption/switch out - of up to 10% of the initial units allotted - within 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"

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Liquid Fund

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

ICRA
A1+mfsIND -
A1+mfs

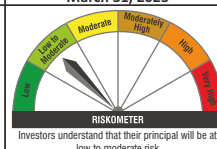
Invest Now

All data as on March 31, 2025 (Unless indicated otherwise)

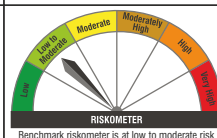
This product is suitable for investors
who are seeking*:

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

Risk-o-meter is based on the
scheme portfolio as on
March 31, 2025

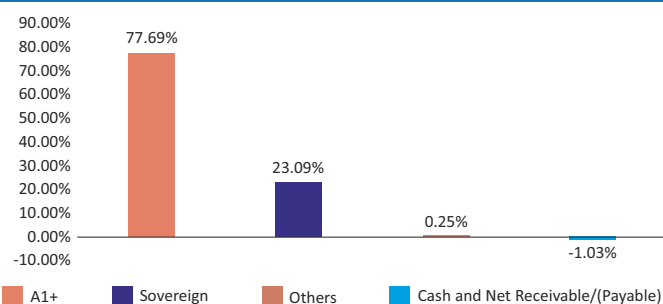


Benchmark Risk-o-meter
as on March 31, 2025^A

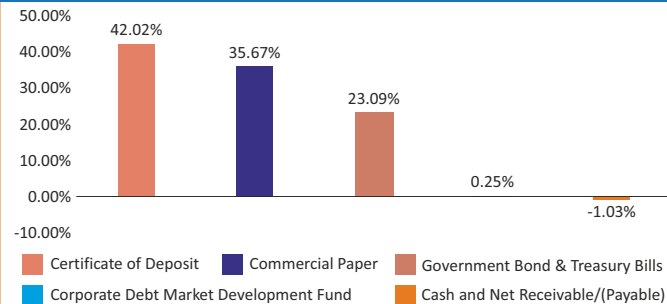


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

| Portfolio Holdings | Industry/ Rating | % to Net Assets |
|---|---------------------|--------------------|
| MONEY MARKET INSTRUMENTS | | |
| Certificate of Deposit | | |
| Punjab National Bank | CRISIL A1+ | 6.48 |
| Axis Bank Limited | CRISIL A1+ | 5.27 |
| Canara Bank | CRISIL A1+ | 4.85 |
| Bank of Baroda | FITCH A1+ | 3.25 |
| Bank of Baroda | FITCH A1+ | 3.24 |
| HDFC Bank Limited | CRISIL A1+ | 3.24 |
| Kotak Mahindra Bank Limited | CRISIL A1+ | 3.24 |
| Union Bank of India | FITCH A1+ | 3.24 |
| HDFC Bank Limited | CRISIL A1+ | 3.23 |
| Indian Bank | CRISIL A1+ | 3.05 |
| Kotak Mahindra Bank Limited | CRISIL A1+ | 2.93 |
| Total | | 42.02 |
| Commercial Paper | | |
| HDFC Securities Limited | CRISIL A1+ | 4.88 |
| Bajaj Finance Limited | CRISIL A1+ | 3.25 |
| Export Import Bank of India | CRISIL A1+ | 3.25 |
| Reliance Retail Ventures Limited | CRISIL A1+ | 3.25 |
| ICICI Sec Primary Dealership Limited | CRISIL A1+ | 3.24 |
| ICICI Securities Limited | CRISIL A1+ | 3.24 |
| Small Industries Dev Bank of India | CRISIL A1+ | 3.24 |
| Kotak Securities Limited | ICRA A1+ | 3.23 |
| National Bank For Agriculture and Rural Development | CRISIL A1+ | 3.23 |
| Aditya Birla Finance Limited | ICRA A1+ | 1.62 |
| Bajaj Finance Limited | CRISIL A1+ | 1.62 |
| PNB Housing Finance Limited | CRISIL A1+ | 1.62 |
| Total | | 35.67 |
| CDMDF | | |
| Corporate Debt Market Development Fund | | |
| Corporate Debt Market Development Fund | OTHERS | 0.25 |
| Total | | 0.25 |
| GOVERNMENT BOND AND TREASURY BILL | | |
| Treasury Bill | | |
| 91 Days Tbill (MD 05/06/2025) | SOV | 6.09 |
| 91 Days Tbill (MD 12/06/2025) | SOV | 4.86 |

| Portfolio Holdings | Industry/ Rating | % to Net Assets |
|-----------------------------------|---------------------|--------------------|
| 91 Days Tbill (MD 08/05/2025) | SOV | 3.26 |
| 91 Days Tbill (MD 30/05/2025) | SOV | 3.25 |
| 364 Days Tbill (MD 24/04/2025) | SOV | 1.63 |
| 91 Days Tbill (MD 01/05/2025) | SOV | 1.63 |
| 182 Days Tbill (MD 10/04/2025) | SOV | 0.07 |
| Total | | 20.79 |
| Government Bond | | |
| 7.72% GOI (MD 25/05/2025) | SOV | 2.30 |
| Total | | 2.30 |
| CASH & CASH EQUIVALENT | | |
| Net Receivables/Payables | | (1.03) |
| TREPS / Reverse Repo Investments | | 0.00 |
| Total | | (1.03) |
| GRAND TOTAL | | 100.00 |

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

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

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

INVESTMENT OBJECTIVE

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

BENCHMARK^A

Tier 1: CRISIL Liquid Debt A-I Index

DATE OF ALLOTMENT

July 16, 2008

FUND MANAGER

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

AVERAGE AUM[#]

₹ 1,743.02 Crs.

LATEST AUM[#]

₹ 1,523.92 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on March 31, 2025)

Average / Residual Maturity: 0.17 Years

Macaulay Duration: 0.17 Years

Modified Duration: 0.17 Years

Annualised Yield: 6.94%

NAV (As on March 31, 2025)

| | NAV (₹) |
|---------------------|------------|
| Regular Plan | |
| Growth | 2,957.4737 |
| Daily IDCW | 1,002.1069 |
| Weekly IDCW | 1,003.4148 |
| Direct Plan | |
| Growth | 2,986.6787 |
| Daily IDCW | 1,002.6483 |
| Weekly IDCW | 1,063.7882 |

EXPENSE RATIO

Regular Plan: 0.13% Direct Plan: 0.10%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL

Exit Load:

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

^AAggregate value of investments by other schemes of Bank of India Mutual Fund as on 31 March 2025 is ₹ 721.44 lacs.

Bank of India Money Market Fund

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

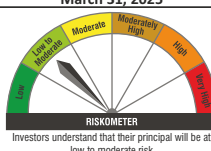
Invest Now

All data as on March 31, 2025 (Unless indicated otherwise)

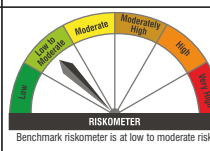
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on March 31, 2025

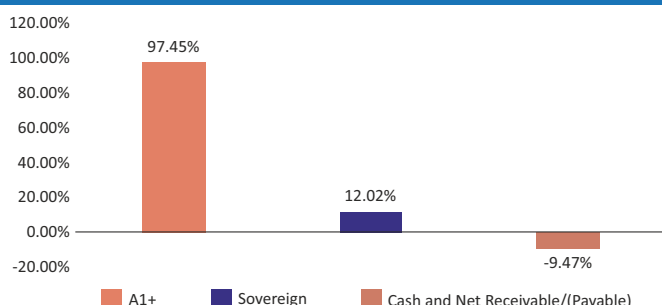


Benchmark Risk-o-meter as on March 31, 2025^A

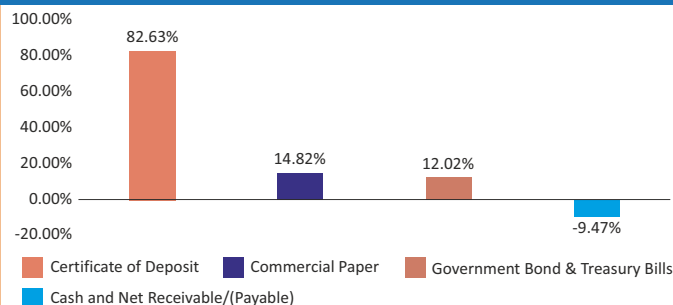


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

| Portfolio Holdings | Industry/Rating | % to Net Assets |
|---|-----------------|-----------------|
| MONEY MARKET INSTRUMENTS | | |
| Certificate of Deposit | | |
| Small Industries Dev Bank of India | CRISIL A1+ | 17.82 |
| Kotak Mahindra Bank Limited | CRISIL A1+ | 14.88 |
| National Bank For Agriculture and Rural Development | CRISIL A1+ | 14.85 |
| Punjab National Bank | CRISIL A1+ | 11.65 |
| Axis Bank Limited | CRISIL A1+ | 7.13 |
| Indian Bank | CRISIL A1+ | 5.96 |
| Bank of Baroda | FITCH A1+ | 3.00 |
| HDFC Bank Limited | CARE A1+ | 2.97 |
| Axis Bank Limited | CRISIL A1+ | 2.50 |
| Indian Bank | CRISIL A1+ | 1.87 |
| Total | | 82.63 |
| Commercial Paper | | |
| Aditya Birla Finance Limited | ICRA A1+ | 14.82 |
| Total | | 14.82 |
| GOVERNMENT BOND AND TREASURY BILL | | |
| Treasury Bill | | |
| 364 Days Tbill (MD 15/01/2026) | SOV | 9.00 |
| 364 Days Tbill (MD 04/12/2025) | SOV | 3.02 |
| Total | | 12.02 |

| Portfolio Holdings | Industry/Rating | % to Net Assets |
|-----------------------------------|-----------------|-----------------|
| CASH & CASH EQUIVALENT | | |
| Net Receivables/Payables | | (9.47) |
| TREPS / Reverse Repo Investments | | 0.00 |
| Total | | (9.47) |
| GRAND TOTAL | | 100.00 |

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

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

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

INVESTMENT OBJECTIVE

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

BENCHMARK^A

Tier 1: CRISIL Money Market A-1 Index

DATE OF ALLOTMENT

February 04, 2025

FUND MANAGER

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

AVERAGE AUM

₹ 175.05 Crs.

LATEST AUM

₹ 158.60 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, 2025)

Average / Residual Maturity: 0.81 Years

Macaulay Duration: 0.88 Years

Modified Duration: 0.88 Years

Annualised Yield: 6.51%

NAV (As on March 31, 2025)

NAV (₹)

| Regular Plan | | Direct Plan | |
|--------------|---------|--------------|---------|
| Growth | 10.1280 | Growth | 10.1370 |
| Daily IDCW | 10.1281 | Daily IDCW | 10.0853 |
| Weekly IDCW | 10.1282 | Weekly IDCW | - |
| Monthly IDCW | 10.1280 | Monthly IDCW | 10.1357 |

EXPENSE RATIO

Regular Plan: 0.62%

Direct Plan: 0.12%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

NIL

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Ultra Short Duration Fund

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

ICRA - A1+mfs

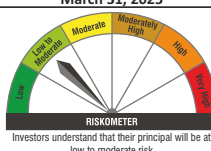
Invest Now

All data as on March 31, 2025 (Unless indicated otherwise)

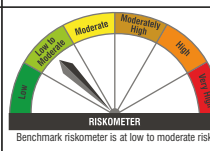
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on March 31, 2025

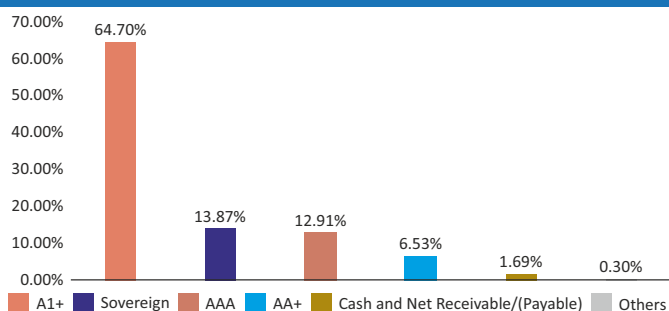


Benchmark Risk-o-meter as on March 31, 2025^A

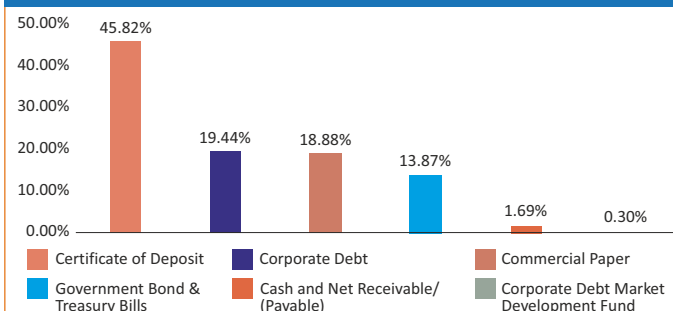


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

| Portfolio Holdings | Industry/Rating | % to Net Assets |
|---|-----------------|-----------------|
| CORPORATE DEBT | | |
| Non-Convertible Debentures | | |
| Godrej Industries Limited | CRISIL AA+ | 6.53 |
| National Bank For Agriculture and Rural Development | CRISIL AAA | 6.46 |
| Power Finance Corporation Limited | CRISIL AAA | 6.45 |
| Total | | 19.44 |
| MONEY MARKET INSTRUMENTS | | |
| Certificate of Deposit | | |
| Bank of Baroda | FITCH A1+ | 8.63 |
| HDFC Bank Limited | CARE A1+ | 7.62 |
| Small Industries Dev Bank of India | CRISIL A1+ | 7.62 |
| Axis Bank Limited | CRISIL A1+ | 6.41 |
| AU Small Finance Bank Limited | FITCH A1+ | 6.23 |
| Indian Bank | CRISIL A1+ | 6.10 |
| Kotak Mahindra Bank Limited | CRISIL A1+ | 3.21 |
| Total | | 45.82 |
| Commercial Paper | | |
| ICICI Securities Limited | CRISIL A1+ | 10.20 |
| Bharti Telecom Limited | CRISIL A1+ | 8.68 |
| Total | | 18.88 |
| CDMDF | | |
| Corporate Debt Market Development Fund | | |
| Corporate Debt Market Development Fund | OTHERS | 0.30 |
| Total | | 0.30 |

| Portfolio Holdings | Industry/Rating | % to Net Assets |
|--|-----------------|-----------------|
| GOVERNMENT BOND AND TREASURY BILL | | |
| Treasury Bill | | |
| 182 Days Tbill (MD 07/08/2025) | SOV | 6.33 |
| 364 Days Tbill (MD 24/04/2025) | SOV | 6.12 |
| 364 Days Tbill (MD 15/01/2026) | SOV | 1.23 |
| 364 Days Tbill (MD 24/07/2025) | SOV | 0.19 |
| Total | | 13.87 |
| CASH & CASH EQUIVALENT | | |
| Net Receivables/Payables | | 0.45 |
| TREPS / Reverse Repo Investments | | 1.24 |
| Total | | 1.69 |
| GRAND TOTAL | | 100.00 |

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

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

INVESTMENT OBJECTIVE

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

BENCHMARK^A

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

DATE OF ALLOTMENT

July 16, 2008

FUND MANAGER

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

AVERAGE AUM

₹ 155.15 Crs.

LATEST AUM

₹ 154.61 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, 2025)

Average / Residual Maturity: 0.45 Years

Macaulay Duration: 0.48 Years

Modified Duration: 0.47 Years

Annualised Yield: 7.19%

NAV (As on March 31, 2025)

| | | NAV (₹) |
|---------------------|------------|------------|
| Regular Plan | | |
| Growth | 3,107.3747 | 3,211.2187 |
| Bonus | - | 3,195.8711 |
| Daily IDCW | 1,007.9573 | 1,012.4794 |
| Weekly IDCW | 1,009.8430 | 1,009.3960 |

EXPENSE RATIO

Regular Plan: 0.85% Direct Plan: 0.34%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load NIL

Bank of India Credit Risk Fund

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

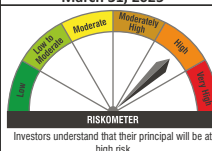
Invest Now

All data as on March 31, 2025 (Unless indicated otherwise)

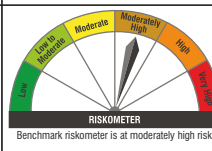
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on March 31, 2025

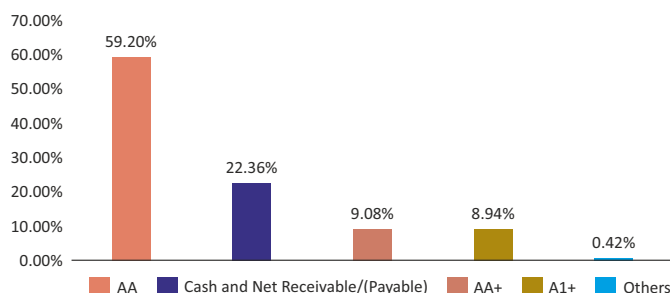


Benchmark Risk-o-meter as on March 31, 2025^A



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

CREDIT PROFILE



PORTFOLIO DETAILS

| Portfolio Holdings | Industry/ Rating | % to Net Assets | Portfolio Holdings | Industry/ Rating | % to Net Assets | |
|---|---------------------|--------------------|---|---------------------|--------------------|--|
| CORPORATE DEBT | | | | | | |
| Non-Convertible Debentures | | | | | | |
| Rashtriya Chemicals and Fertilizers Limited | ICRA AA | 9.17 | #Note: All subscriptions /switch-in application(s) and other pre-registered investments in Bank of India Credit Risk Fund, an open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds), through any mode including the stock exchange platform has been temporarily suspended with effect from July 01, 2019 till further notice. Any redemptions including switch-out, registered under the Scheme would continue (without any change) as per the terms of the SID and KIM of the Scheme. https://www.boimf.in/docs/default-source/reports/addenda-notice/boi---temporary-suspension-crf_28-june-2019.pdf As per SEBI Circular dated, June 07, 2021; the potential risk class (PRC) matrix based on interest rate risk and credit risk, is mentioned below : | | | |
| JSW Steel Limited | CARE AA | 9.12 | | | | |
| Aditya Birla Real Estate Limited | CRISIL AA | 9.10 | | | | |
| Nirma Limited | CRISIL AA | 9.10 | | | | |
| 360 One Prime Limited | CRISIL AA | 9.09 | | | | |
| Godrej Industries Limited | CRISIL AA+ | 9.08 | | | | |
| Manappuram Finance Limited | CRISIL AA | 9.08 | | | | |
| Nuvoco Vistas Corporation Limited | CRISIL AA | 4.54 | | | | |
| Total | | 68.28 | | | | |
| MONEY MARKET INSTRUMENTS | | | | | | |
| Certificate of Deposit | | | | | | |
| ICICI Bank Limited | ICRA A1+ | 8.94 | | | | |
| Total | | 8.94 | | | | |
| CDMDF | | | | | | |
| Corporate Debt Market Development Fund | | | | | | |
| Corporate Debt Market Development Fund | OTHERS | 0.42 | | | | |
| Total | | 0.42 | | | | |
| PREFERENCE SHARES (PREFSHARE) | | | | | | |
| Preference Shares | | | | | | |
| Amanta Healthcare Limited | | 0.00 | | | | |
| Total | | 0.00 | | | | |
| CASH & CASH EQUIVALENT | | | | | | |
| Net Receivables/Payables | | 11.85 | | | | |
| TREPS / Reverse Repo Investments | | 10.51 | | | | |
| Total | | 22.36 | | | | |
| GRAND TOTAL | | 100.00 | | | | |

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

INVESTMENT OBJECTIVE

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

BENCHMARK^A

Tier 1: CRISIL Credit Risk Debt B-II Index

DATE OF ALLOTMENT

February 27, 2015

FUND MANAGER

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

AVERAGE AUM

₹ 112.26 Crs.

LATEST AUM

₹ 110.06 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on March 31, 2025)

Average / Residual Maturity: 0.66 Years

Macaulay Duration: 0.60 Years

Modified Duration: 0.53 Years

Annualised Yield: 6.82%

NAV (As on March 31, 2025)

NAV (₹)

Regular Plan: 12.0087

Direct Plan: 12.2905

EXPENSE RATIO

Regular Plan: 1.38%

Direct Plan: 0.98%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Bank of India Overnight Fund

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

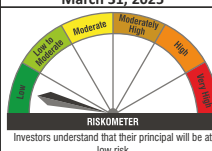
Invest Now

All data as on March 31, 2025 (Unless indicated otherwise)

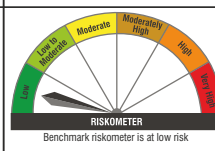
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on March 31, 2025

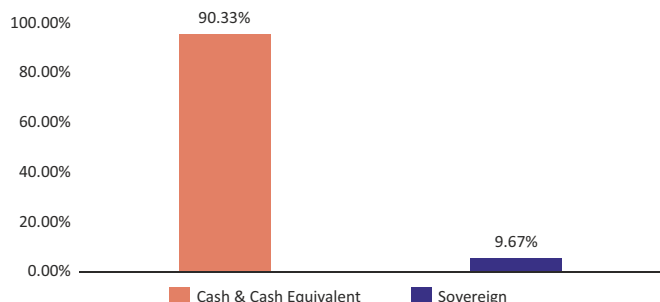


Benchmark Risk-o-meter as on March 31, 2025^A

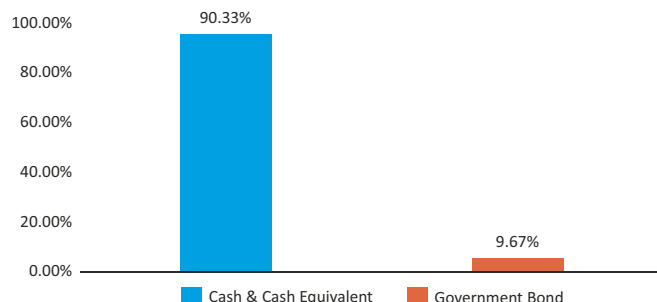


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

| Portfolio Holdings | Industry/ Rating | % to Net Assets |
|--|------------------|-----------------|
| GOVERNMENT BOND AND TREASURY BILL | | |
| Treasury Bill | | |
| 182 Days Tbill (MD 10/04/2025) | SOV | 9.67 |
| Total | | 9.67 |
| CASH & CASH EQUIVALENT | | |
| Net Receivables/Payables | | 0.20 |
| TREPS / Reverse Repo Investments | | 90.13 |
| Total | | 90.33 |
| GRAND TOTAL | | 100.00 |

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

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

INVESTMENT OBJECTIVE

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

BENCHMARK^A

Tier 1: CRISIL Liquid Overnight Index

DATE OF ALLOTMENT

January 28, 2020

FUND MANAGER

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

AVERAGE AUM

₹ 80.12 Crs.

LATEST AUM

₹ 41.29 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

OTHER PARAMETERS (As on March 31, 2025)

Average / Residual Maturity: 1 Day

Macaulay Duration: 1 Day

Modified Duration: 1 Day

Annualised Yield: 7.17%

NAV (As on March 31, 2025)

| | Regular Plan | Direct Plan | NAV (₹) |
|--------------|--------------|--------------|------------|
| Growth | 1,292.0706 | Growth | 1,295.5371 |
| Daily IDCW | 1,000.0036 | Daily IDCW | 1,000.0083 |
| Weekly IDCW | 1,001.3584 | Weekly IDCW | - |
| Monthly IDCW | 1,000.9554 | Monthly IDCW | 1,000.9629 |

EXPENSE RATIO

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

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

Bank of India Short Term Income Fund

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

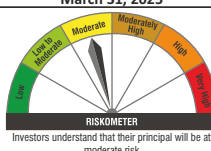
Invest Now

All data as on March 31, 2025 (Unless indicated otherwise)

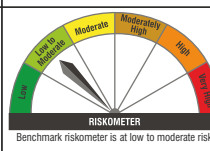
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on March 31, 2025

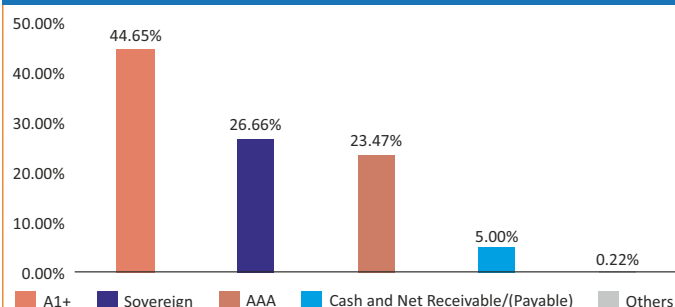


Benchmark Risk-o-meter as on March 31, 2025^A



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

CREDIT PROFILE



COMPOSITION BY HOLDING PERIOD

| Duration | % of Assets |
|----------------------|-------------|
| Upto 3 months | 18.78% |
| 3 months to 6 months | 1.84% |
| 6 months to 1 year | 29.34% |
| > 1 year | 50.04% |

PORTFOLIO DETAILS

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

CORPORATE DEBT

Non-Convertible Debentures

| | | |
|---|------------|--------------|
| Power Finance Corporation Limited | CRISIL AAA | 5.33 |
| Small Industries Dev Bank of India | CRISIL AAA | 5.31 |
| Bajaj Finance Limited | CRISIL AAA | 4.42 |
| Export Import Bank of India | CRISIL AAA | 3.54 |
| National Bank For Agriculture and Rural Development | CRISIL AAA | 3.12 |
| National Bank For Agriculture and Rural Development | CRISIL AAA | 1.75 |
| Total | | 23.47 |

MONEY MARKET INSTRUMENTS

Certificate of Deposit

| | | |
|----------------------|------------|--------------|
| ICICI Bank Limited | ICRA A1+ | 8.62 |
| Axis Bank Limited | CRISIL A1+ | 6.95 |
| HDFC Bank Limited | CARE A1+ | 6.19 |
| Bank of Baroda | FITCH A1+ | 5.01 |
| Punjab National Bank | CRISIL A1+ | 4.57 |
| Indian Bank | CRISIL A1+ | 4.14 |
| Indian Bank | CRISIL A1+ | 4.13 |
| Total | | 39.61 |

Commercial Paper

| | | |
|------------------------|------------|-------------|
| Bharti Telecom Limited | CRISIL A1+ | 5.04 |
| Total | | 5.04 |

CDMDF

Corporate Debt Market Development Fund

| | | |
|--|--------|-------------|
| Corporate Debt Market Development Fund | OTHERS | 0.22 |
| Total | | 0.22 |

GOVERNMENT BOND AND TREASURY BILL

Government Bond

| | | |
|---------------------------|-----|--------------|
| 6.79% GOI (MD 07/10/2034) | SOV | 20.15 |
| 7.1% GOI (MD 18/04/2029) | SOV | 4.48 |
| 7.26% GOI (MD 06/02/2033) | SOV | 1.82 |
| Total | | 26.45 |

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

Treasury Bill

| | | |
|--------------------------------|-----|-------------|
| 364 Days Tbill (MD 15/01/2026) | SOV | 0.21 |
| Total | | 0.21 |

CASH & CASH EQUIVALENT

| | |
|----------------------------------|-------------|
| Net Receivables/Payables | 1.90 |
| TREPS / Reverse Repo Investments | 3.10 |
| Total | 5.00 |

| | |
|--------------------|---------------|
| GRAND TOTAL | 100.00 |
|--------------------|---------------|

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

| Potential Risk Class Matrix | | | |
|-----------------------------|--------------------------|--------------------|---------------------------|
| 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) | | | |

INVESTMENT OBJECTIVE

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

BENCHMARK^A

Tier 1: CRISIL Short Duration Debt A-II Index

DATE OF ALLOTMENT

December 18, 2008

FUND MANAGER

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

AVERAGE AUM

₹ 113.29 Crs.

LATEST AUM

₹ 114.11 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, 2025)

Average / Residual Maturity: 3.25 Years

Macaulay Duration: 2.61 Years

Modified Duration: 2.51 Years

Annualised Yield: 6.90%

NAV (As on March 31, 2025)

NAV (₹)

| Regular Plan | Direct Plan |
|------------------------|------------------------|
| Growth 26.2096 | Growth 28.4541 |
| Monthly IDCW 13.4493 | Monthly IDCW 13.8348 |
| Quarterly IDCW 13.2537 | Quarterly IDCW 13.1178 |

EXPENSE RATIO

Regular Plan: 1.00% Direct Plan: 0.45%

LOAD STRUCTURE (FOR ALL PLANS)

| | |
|------------|-----|
| Entry Load | NIL |
| Exit Load | NIL |

IDCW History

EQUITY FUNDS⁵

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

HYBRID FUND⁵

| Record Date | IDCW/ Unit Declared (in ₹) | NAV ^a as on Record Date |
|---|----------------------------|------------------------------------|
| Bank of India Conservative Hybrid Fund | | |
| Regular Monthly IDCW | | |
| 02-February-2021 | 0.23090000 | 11.2228 ^a |
| 02-February-2021 | 0.23090000 | 11.2228 ^b |
| 30-June-2021 | 0.30000000 | 11.3853 ^a |
| 30-June-2021 | 0.30000000 | 11.3853 ^b |
| Regular Quarterly IDCW | | |
| 25-June-2018 | 0.0864385 | 11.1417 ^a |
| 25-June-2018 | 0.08004287 | 11.1417 ^b |
| 25-March-2019 | 0.03320971 | 11.1241 ^a |
| 25-March-2019 | 0.03075255 | 11.1241 ^b |
| Regular Annual IDCW | | |
| 25-March-2019 | 0.07203243 | 10.3827 ^a |
| 25-March-2019 | 0.06670224 | 10.3827 ^b |
| 02-February-2021 | 0.26970000 | 10.3095 ^a |
| 02-February-2021 | 0.26970000 | 10.3095 ^b |
| Regular Plan Regular IDCW | | |
| 25-June-2013 | 0.389636 | 12.0556 ^a |
| 25-June-2013 | 0.373162 | 12.0556 ^b |
| 25-March-2014 | 0.389636 | 10.9004 ^a |
| 25-March-2014 | 0.373162 | 10.9004 ^b |
| Direct Monthly IDCW | | |
| 02-February-2021 | 0.22820000 | 10.1643 ^a |
| 02-February-2021 | 0.22820000 | 10.1643 ^b |
| 30-June-2021 | 0.03000000 | 10.3018 ^a |
| 30-June-2021 | 0.03000000 | 10.3018 ^b |
| Direct Quarterly IDCW | | |
| 26-December-2018 | 0.21610173 | 10.6590 ^a |
| 26-December-2018 | 0.20010672 | 10.6590 ^b |
| 25-March-2019 | 0.21610173 | 10.5824 ^a |
| 25-March-2019 | 0.20010672 | 10.5824 ^b |
| Direct Annual IDCW | | |
| 25-March-2019 | 0.28811758 | 10.2199 ^a |
| 25-March-2019 | 0.26680896 | 10.2199 ^b |
| 02-February-2021 | 0.41970000 | 10.1017 ^a |
| 02-February-2021 | 0.41970000 | 10.1017 ^b |
| Eco Monthly IDCW | | |
| 02-February-2021 | 0.49370000 | 16.9514 ^a |
| 02-February-2021 | 0.49370000 | 16.9514 ^b |
| 30-June-2021 | 0.50000000 | 17.1667 ^a |
| 30-June-2021 | 0.50000000 | 17.1667 ^b |
| Eco Quarterly IDCW | | |
| 26-December-2018 | 0.06838875 | 10.0000 ^a |
| 26-December-2018 | 0.06324962 | 10.0000 ^b |
| 25-March-2019 | 0.07206263 | 10.1033 ^a |
| 25-March-2019 | 0.06670224 | 10.1033 ^b |
| Eco Plan Regular IDCW | | |
| 25-March-2013 | 0.440456 | 12.5487 ^a |
| 25-March-2013 | 0.377515 | 12.5487 ^b |
| 25-March-2014 | 0.779271 | 11.5826 ^a |
| 25-March-2014 | 0.746324 | 11.5826 ^b |
| Bank of India Balanced Advantage Fund | | |
| Regular Plan - Regular IDCW | | |
| 25-June-2018 | 0.02449771 | 10.7707 ^a |
| 25-June-2018 | 0.02449722 | 10.7707 ^b |
| 29-July-2021 | 0.40000000 | 11.2226 ^a |
| 29-July-2021 | 0.40000000 | 11.2226 ^b |
| Direct Plan - Regular IDCW | | |
| 25-March-2019 | 0.44270637 | 10.2965 ^a |
| 25-June-2019 | 0.04427025 | 10.0302 ^a |
| 25-June-2019 | 0.0442703 | 10.0302 ^b |
| 30-June-2021 | 1.00000000 | 10.0785 ^a |
| DEBT / INCOME FUNDS | | |
| Record Date | IDCW/ Unit Declared (in ₹) | NAV ^a as on Record Date |
| Bank of India Short Term Income Fund⁵ | | |
| Institutional Monthly IDCW | | |
| 25-January-2011 | 0.043921 | 10.1704 ^a |
| 25-January-2011 | 0.040935 | 10.1704 ^b |
| 25-February-2011 | 0.052705 | 10.1881 ^a |
| 25-February-2011 | 0.049122 | 10.1881 ^b |
| Institutional Quarterly IDCW | | |
| 29-December-2009 | 0.1751890 | 10.2708 ^a |
| 29-December-2009 | 0.1630520 | 10.2708 ^b |
| Regular Monthly IDCW | | |
| 25-March-2019 | 0.05042235 | 10.3919 ^a |
| 25-March-2019 | 0.04668914 | 10.3919 ^b |
| 25-April-2019 | 0.03601595 | 10.3441 ^a |
| 25-April-2019 | 0.03334718 | 10.3441 ^b |
| Regular Quarterly IDCW | | |
| 26-December-2018 | 0.10804795 | 10.1585 ^a |
| 26-December-2018 | 0.10005336 | 10.1585 ^b |
| 25-March-2019 | 0.10804788 | 10.1917 ^a |
| 25-March-2019 | 0.10005336 | 10.1917 ^b |
| Direct Monthly IDCW | | |
| 25-March-2019 | 0.05042155 | 10.3930 ^a |
| 25-March-2019 | 0.04669158 | 10.3930 ^b |
| 25-April-2019 | 0.03602011 | 10.3498 ^a |
| 25-April-2019 | 0.03335117 | 10.3498 ^b |
| Direct Quarterly IDCW | | |
| 26-December-2018 | 0.14401749 | 10.1444 ^a |
| 26-December-2018 | 0.13340448 | 10.1444 ^b |
| 25-March-2019 | 0.10804758 | 10.1908 ^a |
| 25-March-2019 | 0.10005336 | 10.1908 ^b |
| Bank of India Overnight Fund⁵⁵ | | |
| Regular Monthly IDCW | | |
| 27-February-25 | 5.3736529 | 1000.1826 ^a |
| 27-February-25 | 5.3736529 | 1000.1826 ^b |
| 26-March-25 | 4.6638334 | 1000.1740 ^a |
| 26-March-25 | 4.6638334 | 1000.1740 ^b |
| Direct Monthly IDCW | | |
| 27-February-25 | 5.4260943 | 1000.1842 ^a |
| 27-February-25 | 5.4260943 | 1000.1842 ^b |
| 26-March-25 | 4.7087135 | 1000.1763 ^a |
| 26-March-25 | 4.7087135 | 1000.1763 ^b |

⁵Face Value - ₹ 10/-

⁵⁵Face Value - ₹ 1000/-

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

⁵Since there are no investors in Bank of India Large & Mid Cap Equity Fund - Institutional Plan - Regular IDCW and Institutional Plan - Quarterly IDCW the data of NAV as on record date is not provided

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

For complete IDCW History please visit www.boimf.in

Fund Manager-wise Scheme Performance

Bank of India Flexi Cap Fund - Growth Option - PERFORMANCE (As on March 31, 2025)

| Fund Manager - Alok Singh | | | | | Current Value of Standard Investment of ₹ 10000 | | | |
|---------------------------|----------------------|-----------------|---|---|---|-----------------|---|---|
| Period [@] | Scheme Returns (%) ^ | | Benchmark Returns (BSE 500 TRI) (%) | Additional Benchmark Returns (Nifty 50 TRI) (%) | Scheme Returns (₹) | | Benchmark Returns (BSE 500 TRI) (₹) | Additional Benchmark Returns (Nifty 50 TRI) (₹) |
| | Regular Plan* | Direct Plan* | | | Regular Plan* | Direct Plan* | | |
| 1 year | 5.07% | 6.67% | 5.96% | 6.65% | 10,507 | 10,667 | 10,596 | 10,665 |
| 3 years | 17.72% | 19.53% | 13.73% | 11.74% | 16,322 | 17,088 | 14,717 | 13,956 |
| 5 years | NA | NA | NA | NA | NA | NA | NA | NA |
| Since inception | 27.46% | 29.49% | 22.68% | 20.31% | 31,730 | 34,210 | 26,448 | 24,106 |

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

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

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

1. Mr. Alok Singh has been managing the Scheme since June 29, 2020. In addition to this, he manages 7 other open ended schemes and co-manages 1 scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure
4. Benchmark and Additional Benchmark performance is computed as on 28th March, 2025, since values for 31st March 2025 are not available..

Bank of India Small Cap Fund - Growth Option - PERFORMANCE (As on March 31, 2025)

| Fund Manager - Alok Singh | | | | | Current Value of Standard Investment of ₹ 10000 | | | |
|---------------------------|----------------------|-----------------|--|---|---|-----------------|--|---|
| Period [@] | Scheme Returns (%) ^ | | Benchmark Returns (Nifty Smallcap 250 TRI) (%) | Additional Benchmark Returns (Nifty 50 TRI) (%) | Scheme Returns (₹) | | Benchmark Returns (Nifty Smallcap 250 TRI) (₹) | Additional Benchmark Returns (Nifty 50 TRI) (₹) |
| | Regular Plan* | Direct Plan* | | | Regular Plan* | Direct Plan* | | |
| 1 year | 9.50% | 11.18% | 6.02% | 6.65% | 10,950 | 11,118 | 10,602 | 10,665 |
| 3 years | 16.55% | 18.37% | 17.80% | 11.74% | 15,837 | 16,595 | 16,353 | 13,956 |
| 5 years | 36.43% | 38.67% | 37.39% | 23.68% | 47,313 | 51,329 | 49,000 | 28,957 |
| Since inception | 25.51% | 27.62% | 19.17% | 14.23% | 41,730 | 46,350 | 30,125 | 23,085 |

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

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

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

1. Mr. Alok Singh has been managing this scheme from October 1, 2024. In addition to this, he manages 7 other open-ended schemes and co-manages 1 scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.
4. Benchmark and Additional Benchmark performance is computed as on 28th March, 2025, since values for 31st March 2025 are not available.

Bank of India ELSS Tax Saver - Growth Option - PERFORMANCE (As on March 31, 2025)

| Fund Manager - Alok Singh | | | | | Current Value of Standard Investment of ₹ 10000 | | | |
|---------------------------|----------------------|-----------------|--|--|---|-----------------|--|--|
| Period [@] | Scheme Returns (%) ^ | | Benchmark Returns (BSE 500 TRI) (%) | Additional Benchmark Returns (Nifty 50 TRI) (%) | Scheme Returns (₹) | | Benchmark Returns (BSE 500 TRI) (₹) | Additional Benchmark Returns (Nifty 50 TRI) (₹) |
| | Regular Plan* | Direct Plan# | | | Regular Plan* | Direct Plan# | | |
| 1 year | -0.13% | 1.01% | 5.96% | 6.65% | 9,987 | 10,101 | 10,596 | 10,665 |
| 3 years | 15.42% | 16.71% | 13.73% | 11.74% | 15,381 | 15,904 | 14,717 | 13,956 |
| 5 years | 27.17% | 28.56% | 26.29% | 23.68% | 33,280 | 35,143 | 32,140 | 28,957 |
| Since inception | 18.30% | 17.78% | 17.18% | 15.58% | 149,760 | 74,328 | 128,449 | 103,042 |

^ Past performance may or may not be sustained in the future. Date of Allotment - *Regular Plan: February 25, 2009 #Direct Plan: January 1, 2013.

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

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

1. Mr. Alok Singh has been managing this scheme from April 27, 2022. In addition to this, he manages 7 other open-ended schemes and co-manages 1 scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.
4. Benchmark and Additional Benchmark performance is computed as on 28th March, 2025, since values for 31st March 2025 are not available.

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 Business Cycle Fund - Growth Option - PERFORMANCE (As on March 31, 2025)

| Fund Manager - Alok Singh | | | | | Current Value of Standard Investment of ₹ 10000 | | | |
|---------------------------|----------------------|--------------|---------------------------------------|---|---|--------------|---------------------------------------|---|
| Period [®] | Scheme Returns (%) ^ | | Benchmark Returns (Nifty 500 TRI) (%) | Additional Benchmark Returns (Nifty 50 TRI) (%) | Scheme Returns (₹) | | Benchmark Returns (Nifty 500 TRI) (₹) | Additional Benchmark Returns (Nifty 50 TRI) (₹) |
| | Regular Plan* | Direct Plan* | | | Regular Plan* | Direct Plan* | | |
| 6 Months | -16.57% | -16.06% | -23.45% | -17.07% | 8,343 | 8,394 | 8,831 | 9,149 |
| 1 year | NA | NA | NA | NA | NA | NA | NA | NA |
| 3 years | NA | NA | NA | NA | NA | NA | NA | NA |
| 5 years | NA | NA | NA | NA | NA | NA | NA | NA |
| Since inception | -15.90% | -15.30% | -9.78% | -6.43% | 9,035 | 9,072 | 9,414 | 9,618 |

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

Above returns are on Simple Annualized Return.

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

1. Mr. Alok Singh has been managing this scheme from August 30, 2024. In addition to this, he manages 7 other open-ended schemes and co-manages 1 scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.
4. Benchmark and Additional Benchmark performance is computed as on 28th March, 2025, since values for 31st March 2025 are not available.

Bank of India Mid & Small Cap Equity & Debt Fund - Growth Option - PERFORMANCE (As on March 31, 2025)

| Fund Manager - Alok Singh | | | | | Current Value of Standard Investment of ₹ 10000 | | | |
|---------------------------|----------------------|--------------|---|---|---|--------------|---|---|
| Period [®] | Scheme Returns (%) ^ | | Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (%) | Additional Benchmark Returns (Nifty 50 TRI) (%) | Scheme Returns (₹) | | Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (₹) | Additional Benchmark Returns (Nifty 50 TRI) (₹) |
| | Regular Plan* | Direct Plan* | | | Regular Plan* | Direct Plan* | | |
| 1 year | 6.65% | 7.94% | 8.04% | 6.65% | 10,665 | 10,794 | 10,804 | 10,665 |
| 3 years | 14.48% | 15.73% | 15.92% | 11.74% | 15,009 | 15,505 | 15,581 | 13,956 |
| 5 years | 27.87% | 29.13% | 26.42% | 23.68% | 34,204 | 35,932 | 32,315 | 28,957 |
| Since inception | 15.41% | 16.51% | 14.60% | 13.65% | 34,820 | 37,800 | 32,750 | 30,460 |

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

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

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

1. Mr. Alok Singh has been managing this scheme from February 16, 2017. In addition to this, he manages 7 other open-ended schemes and co-manages 1 scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.
4. Benchmark and Additional Benchmark performance is computed as on 28th March, 2025, since values for 31st March 2025 are not available.

Bank of India Balanced Advantage Fund - Growth Option - PERFORMANCE (As on March 31, 2025)

| Fund Manager - Alok Singh | | | | | Current Value of Standard Investment of ₹ 10000 | | | |
|---------------------------|----------------------|--------------|--|---|---|--------------|--|---|
| Period [®] | Scheme Returns (%) ^ | | Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (%) | Additional Benchmark Returns (Nifty 50 TRI) (%) | Scheme Returns (₹) | | Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (₹) | Additional Benchmark Returns (Nifty 50 TRI) (₹) |
| | Regular Plan* | Direct Plan* | | | Regular Plan* | Direct Plan* | | |
| 1 year | 0.09% | 1.17% | 7.87% | 6.65% | 10,009 | 10,117 | 10,787 | 10,665 |
| 3 years | 8.77% | 9.83% | 9.48% | 11.74% | 12,871 | 13,252 | 13,125 | 13,956 |
| 5 years | 12.49% | 13.42% | 15.38% | 23.68% | 18,018 | 18,773 | 20,459 | 28,957 |
| Since inception | 8.04% | 8.76% | 11.32% | 13.70% | 23,523 | 25,314 | 32,722 | 41,355 |

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

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

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

1. Mr. Alok Singh has been managing this scheme from December 1, 2021. In addition to this, he manages 7 other open-ended schemes and co-manages 1 scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.
4. Benchmark and Additional Benchmark performance is computed as on 28th March, 2025, since values for 31st March 2025 are not available..

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 Conservative Hybrid Fund - Growth Option - PERFORMANCE (As on March 31, 2025)

| Fund Manager - Alok Singh | | | | | Current Value of Standard Investment of ₹ 10000 | | | |
|---------------------------|----------------------|--------------|--|--|---|--------------|--|--|
| Period [®] | Scheme Returns (%) ^ | | Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (%) | Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%) | Scheme Returns (₹) | | Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (₹) | Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹) |
| | Regular Plan* | Direct Plan# | | | Regular Plan* | Direct Plan# | | |
| 1 year | 3.03% | 4.01% | 8.59% | 9.94% | 10,303 | 10,401 | 10,859 | 10,994 |
| 3 years | 6.53% | 7.24% | 8.01% | 7.25% | 12,092 | 12,334 | 12,602 | 12,338 |
| 5 years | 12.21% | 12.90% | 9.45% | 5.26% | 17,791 | 18,350 | 15,709 | 12,921 |
| Since inception | 7.73% | 8.48% | 9.22% | 6.05% | 33,058 | 27,100 | 41,191 | 25,667 |

^ Past performance may or may not be sustained in the future. Date of Allotment - *Regular Plan: March 18, 2009 #Direct Plan: January 1, 2013.

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

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

1. Mr. Alok Singh has been managing this scheme from May 21, 2012. In addition to this, he manages 7 other open-ended schemes and co-manages 1 scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure
4. Benchmark and Additional Benchmark performance is computed as on 28th March, 2025, since values for 31st March 2025 are not available..

Bank of India Credit Risk Fund - Growth Option - PERFORMANCE (As on March 31, 2025)

| Fund Manager - Alok Singh | | | | | Current Value of Standard Investment of ₹ 10000 | | | |
|---------------------------|----------------------|--------------|---|--|---|--------------|---|--|
| Period [®] | Scheme Returns (%) ^ | | Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (%) | Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%) | Scheme Returns (₹) | | Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (₹) | Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹) |
| | Regular Plan* | Direct Plan* | | | Regular Plan* | Direct Plan* | | |
| 1 year | 5.32% | 5.70% | 8.47% | 9.94% | 10,532 | 10,570 | 10,847 | 10,994 |
| 3 years | 5.33% | 5.65% | 7.34% | 7.25% | 11,687 | 11,793 | 12,372 | 12,338 |
| 5 years | 9.63% | 9.95% | 7.57% | 5.26% | 15,841 | 16,075 | 14,407 | 12,921 |
| Since inception | 1.83% | 2.06% | 8.22% | 6.65% | 12,009 | 12,291 | 22,203 | 19,157 |

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

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

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

1. Mr. Alok Singh has been managing this scheme from February 27, 2015. In addition to this, he manages 7 other open-ended schemes and co-manages 1 scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.
4. Benchmark and Additional Benchmark performance is computed as on 28th March, 2025, since values for 31st March 2025 are not available.

Bank of India Bluechip Fund - Growth Option - PERFORMANCE (As on March 31, 2025)

| Fund Manager - Alok Singh and Nilesh Jethani | | | | | Current Value of Standard Investment of ₹ 10000 | | | |
|--|----------------------|--------------|---------------------------------------|---|---|--------------|---------------------------------------|---|
| Period [®] | Scheme Returns (%) ^ | | Benchmark Returns (Nifty 100 TRI) (%) | Additional Benchmark Returns (BSE SENSEX TRI) (%) | Scheme Returns (₹) | | Benchmark Returns (Nifty 100 TRI) (₹) | Additional Benchmark Returns (BSE SENSEX TRI) (₹) |
| | Regular Plan* | Direct Plan* | | | Regular Plan* | Direct Plan* | | |
| 1 year | -2.13% | -0.90% | 6.14% | 6.39% | 9,787 | 9,910 | 10,614 | 10,639 |
| 3 years | 11.59% | 12.88% | 12.07% | 11.14% | 15,097 | 15,764 | 15,343 | 14,868 |
| 5 years | NA | NA | NA | NA | NA | NA | NA | NA |
| Since inception | 10.83% | 12.19% | 12.68% | 12.15% | 14,720 | 15,410 | 15,663 | 15,389 |

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

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

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

1. Mr. Alok Singh and Mr. Nilesh Jethani have been managing this scheme from October 1, 2024. In addition to this, Mr. Alok Singh manages 8 other open-ended schemes of Bank of India Mutual Fund and Mr. Nilesh Jethani manages 2 close-ended schemes and co-manages 1 scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.
4. Benchmark and Additional Benchmark performance is computed as on 28th March, 2025, since values for 31st March 2025 are not available.

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 - Growth Option - PERFORMANCE (As on March 31, 2025)

| Fund Manager - Nitin Gosar | | | | | Current Value of Standard Investment of ₹ 10000 | | | |
|----------------------------|----------------------|--------------|---|--|---|--------------|---|--|
| Period [@] | Scheme Returns (%) ^ | | Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (%) | Additional Benchmark Returns (BSE 500 TRI) (%) | Scheme Returns (₹) | | Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (₹) | Additional Benchmark Returns (BSE 500 TRI) (₹) |
| | Regular Plan* | Direct Plan* | | | Regular Plan* | Direct Plan* | | |
| 1 year | 7.22% | 8.53% | 6.88% | 5.96% | 10,722 | 10,853 | 10,688 | 10,596 |
| 3 years | NA | NA | NA | NA | NA | NA | NA | NA |
| 5 years | NA | NA | NA | NA | NA | NA | NA | NA |
| Since inception | 26.00% | 27.34% | 23.29% | 20.11% | 16,180 | 16,540 | 15,465 | 14,644 |

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

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

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

1. Mr. Nitin Gosar has been appointed Fund Manager for this scheme since inception. In addition to this scheme, he manages 3 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.
4. Benchmark and Additional Benchmark performance is computed as on 28th March, 2025, since values for 31st March 2025 are not available.

Bank of India Manufacturing & Infrastructure Fund - Growth Option - PERFORMANCE (As on March 31, 2025)

| Fund Manager - Nitin Gosar | | | | | Current Value of Standard Investment of ₹ 10000 in the | | | |
|----------------------------|----------------------|--------------|--|---|--|--------------|--|---|
| Period [@] | Scheme Returns (%) ^ | | Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (%) | Additional Benchmark Returns (Nifty 50 TRI) (%) | Scheme Returns (₹) | | Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (₹) | Additional Benchmark Returns (Nifty 50 TRI) (₹) |
| | Regular Plan* | Direct Plan# | | | Regular Plan* | Direct Plan# | | |
| 1 year | 5.35% | 6.96% | 0.80% | 6.65% | 10,535 | 10,696 | 10,080 | 10,665 |
| 3 years | 21.02% | 22.67% | 23.62% | 11.74% | 17,734 | 18,471 | 18,901 | 13,956 |
| 5 years | 32.98% | 34.75% | 33.38% | 23.68% | 41,618 | 44,470 | 42,241 | 28,957 |
| Since inception | 11.32% | 17.08% | 8.28% | 12.03% | 50,400 | 69,059 | 33,220 | 55,457 |

^ Past performance may or may not be sustained in the future. Date of Allotment - *Regular Plan: March 5, 2010 #Direct Plan: January 1, 2013.

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

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

1. Mr. Nitin Gosar has been appointed Fund Manager for this scheme w.e.f. from September 27, 2022. In addition to this scheme, he manages 3 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.
4. Benchmark and Additional Benchmark performance is computed as on 28th March, 2025, since values for 31st March 2025 are not available.

Bank of India Large & Mid Cap Equity Fund - Growth Option - PERFORMANCE (As on March 31, 2025)

| Fund Manager - Nitin Gosar | | | | | Current Value of Standard Investment of ₹ 10000 in the | | | |
|----------------------------|----------------------|--------------|--|---|--|--------------|--|---|
| Period [@] | Scheme Returns (%) ^ | | Benchmark Returns (BSE 250 Large MidCap (TRI)) (%) | Additional Benchmark Returns (Nifty 50 TRI) (%) | Scheme Returns (₹) | | Benchmark Returns (BSE 250 Large MidCap (TRI)) (₹) | Additional Benchmark Returns (Nifty 50 TRI) (₹) |
| | Regular Plan* | Direct Plan# | | | Regular Plan* | Direct Plan# | | |
| 1 year | 2.93% | 4.13% | 6.14% | 6.65% | 10,293 | 10,413 | 10,614 | 10,665 |
| 3 years | 14.36% | 15.56% | 13.45% | 11.74% | 14,960 | 15,437 | 14,609 | 13,956 |
| 5 years | 24.18% | 25.48% | 25.65% | 23.68% | 29,541 | 31,125 | 31,340 | 28,957 |
| Since inception | 13.51% | 14.02% | 15.39% | 14.16% | 80,500 | 49,946 | 105,431 | 88,371 |

^ Past performance may or may not be sustained in the future. Date of Allotment - *Regular Plan: October 21, 2008 #Direct Plan: January 1, 2013.

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

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

1. Mr. Nitin Gosar has been appointed Fund Manager for this scheme w.e.f. from September 27, 2022. In addition to this scheme, he manages 3 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.
4. Benchmark and Additional Benchmark performance is computed as on 28th March, 2025, since values for 31st March 2025 are not available.

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 Liquid Fund - Growth Option - PERFORMANCE (As on March 31, 2025)

| Fund Manager - Mithraem Bharucha | | | | | Current Value of Standard Investment of ₹ 10000 | | | |
|----------------------------------|----------------------|--------------|---|---|---|--------------|---|---|
| Period [@] | Scheme Returns (%) ^ | | Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (%) | Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%) | Scheme Returns (₹) | | Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (₹) | Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹) |
| | Regular Plan* | Direct Plan# | | | Regular Plan* | Direct Plan# | | |
| 7 Days | 10.95% | 10.98% | 9.37% | 7.46% | 10,020 | 10,020 | 10,017 | 10,014 |
| 15 Days | 9.16% | 9.20% | 8.36% | 8.23% | 10,036 | 10,036 | 10,033 | 10,033 |
| 30 Days | 7.81% | 7.84% | 7.43% | 7.02% | 10,064 | 10,064 | 10,061 | 10,058 |
| 1 year | 7.38% | 7.41% | 7.24% | 7.49% | 10,738 | 10,741 | 10,724 | 10,749 |
| 3 years | 6.78% | 6.83% | 6.75% | 6.39% | 12,178 | 12,195 | 12,168 | 12,043 |
| 5 years | 5.44% | 5.50% | 5.51% | 5.51% | 13,036 | 13,074 | 13,075 | 13,079 |
| Since inception | 6.70% | 6.87% | 6.82% | 6.39% | 29,575 | 22,590 | 30,138 | 28,174 |

^ Past performance may or may not be sustained in the future. Date of Allotment - *Regular Plan: March 18, 2009 #Direct Plan: January 1, 2013.

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

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

1. Mr. Mithraem Bharucha has been managing this scheme w.e.f. August 17, 2021. In addition to this scheme, he manages 4 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.
4. Benchmark and Additional Benchmark performance is computed as on 28th March, 2025, since values for 31st March 2025 are not available.

Bank of India Ultra Short Duration Fund - Growth Option - PERFORMANCE (As on March 31, 2025)

| Fund Manager - Mithraem Bharucha | | | | | Current Value of Standard Investment of ₹ 10000 | | | |
|----------------------------------|----------------------|--------------|---|---|---|--------------|---|---|
| Period [@] | Scheme Returns (%) ^ | | Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (%) | Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%) | Scheme Returns (₹) | | Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (₹) | Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹) |
| | Regular Plan* | Direct Plan# | | | Regular Plan* | Direct Plan# | | |
| 1 year | 6.83% | 7.39% | 7.60% | 7.54% | 10,683 | 10,739 | 10,760 | 10,754 |
| 3 years | 6.03% | 6.46% | 6.95% | 6.39% | 11,923 | 12,069 | 12,234 | 12,043 |
| 5 years | 5.15% | 5.50% | 5.99% | 5.51% | 12,858 | 13,069 | 13,379 | 13,079 |
| Since inception | 7.02% | 7.33% | 7.43% | 6.39% | 31,074 | 23,805 | 33,164 | 28,174 |

^ Past performance may or may not be sustained in the future. Date of Allotment - *Regular Plan: July 16, 2008 #Direct Plan: January 1, 2013.

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

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

1. Mr. Mithraem Bharucha has been managing this scheme w.e.f. August 17, 2021. In addition to this scheme, he manages 4 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.
4. Benchmark and Additional Benchmark performance is computed as on 28th March, 2025, since values for 31st March 2025 are not available.

Bank of India Overnight Fund - Growth Option - PERFORMANCE (As on March 31, 2025)

| Fund Manager - Mithraem Bharucha | | | | | Current Value of Standard Investment of ₹ 10000 | | | |
|----------------------------------|----------------------|--------------|--|---|---|--------------|--|---|
| Period [@] | Scheme Returns (%) ^ | | Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (%) | Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%) | Scheme Returns (₹) | | Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (₹) | Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹) |
| | Regular Plan* | Direct Plan* | | | Regular Plan* | Direct Plan* | | |
| 7 Days | 6.74% | 6.77% | 6.46% | 7.46% | 10,013 | 10,013 | 10,012 | 10,014 |
| 15 Days | 6.55% | 6.58% | 6.36% | 8.23% | 10,026 | 10,026 | 10,025 | 10,033 |
| 30 Days | 6.40% | 6.43% | 6.25% | 7.02% | 10,053 | 10,053 | 10,052 | 10,058 |
| 1 year | 6.70% | 6.72% | 6.65% | 7.49% | 10,670 | 10,672 | 10,665 | 10,749 |
| 3 years | 6.34% | 6.37% | 6.34% | 6.39% | 12,029 | 12,039 | 12,026 | 12,043 |
| 5 years | 5.09% | 5.14% | 5.08% | 5.51% | 13,603 | 13,623 | 12,813 | 13,079 |
| Since inception | 5.07% | 5.13% | 5.05% | 5.65% | 12,921 | 12,955 | 12,908 | 13,290 |

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

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

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

1. Mr. Mithraem Bharucha has been managing this scheme w.e.f. August 17, 2021. In addition to this scheme, he manages 4 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.
4. Benchmark and Additional Benchmark performance is computed as on 28th March, 2025, since values for 31st March 2025 are not available.

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 Short Term Income Fund - Growth Option - PERFORMANCE (As on March 31, 2025)

| Fund Manager - Mithraem Bharucha | | | | | Current Value of Standard Investment of ₹ 10000 | | | |
|----------------------------------|----------------------|--------------|--|--|---|--------------|--|--|
| Period [®] | Scheme Returns (%) ^ | | Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (%) | Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%) | Scheme Returns (₹) | | Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (₹) | Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹) |
| | Regular Plan* | Direct Plan# | | | Regular Plan* | Direct Plan# | | |
| 1 year | 9.38% | 9.98% | 8.12% | 9.94% | 10,938 | 10,998 | 10,812 | 10,994 |
| 3 years | 8.91% | 9.44% | 6.51% | 7.25% | 12,923 | 13,110 | 12,086 | 12,338 |
| 5 years | 7.91% | 8.41% | 6.28% | 5.26% | 14,635 | 14,975 | 13,564 | 12,921 |
| Since inception | 6.09% | 6.92% | 7.52% | 5.51% | 26,210 | 22,692 | 32,606 | 23,975 |

^ Past performance may or may not be sustained in the future. Date of Allotment - *Regular Plan: December 18, 2008 #Direct Plan: January 1, 2013.

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

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

1. Mr. Mithraem Bharucha has been managing this scheme w.e.f. August 17, 2021. In addition to this scheme, he manages 4 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.
4. Benchmark and Additional Benchmark performance is computed as on 28th March, 2025, since values for 31st March 2025 are not available.

Bank of India Multi Asset Allocation Fund - Growth Option - PERFORMANCE (As on March 31, 2025)

| Co Fund Manager - Mithraem Bharucha & Nilesh Jethani | | | | | Current Value of Standard Investment of ₹ 10000 | | | |
|--|----------------------|--------------|---|---|---|--------------|---|---|
| Period [®] | Scheme Returns (%) ^ | | Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (%) | Additional Benchmark Returns (Nifty 50 TRI) (%) | Scheme Returns (₹) | | Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (₹) | Additional Benchmark Returns (Nifty 50 TRI) (₹) |
| | Regular Plan* | Direct Plan* | | | Regular Plan* | Direct Plan* | | |
| 1 year | 6.31% | 7.33% | 10.88% | 6.65% | 10,631 | 10,733 | 11,088 | 10,665 |
| 3 years | NA | NA | NA | NA | NA | NA | NA | NA |
| 5 years | NA | NA | NA | NA | NA | NA | NA | NA |
| Since inception | 6.71% | 7.73% | 11.58% | 7.75% | 10,671 | 10,773 | 11,158 | 10,775 |

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

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

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

1. Mr. Mithraem Bharucha has been managing this scheme w.e.f. February 28, 2024. In addition to this scheme, he manages 5 open ended schemes. Mr. Nilesh Jethani co-manages the fund (equity portion) w.e.f. April 23, 2024 and manages 2 close-ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the month preceding the date of publication.
3. Different plans shall have a different expense structure.
4. Benchmark and Additional Benchmark performance is computed as on 28th March, 2025, since values for 31st March 2025 are not available.

Bank of India Arbitrage Fund - Growth Option - PERFORMANCE (As on March 31, 2025)

| Fund Manager - Firdaus Ragina | | | | | Current Value of Standard Investment of ₹ 10000 | | | |
|-------------------------------|----------------------|--------------|--|---|---|--------------|--|---|
| Period [®] | Scheme Returns (%) ^ | | Benchmark Returns (NIFTY 50 Arbitrage Index) (%) | Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%) | Scheme Returns (₹) | | Benchmark Returns (NIFTY 50 Arbitrage Index) (₹) | Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹) |
| | Regular Plan* | Direct Plan* | | | Regular Plan* | Direct Plan* | | |
| 1 year | 6.89% | 7.58% | 7.65% | 7.54% | 10,689 | 10,758 | 10,765 | 10,754 |
| 3 years | 5.78% | 6.38% | 6.99% | 6.39% | 11,838 | 12,042 | 12,249 | 12,043 |
| 5 years | 4.40% | 5.02% | 5.41% | 5.51% | 12,401 | 12,774 | 13,014 | 13,079 |
| Since inception | 4.63% | 5.27% | 5.54% | 6.11% | 13,600 | 14,175 | 14,420 | 14,957 |

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

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

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

1. Mr. Firdaus Ragina has been managing the Scheme since October 01, 2024.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.
4. Benchmark and Additional Benchmark performance is computed as on 28th March, 2025, since values for 31st March 2025 are not available.

Notes

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

Fund Managers



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

Funds Managed:

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

Funds Co-managed:

Bank of India Bluechip 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 Multi Cap Fund
Bank of India Manufacturing & Infrastructure Fund
Bank of India Consumption Fund
Bank of India Large & Mid Cap Equity 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 Liquid Fund
Bank of India Money Market Fund
Bank of India Ultra Short Duration Fund
Bank of India Overnight Fund
Bank of India Short Term Income Fund

Funds Co-managed:

Bank of India Multi Asset Allocation Fund (Debt Portion)



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

Funds managed:

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

Funds Co-managed:

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



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

Funds managed:

Bank of India Arbitrage Fund

SIP Returns of Selected Schemes

All data as on March 31, 2025 (Unless indicated otherwise)

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

| Particulars | last 1 year | last 3 years | last 5 years | Since Inception |
|---------------------------------|-------------|--------------|--------------|-----------------|
| Total Amount Invested (₹) | 120,000 | 360,000 | 600,000 | 1,970,000 |
| Market Value of amount Invested | 112,841 | 439,762 | 906,181 | 6,107,574 |
| Scheme Returns (CAGR) | -10.96% | 13.46% | 16.52% | 12.59% |
| Benchmark returns# (CAGR) | -5.06% | 13.72% | 16.76% | 14.42% |
| Additional Benchmark### (CAGR) | -1.14% | 12.28% | 15.10% | 13.31% |

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

Benchmark and Additional Benchmark performance is computed as on 28th March, 2025, since values for 31st March 2025 are not available.

Scheme Benchmark: BSE 250 LargeMidCap TRI

Additional Benchmark: Nifty 50 TRI

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

| Particulars | last 1 year | last 3 years | last 5 years | Since Inception |
|---------------------------------|-------------|--------------|--------------|-----------------|
| Total Amount Invested (₹) | 120,000 | 360,000 | 600,000 | 1,470,000 |
| Market Value of amount Invested | 113,546 | 447,795 | 934,787 | 3,802,236 |
| Scheme Returns (CAGR) | -9.90% | 14.72% | 17.79% | 14.55% |
| Benchmark returns# (CAGR) | -5.06% | 13.72% | 16.76% | 14.83% |
| Additional Benchmark### (CAGR) | -1.14% | 12.28% | 15.10% | 13.67% |

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

Benchmark and Additional Benchmark performance is computed as on 28th March, 2025, since values for 31st March 2025 are not available.

Scheme Benchmark: BSE 250 LargeMidCap TRI

Additional Benchmark: Nifty 50 TRI

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

| Particulars | last 1 year | last 3 years | last 5 years | Since Inception |
|---------------------------------|-------------|--------------|--------------|-----------------|
| Total Amount Invested (₹) | 120,000 | 360,000 | 600,000 | 1,930,000 |
| Market Value of amount Invested | 110,145 | 448,257 | 946,282 | 7,880,479 |
| Scheme Returns (CAGR) | -14.98% | 14.79% | 18.29% | 15.79% |
| Benchmark returns# (CAGR) | -6.33% | 13.82% | 17.12% | 14.24% |
| Additional Benchmark### (CAGR) | -1.14% | 12.28% | 15.10% | 13.15% |

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

Benchmark and Additional Benchmark performance is computed as on 28th March, 2025, since values for 31st March 2025 are not available.

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

| Particulars | last 1 year | last 3 years | last 5 years | Since Inception |
|---------------------------------|-------------|--------------|--------------|-----------------|
| Total Amount Invested (₹) | 120,000 | 360,000 | 600,000 | 1,470,000 |
| Market Value of amount Invested | 110,809 | 456,815 | 978,162 | 4,890,459 |
| Scheme Returns (CAGR) | -13.99% | 16.12% | 19.65% | 18.23% |
| Benchmark returns# (CAGR) | -6.33% | 13.82% | 17.12% | 14.92% |
| Additional Benchmark### (CAGR) | -1.14% | 12.28% | 15.10% | 13.67% |

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

Benchmark and Additional Benchmark performance is computed as on 28th March, 2025, since values for 31st March 2025 are not available.

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

| Particulars | last 1 year | last 3 years | last 5 years | Since Inception |
|---------------------------------|-------------|--------------|--------------|-----------------|
| Total Amount Invested (₹) | 120,000 | 360,000 | 600,000 | 1,800,000 |
| Market Value of amount Invested | 111,574 | 481,668 | 1,090,904 | 6,662,080 |
| Scheme Returns (CAGR) | -12.85% | 19.88% | 24.17% | 15.89% |
| Benchmark returns# (CAGR) | -13.06% | 22.31% | 25.85% | 13.69% |
| Additional Benchmark### (CAGR) | -1.14% | 12.28% | 15.10% | 13.21% |

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

Benchmark and Additional Benchmark performance is computed as on 28th March, 2025, since values for 31st March 2025 are not available.

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

Additional Benchmark: Nifty 50 TRI

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

| Particulars | last 1 year | last 3 years | last 5 years | Since Inception |
|---------------------------------|-------------|--------------|--------------|-----------------|
| Total Amount Invested (₹) | 120,000 | 360,000 | 600,000 | 1,470,000 |
| Market Value of amount Invested | 112,473 | 493,670 | 1,138,014 | 5,331,656 |
| Scheme Returns (CAGR) | -11.51% | 21.65% | 25.93% | 19.48% |
| Benchmark returns# (CAGR) | -13.06% | 22.31% | 25.85% | 16.02% |
| Additional Benchmark### (CAGR) | -1.14% | 12.28% | 15.10% | 13.67% |

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

Benchmark and Additional Benchmark performance is computed as on 28th March, 2025, since values for 31st March 2025 are not available.

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

Additional Benchmark: Nifty 50 TRI

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

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

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

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

SIP Returns of Selected Schemes

All data as on March 31, 2025 (Unless indicated otherwise)

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

| Particulars | last 1 year | last 3 years | last 5 years | Since Inception |
|---------------------------------|-------------|--------------|--------------|-----------------|
| Total Amount Invested (₹) | 120,000 | 360,000 | 600,000 | 1,050,000 |
| Market Value of amount Invested | 113,917 | 454,961 | 971,723 | 2,259,188 |
| Scheme Returns (CAGR) | -9.33% | 15.83% | 19.38% | 16.91% |
| Benchmark returns# (CAGR) | -6.21% | 15.44% | 18.42% | 15.86% |
| Additional Benchmark### (CAGR) | -1.14% | 12.28% | 15.10% | 14.23% |

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

Benchmark and Additional Benchmark performance is computed as on 28th March, 2025, since values for 31st March 2025 are not available.

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

Additional Benchmark: Nifty 50 TRI

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

| Particulars | last 1 year | last 3 years | last 5 years | Since Inception |
|---------------------------------|-------------|--------------|--------------|-----------------|
| Total Amount Invested (₹) | 120,000 | 360,000 | 600,000 | 1,050,000 |
| Market Value of amount Invested | 114,683 | 463,925 | 1,003,426 | 2,379,822 |
| Scheme Returns (CAGR) | -8.18% | 17.21% | 20.70% | 18.04% |
| Benchmark returns# (CAGR) | -6.21% | 15.44% | 18.42% | 15.86% |
| Additional Benchmark### (CAGR) | -1.14% | 12.28% | 15.10% | 14.23% |

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

Benchmark and Additional Benchmark performance is computed as on 28th March, 2025, since values for 31st March 2025 are not available.

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

Additional Benchmark: Nifty 50 TRI

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

| Particulars | last 1 year | last 3 years | last 5 years | Since Inception |
|---------------------------------|-------------|--------------|--------------|-----------------|
| Total Amount Invested (₹) | 120,000 | 360,000 | 600,000 | 750,000 |
| Market Value of amount Invested | 110,965 | 458,236 | 1,074,553 | 1,680,028 |
| Scheme Returns (CAGR) | -13.76% | 16.34% | 23.54% | 25.67% |
| Benchmark returns# (CAGR) | -16.26% | 17.72% | 24.02% | 23.42% |
| Additional Benchmark### (CAGR) | -1.14% | 12.28% | 15.10% | 14.98% |

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

Benchmark and Additional Benchmark performance is computed as on 28th March, 2025, since values for 31st March 2025 are not available.

Scheme Benchmark: Nifty Smallcap 250 TRI

Additional Benchmark: Nifty 50 TRI

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

| Particulars | last 1 year | last 3 years | last 5 years | Since Inception |
|---------------------------------|-------------|--------------|--------------|-----------------|
| Total Amount Invested (₹) | 120,000 | 360,000 | 600,000 | 750,000 |
| Market Value of amount Invested | 111,888 | 470,534 | 1,129,945 | 1,794,997 |
| Scheme Returns (CAGR) | -12.38% | 18.21% | 25.63% | 27.81% |
| Benchmark returns# (CAGR) | -16.26% | 17.72% | 24.02% | 23.42% |
| Additional Benchmark### (CAGR) | -1.14% | 12.28% | 15.10% | 14.98% |

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

Benchmark and Additional Benchmark performance is computed as on 28th March, 2025, since values for 31st March 2025 are not available.

Scheme Benchmark: Nifty Smallcap 250 TRI

Additional Benchmark: Nifty 50 TRI

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

| Particulars | last 1 year | last 3 years | last 5 years | Since Inception |
|---------------------------------|-------------|--------------|--------------|-----------------|
| Total Amount Invested (₹) | 120,000 | 360,000 | - | 580,000 |
| Market Value of amount Invested | 111,831 | 474,419 | - | 953,700 |
| Scheme Returns (CAGR) | -12.47% | 18.80% | NA | 20.77% |
| Benchmark returns# (CAGR) | -6.33% | 13.82% | NA | 16.12% |
| Additional Benchmark### (CAGR) | -1.14% | 12.28% | NA | 14.19% |

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

Benchmark and Additional Benchmark performance is computed as on 28th March, 2025, since values for 31st March 2025 are not available.

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

| Particulars | last 1 year | last 3 years | last 5 years | Since Inception |
|---------------------------------|-------------|--------------|--------------|-----------------|
| Total Amount Invested (₹) | 120,000 | 360,000 | - | 580,000 |
| Market Value of amount Invested | 112,740 | 486,752 | - | 997,133 |
| Scheme Returns (CAGR) | -11.11% | 20.63% | NA | 22.68% |
| Benchmark returns# (CAGR) | -6.33% | 13.82% | NA | 16.12% |
| Additional Benchmark### (CAGR) | -1.14% | 12.28% | NA | 14.19% |

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

Benchmark and Additional Benchmark performance is computed as on 28th March, 2025, since values for 31st March 2025 are not available.

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

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

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

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

How to Read a Factsheet

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

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

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

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

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

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

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

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

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

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

IDCW: Income Distribution cum Capital Withdrawal

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

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

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

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

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

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

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

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

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

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

Disclaimer/Statutory Details

The data in the Factsheet is updated up to March 31, 2025 unless indicated otherwise. Statements relating to outlook and forecast are the opinions of the Author. The views expressed by the author are personal and are not necessarily that of Bank of India Investment Managers Private Limited. This report is for information purpose only and is not intended to be any investment advice. Please make independent research/ obtain professional help before taking any decision of investment/ sale. AMC makes no representation as to the quality, liquidity or market perception of any securities/ issuer/ borrower, if described in the report above, nor does it provide any guarantee whatsoever. Information and material used in this report are believed to be from reliable sources. However, AMC does not warrant the accuracy, reasonableness and/or completeness of any information. AMC does not undertake to update any information or material in this report. Decisions taken by you based on the information provided in this report are to your own account and risk. AMC and any of its officers, directors and employees shall not be liable for any loss or damage of any nature, as also any loss or profit in any way arising from the use of this material in any manner. AMC or its directors, officers and employees, including author of this report/ persons involved in the preparation or issuance of this report may, from time to time, have long or short positions in, and buy or sell the securities, if any, mentioned herein or have other potential conflict of interest with respect to any recommendation and related information and opinions given in the report/ report. This report, or any part of it, should not be duplicated, or contents altered/ modified, in whole or in part in any form and or re-distributed without AMC's prior written consent. © 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. • **Hyderabad** - First Floor, Legend Plaza, GHMC no 1-7-79-A and B, 1-7-95 to 111, Mandalay Lane, Penderghast Road, Secunderabad - 500 003. • **Jaipur** - Office no.154, 1st Floor, Ganpati Plaza,M I Road, Jaipur - 302 001. • **Kolkata** - OM Tower, Room No. -1008, 32, Jawahar Lal Nehru Road, Kolkata - 700071. • **Lucknow** - Office Number - F-105, Wing -A, Ski-Hi Chambers, 11/05 park road, lucknow-226001. • **Mumbai** - B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013. • **New Delhi** - B-104, Statesman House, Barakhamba Road, Connaught Place, New Delhi - 110 001. • **Patna** - Office No. 406, 4th Floor, Ashiana Hariniwans 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**: House No. 17/2/4, 2Nd Floor, Deepak Wasan Plaza, Behind Hotel Holiday Inn, Sanjay Place, Agra - 282 002. • **Ahmedabad**: Office No. 401, 4th Floor, ABC-I, Off. C.G. Road, Ahmedabad - 380009. • **Ahmednagar**: 1st Floor, Above Shubham Mobile and Home Appliances, Tiliak Road, Malivada, Ahmednagar, Maharashtra-414001. • **Akola**: Shop No 25, Ground Floor Yamuna tarang complex, Murtizapur Road N.H. No. 6, Opp Radhakrishna Talkies Akola - 444 001. • **Aligarh**: 1st Floor, Sevti Complex, Near Jain Temple, Samad Road, Aligarh - 202001. • **Allahabad**: Meena Bazar, 2nd No. 10, S. P. Marg, Civil Lines, Subhash Chauraha, In The City of Allahabad - 211 001. • **Alwar**: Office Number 137, First Floor, Jai Complex, Road No-2, Alwar, Rajasthan - 301001. • **Ambala**: 6349, 2nd Floor, Nicholson Road, Adjacent KOS Hospital Ambala Cant, Ambala -133 001, Haryana. • **Amritsar**: SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, City- Amritsar, Punjab - 143001. • **Anand**: B-42, Vaibhav Commercial Center, Nr Tvs Down Town Show Room, Grid Char Rasta, Anand - 380 001. • **Andheri**: Office No 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complex M.V. Road, Andheri East, Opp Andheri Court, Mumbai - 400069. • **Asansol**: 112/N, G. T. Road, Bhanga Pachil, G. T.Road, Asansol - 713 303, Paschim Bardhaman, West Bengal. • **Aurangabad**: Shop No B 38, Motiwalla Trade Centre, Mirala Bazar, Aurangabad - 431001. • **Azamgarh**: Shop no. 18 Gr. Floor, Nagarpalika, Infront of Tresery Office, Azamgarh, UP - 276001. • **Agartala**: Ols Rms Chowmuhanj Mantri Bari Road 1St Floor Near Jana Sevak Saloon Building Traffic Point Tripura West Agartala 799001 • **Aljmer**: 302 3rd Floor Aljmer Auto Building Opposite City Power House Jaipur Road; Aljmer 305001 • **Amaravathi**: Shop No. 21 2Nd Floor Gulshan Tower Near Panchsheel Talkies Jaistambh Square Amaravathi 444601 • **Ananthapur**: #13/4 VishnuPriya Complex Beside Sri Bank Near Tower Clock Ananthapur - 515001. • **Bangalore**: Old No 35, New No:59, Kamala Nivas, 1st Floor, Puttanna Road, Basavangudi, Bangalore - 560004. • **Barilly**: 54, Civil Lines, Ayub Khan Chauraha Above Mitali Women, Barilly - 243001. • **Bankura**: Plot Nos- 80/1/Anantnathi Mahalla 3rd Floor, Ward No-24, Opposite P.C Chandra, Bankura Town, Bankura - 721011. • **Baroda**: 1st Floor 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri Vadodara - 390007. • **Begusaraj**: Sri Ram Markets, Kali Asthan Chowk, Mathiani Road, Begusaraj, Bihar - 851 101. • **Belgaum**: Premises No 101, CTS No 1893, Shree Guru Darshan Tower, Anandwadi, Hindwadi, Belgaum - 590011. • **Bellary**: Ground Floor, 3rd Office, Near Women's College Road, Beside Amruth Diagnostic Shanthi Arcade, Bellary - 583103. • **Bhagalpur**: 2nd Floor, Chandralok Complex, Near Ghatanghar, Bhagalpur - 812 001. • **Bhatinda**: Mcb-Z-3-01043, Goniana Road, Opposite Nilpon India MF GT Road, Near Hanuman Chowk, Bhatinda - 151001. • **Bhavnagar**: 303, Sterling Building, Above HDFC Bank, Waghawadi Road, Bhavnagar - 364 001. • **Bhopal**: Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2, M P Nagar, Bhopal, Madhya Pradesh - 462011. • **Bhubaneswar**: A/181, Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar - 751 007. • **Bilaspur**: Anandam Plaza, Shop. No. 306; 3rd Floor, Vyapar Vihar Main Road, Chattingarh, Bilaspur-495001. • **Bokaro**: City Centre, Plot No. HE-07, Sector-IV, Bokaro Steel City - 827004. • **Borivali**: Gomati Smuti, Ground Floor, Jamblji Gully, Near Railway Station, Borivali, Mumbai - 400 092. • **Burdwan**: Saluja Complex; 846, Laxmipur, G T Road, Burdwan; PS: BURDWAN & DIST: BURDWANEST, PIN: 713101. • **Balasure**: 1-B. 1St Floor, Kalinga Hotel Lane Baleswar Baleswar 755001 • **Barampur** (OR): Opp Divya Nandan Kalyan Mandap 3rd Lane Dharman Nagar Near Lohani Motor Berhampur (Or) 760001 • **Bharuch**: 123 Nexus Business Hub Near Gangotri Hotel B/5 Rajeshwari Petroleum Makampur Road Bharuch 392001 • **Bhilai**: Office No. 2, 1st Floor, Plot No. 9/6, Nehru Nagar (East), Bhilai 492002 • **Bhilwara**: Office No. 14 B, Prem Bhawan Pur Road Gandhi Nagar Near Canarabank Bhilwara 311001 • **Bikaner**: H.No. 10, Himtara House, Museum circle, Civil line, Bikaner, Rajasthan - 334001 • **Calicut**: Second Floor, Manimuriyil Center, Bank Road, Kasaba Village, Calicut, Pincode - 673001. • **Chandigarh**: First Floor, SCO 2469-70, Sec. 22-C, Chandigarh - 160 022. • **Chennai**: 9th floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai - 600 034. • **Chinsurah**: No : 96, Po: Chinsurah Doctors Lane, Chinsurah - 712101. • **Cochin**: Door No:61/2784, Second Floor, Sreealakshmi Tower, Chittoor Road, Ravipuram, Ernakulam-Kerala - 682 015. • **Coimbatore**: 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641 018. • **Cuttack**: Shop No. 45, 2nd Floor, Netaji Subas Bose Arcade, (Big Bazar Building), Adjacent to Reliance Trends, Dargha Bazar, Cuttack, Odisha - 753001. • **Chandrapur**: C/o Global Financial Services, 2nd Floor, Raghunwanshi Complex, Near Azad Garden, Chandrapur, Maharashtra-442402. • **Davangere**: D. No 162/6, 1st Floor, 3rd Main P J Extension, Davangere Taluk Davangere Manda, Davangere, Karnataka - 577002. • **Darbhanga**: H No-185, Ward No-13, National Statistical office Campus, Kathalbari, Bhandar Chowk, Darbhanga, Bihar - 846 004. • **Dehradun**: Shop No-809/799 , Street No-2 A Rajendra Nagar, Near Sheesha Lounge Kauligarh Road, Dehradun - 248001. • **Dhanbad**: 208 New Market, 2nd Floor, Bank More, Dhanbad - 826 001. • **Deoria**: K. K. Plaza, Above Apurva Sweets, Civil Lines Road, Deoria, UP - 274001. • **Durgapur**: MVA-16, Bengal Ambuja, 2nd Floor, City Centre, Dist: Burdwan, Durgapur - 713 216. • **Dhule**: Ground Floor Ideal Laundry Lane No 4 Khol Galli Near Muthoot Finance Opp Bhavasar General Store Dhule 424001 • **Eluru**: Dno-23A-7-72/73K S Plaza, Munukutla Vari Street, Opp Andhra Hospitals, R R Peta Eluru - 534002. • **Erode**: Address No 38/1, Ground Floor, Sathy Road (Vcty Main Road), Sorna Krishna Complex, Erode - 638 003. • **Faridabad**: A-28, 2nd Floor, Neelam Bata Road, Peer Ki Mazar, Nehru Groundint, Faridabad -121 001. • **Gandhidham**: Office no - 12 Plot No - 300 Ground Floor, Sree Ambica Arcade Building, Near HDFC Bank, Gandhidham - 370201. • **Ferozepur**: The Mall Road, Chawla Building, 1st Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozepur, Punjab - 152002. • **Gandhinagar**: 138 - Suyesh solitaire, Nr. Podar International School, Kudasan, Ganghinagar-382421. • **Gaya**: Property No. 711045129, Ground Floor hotel Skylark, Swarajipuri, Gaya - 823001. • **Ghatkopar**: 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai - 400077. • **Ghaziabad**: FF - 31, Konark Building, Rajnagar, Ghaziabad, Uttar Pradesh Pin code - 201003. • **Ghaziपुर**: House No. 148/19, Mahua Gagh, Raini Katra, Ghazipur, Uttar Pradesh - 233001. • **Gonda**: H No 782, Shiv Sadan, ITI Road, Near Raghukul Vidyaapeeth, Civil Lines, Gonda, Uttar Pradesh - 271001. • **Gorakhpur**: Cross Road The Mall, Shop No 8-9, 4th Floor, Bank Road, Gorakhpur - 273001. • **Guntur**: 2nd Shatter, 1st Floor, Hno. 6-14-48, 14/2 Lane, Arundal Pet, Guntur - 522002. • **Gurgaon**: No: 212A 2nd Floor Vipul Agora, M. G. Road, Gurgaon - 122001. • **Gulbarga**: H No 2-231 Krishna Complex, 2nd Floor Opp. Municipal Corporation Office, Jagat Station Main Road, Kalaburgari Gulburga, Karnataka - 585105. • **Guwahati**: Ganapati Enclave, 4th Floor, Opposite Bora Service, Ullulbari, Guwahati - 781 007. • **Gwalior**: City Centre, Near Axis Bank, Gwalior - 474 011. • **Haldwani**: Shop No 5, Krvn Shoping Complex, Haldwani - 263139. • **Hardiwar**: Shop No. - 17, Bhetia Complex, Near Jamuna Palace, Haridwar - 249410. • **Hassan**: Sas No: 490 Hemadri Arcade, 2nd Main Road, Salgame Road, Near Brahmins Boys Hostel, Hassan, Karnataka - 573201. • **Hoshiarpur**: Unit # SF-6, The Mall Complex, 2nd Floor, Opposite Kapila Hospital, Sutheri Road, Hoshiarpur - 146001. • **Hubli**: R R Mahalaxmi Mansion, Above Indusind Bank, 2nd Floor, Desai Cross, Pinto Road, Hubli - 580029. • **Hyderabad**: IBS Station, Lower Concourse 1 (2nd floor) situated in Jubilee Bus Metro Station, Secunderabad, Telangana - 500009. • **Hyderabad (Gachibowli)**: Selenium, Plot No: 31 & 32, Tower B, Survey No. 115/22, 115/24, 115/25, Financial District, Gachibowli, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032. • **Hissar**: Shop No. 20 Ground Floor R D City Centre Railway Road Hissar 125001. • **Hosur**: No.2/3-4 Sri Venkateswara Layout, Denkanikottai Road, Dinur Hosur - 635109. • **Indore**: 101, Diamond Trade Center, 3-4 Diamond Colony, New Palasia, Above Khurana Bagga, Indore - 452 001. • **Jabalpur**: 2nd Floor, 290/1 (165-New), Near Bhavartal Garden, Jabalpur - 482 001. • **Jaipur**: Office No 101, 1st Floor, Okay Plvs Tower, Next To Kalyan Jewellers, Government Hotel Circle, Ajmer Road, Jaipur - 302 001. • **Jalandhar**: Office No 7, 3rd Floor, City Square Building, E-H197 Civil Lines, Jalandhar - 144001. • **Jammu**: 10/D Extension 2, Valmiki Chowk, Gandhi Nagar, Jammu - 180 004. • **Jamshedpur**: (Madhukuni), 3rd Floor, Q Road, Sakchi, Bistupur, East Singhbhum, Jamshedpur - 831001. • **Jodhpur**: Shop No. 6, Gang Tower, G Floor, Opposite Arora Motor Service Centre, Near Bombay Motor Circle, Jodhpur - 342 003. • **Jaigaon**: 3rd Floor, 269 Jaee Plaza, Baliram Peth, Near Kishore Agencies, Jaigaon - 425001. • **Jhansi**: 1st Floor, Puja Tower, Near 48 Chambers, Elite Crossing, Jhansi, Uttar Pradesh - 284001. • **Jalpaiguri**: D B C Road Opp Nirala Hotel Opp Nirala Hotel Opp Nirala Hotel Jalpaiguri 735101 • **Jammargar**: 131 Madhav Plaza Opp Sbi Bank Nr Lal Bungalow Jammargar 361008 • **Junagadh**: Shop No. 201 2Nd Floor V-Arcade Complex Near Vanzari Chowk M.G. Road Junagadh 362001 • **Kalyan**: Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivli Mahanagar Corporation) Kalyan - 421301. • **Kalyani**: Ground Floor, H No B-7/275, Kalyani, Kalyani H.O. Nadia, West Bengal - 741235. • **Kanpur**: 15/46, B, Ground Floor, Opp : Muir Mills, Civil Lines, Kanpur - 208 001. • **Karnal**: 3 Randhir Colony, Near Doctor J. C. Bathla Hospital, Karnal, Haryana - 132001. • **Kharagpur**: Holding No 254/220, SBI Building, Malancha Road, Ward No.16, Po: Kharagpur, Ps: Kharagpur, Dist: Paschim Medinipur Kharagpur - 721304. • **Kolhapur**: 605/1/4 E Ward, Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur - 416 001. • **Kolkata**: 21/1 Russel Street, 4th Floor, Kankaria Centre, Kolkata - 700077. • **Kottayam**: 1st Floor, Sciasension Square, Railway Station Road, Collectorate P O Kottayam - 686002. • **Kannur**: 2Nd Floor Global Village Bank Road Kannur 670001 • **Karimnagar**: 2Nd Shutterhno. 7-2-607 Sri Matra Complex Mankammathota- Karimnagar 505001 • **Karur**: No 88/11 Bb Plaza Nrmp Street K S Mess Back Side Karur 639002 • **Khammam**: 11-4-3/3 Floor Sri Venkata Sairam Arcade Old Cpi Office Near Priyadarshini Collegenehru Nagar Khammam 507002 • **Kollam**: Sree Vigneswara Bhavan Shastri Junction Kollam - 691001. • **Korba**: Office No.202, 2nd floor, ICRC, QUBE, 97, T.P. Nagar, Korba -495677 • **Kota**: D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur, Kota 324007 • **Kurnool**: Shop No:47, 2Nd Floor, S Komda S Mall, Kurnool - 518001. • **Lucknow**: 1st Floor, A. A. Complex, 5 Park Road, Hazratganj, Thapa House, - 226 001. • **Ludhiana**: SCO 122, Second Floor, Above HDFC Mutual Fund, Feroze Gandhi Market, Ludhiana - 141001. • **Madurai**: No. 6-16/17, Ar Plaza, 1st Floor, North Veli Street, Madurai - 625010. • **Malappuram**: MM18/1974, Peekeys Arcade, (ICICI Bank Building), Near Municipal bus stand, A K Road, Downhill, Malappuram, Kerala - 676519. • **Mathura**: Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Center, Near New Bus Stand, Mathura - 281001. • **Mangalore**: Shop No - 305, Marian Paradise Plaza, 3rd Floor, Bunts Hotel Road, Mangalore - 575003. • **Mandi**: House No. 99/11, 3rd Floor, Opposite GSS BS Boy School, Bazar Mandi - 175001. • **Margao**: Shop No 21, Osia Mall, 1st Floor, Near KTC Bus Stand, SGPDa Market Complex, Margao - 403 601. • **Meerut**: Shop No:- 111, First Floor, Shivam Plaza, Near Canara Bank, Opposite Eves Petrol Pump, Meerut - 250001. • **Moga**: 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar Moga, Punjab - 142001. • **Moradabad**: Chadha Complex, G. M. D. Road, Near Tadi Khana, Chowk, Moradabad - 244 001. • **Mirzapur**: Triveni Campus, Near SBI Life, Ratanganj, Mirzapur - 231001. • **Mumbai**: 6/8 Ground Floor, Crossley House Near BSE (Bombay Stock Exchange), Next Union Bank, Fort Mumbai - 400 001. • **Muzaffarpur**: Floor Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur - 842 001. • **Mysoore**: No 2924, 2nd Floor, 1st Main, 5th Cross, Saraswathi Puram, Mysore - 570009. • **Malda**: Ram Krishna Palay; Ground Floor English Bazar - Malda 732101. • **Mehsana**: FF-21 Someshwar Shopping Mall Modhera Char Rasta - Mehnsana 384002. • **Morena**: House No. Htg 959 Near Court Front Of Dr Lal Lab Old Housing Board Colony Morena 476001. • **Nagpur**: Block No. B/1 & 2, 3rd Apartment, Plot No. 2, Khare Town, Mata Mandir Road, Dharampeth, Nagpur - 440010. • **Nanded**: Shop No. 4, Santakripa Market, G G Road, Opp. Bank of India, Nanded - 431 601. • **Nasik**: S-9, Second Floor, Suyojit Sankul, Shanarpur Road, Nasik - 422 002. • **New Delhi**: 305, New Delhi House, 27 Barakhamba Road, New Delhi - 110 001. • **Noida**: F-21, 2nd Floor, Sector-18, Noida, Uttar Pradesh - 201301. • **Nadiad**: 311-3rd Floor City Center Near Paras Circle - Nadiad 387001 • **Nagerkoi**: Hno 45 1St Floor East Car Street Nagerkoi 629001 • **Navsari**: 103 1St Floor Landmark Mall Near Sayaji Library, Navsari Gujarat Navsari 396445 • **Nellore**: 24-6-326/1, Ibaco Building 4th Floor, Grand Truck road, Beside Hotel Minerva, Saraswathi Nagar, Dargamitla Nellore - 524003. • **Panipat**: Shop No. 20, 1st Floor BMK Market, Behind HIVE Hotel, G.T. Road, Panipat - 132103. • **Panjim**: H. No: T-9, T-10, Affran Plaza, 3rd Floor, Near Don Bosco High School, Panjim Goa - 403001. • **Pathankot**: 2nd Floor, Sahni Arcade Complex, Adj. Indra Colony Gate, Railway Road, Pathankot - 145001. • **Patiala**: B-17/423 Opposite Modi College, Lower Mall, Patiala - 147001. • **Patna**: Flat No- 102, 2BHK Maa Bhawani Shirdalay, Exhibition Road, Patna - 800 001. • **Pondicherry**: No 122(108), Muthuramiamman, Koil Street, Pondicherry - 605001. • **Pune**: Office No 207-210, 2nd Floor, Kamla Arcade, Jangli Maharaj Road, Opposite Balgandharva, Shivaji Nagar, Pune - 411005. • **Palghat**: Kfin Technologies Ltd No: 20 & 21, Metro Complex H.P.O. Road Palakkad H.P.O. Road Palakkad 678001 • **Ratlam**: 106 Rajaswa Colony, Near Sailana Bus Stand, Ratlam (M.P.) 457001. • **Rewa**: Shop No. 2, Shree Sai Anmol Complex Ground Floor Opp Teerth Memorial Hospital Rewa 486001 • **Raipur**: Office No S-13, Second Floor, Reheja Tower, Fafadhi Chowk, Jail Road, Raipur - 492 001. • **Rajahmundry**: D.No. 6-7-7, Sri Venkata Satya Nilayam, 1st Floor, Vadra Vani Veedhi, T - Nagar, Rajahmundry, AP - 531 01. • **Rajkot**: 302, Metro Plaza, Near Moti Tan, Chowk, Rajkot, Gujarat - 360 001. • **Ranchi**: Room no 103, 1st Floor, Commerce Tower, Beside Mahabir Tower, Main Road, Ranchi - 834001. • **Rohtak**: Office No: 61, First Floor, Ashoka Plaza, Delhi Road, Rohtak - 124 001. • **Renukoot**: Dr.B.K. Mallick Katra (Complex), Shivapark Main Road Dist. Sonbhadra (U.P.) Renukoot - 232127 • **Roorkee**: Near Shri Dvarkadesh Dharm Shala, Ramnagar, Roorkee - 247667. • **Rourkela**: 2nd Floor, Main Road, Uditi Nagar, Rourkela, Sundargarh - 769 012. • **Saharanpur**: 1st Floor, Krishna Complex, Opp. Hath Gate, Court Road, Saharanpur, Uttar Pradesh - 247001. • **Salem**: No. 6, Ns Complex, Omalur Main Road, Salem - 636009. • **Sambalpur**: First Floor, Shop No. 219, Sahel Plaza, Golebazar, Sambalpur - 768 001. • **Satara**: Gf, 465 A, Govind Park Satar Bazaar, Satara - 415001. • **Shillong**: Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong - 793 001. • **Siliguri**: Nanak Complex, Sevoke Road, Siliguri - 734 011. • **Shimla**: 1st Floor, Hills View Complex, Near Tara Hall, Shimla - 171001. • **Shimoga**: Jayarama Nilaya, 2nd Corss Mission Compound, Shimoga - 577201. • **Sitapur**: 12/12 Surya Complex, Station Road, Uttar Pradesh, Sitapur - 261001. • **Solan**: Disha Complex, 1st Floor, Above Axis Bank, Rajgarh Road, Solan - 173212. • **Solapur**: Shop No. 106, Krishna Complex 477, Dakshin Kasaba, Datta Chowk, Solapur - 413 007. • **Sultanpur**: 1st Floor, Ramashanker Market, Civil Line, Sultanpur - 228001. • **Surat**: Ground Floor, Empire State Building, Near Udhna Darwaja, Ring Road, Surat - 395 002. • **Sagar**: Kfin Technologies Ltd If Floor Above Shiva Kanch Mandir, S Civil Lines Sagar Sagar 470002 • **Satna**: 1St Floor, Gopal Complex Near Bus Stand Near Rewa Road Satna 485001 • **Shivpur**: A. B. Road, In Front Of Sawarkar Park Near Hotel Vanasthali Shivpur 473551 • **Sikar**: First Floorsuper Tower Behind Ram Mandir Near Tapanya Bagicha - Sikar 332001 • **Silchar**: N.N. Dutta Road Chowchakra Complex Premalta Silchar 788001 • **Sonepat**: Shop No. 205 Pl Power, Opp Income Tax Office, Subhash Chowk Sonepat - 131001. • **Sri Ganganagar**: Address Shop No. 5 Opposite Bihani Petrol Pump Nh - 15 Near Baba Ramdev Mandir Sri Ganganagar 335001 • **Srikakulam**: D No 158, Shop No # 3, Kaki Street, Opp Tulasi Das Hospital, CB Road, Srikakulam Andhra Pradesh - 532001. • **Thane**: Room No. 302, 3rd Floor, Gangi Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road, Naupada, Thane West, Mumbai - 400 602. • **Tirunelveli**: 55/18 Jeney Building, 2nd Floor, S N Road, Near Aravind Eye Hospital, Tirunelveli - 627001. • **Tirupathi**: Shop No:18-1-421/1 Fd City Center, K.T.Road, Airtel Backside Office, Tirupathi - 517501. • **Thrissur**: 4th Floor Crown Tower, Shakthan Nagar, Opp. Head Post Office, Thrissur - 680001. • **Trichy**: No 23C/1 E V R Road, Near Vekkaliannan Kalyana Mandapam Putthur - Trichy - 620017. • **Trivandrum**: 3rd Floor, No- 3B TC-82/3417, Capitol Center, Opp. Secretariat, MG Road, Trivandrum - 695 001. • **Tinsukia**: 3rd Floor, Chirwapatty Road, Tinsukia-786225, Assam • **Tiruvalla**: 2Nd Floorerjnery Complex Ramanchira Opp Axis Bank Thiruvalla 689107 • **Tuticorin**: 4 - B A34 - A37 Mangalalm Mani Nagar Opp. Rajaji Park Palayamkottai Road Tuticorin 628003 • **Udaipur**: Shop No. 7802, 2nd Floor, Business Centre, 1C Madhuvan, Opp G P O, Chetak Circle, Udaipur - 313 001. • **Ujjain**: Heritage, Shop No. 227, 87 Vishvavidhyalaya Marg, Station Road, Near ICICI Bank Above Vishal Mega Mart, Ujjain - 456001. • **Varanasi**: D.64 / 52, G-4 Arihant Complex, Second Floor, Madhupur, Shivnagar Siga, Near Petrol Pump, Varanasi - 221 010. • **Vashi**: Haware Infotech Park, 902, 9th Floor, Plot No 39/03, Sector 30A, Opp Inorbit Mall, Vashi, Navi Mumbai - 400 703. • **Vellore**: No 2/19, 1st Floor, Vellore City Centre, Anna Salai, Vellore - 632001. • **Vijayawada**: H.No. 26-23, 1st Floor, Sundarammastreet, Gandhinagar, Krishna, Vijayawada - 520 010. • **Visakhapatnam**: D. No. 48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp. Road To Lalitha Jeweller Showroom, Beside Taj Hotel Ladge, Visakhapatnam - 530016. • **Valsad**: 406 Dreamland Arcade Opp Jade Blue Tithal Road Valsad 396001 • **Vapi**: A-8 Second Floor Solitaire Business Centre Opp Dcb Bank Gidc Char Rasta Silvassa Road Vapi 396191 • **Warangal**: Shop No. 22, Ground Floor, Warangal City Centre, 15-1-2377, Mulugu Road Junction, Warangal - 506002. • **Yamuna Nagar**: B-V 185/A, 2nd Floor, Jagadri Road, Near Dav Girls College (Uco Bank Building), Pyara Chowk, Yamuna Nagar - 135001

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

You can download the forms using the QR codes -

Common Application Form



Common KIM



KYC Form



SIP NACH Form



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

Shape a Future for growth



Get the Benefits of a diversified portfolio with

Bank of India Flexi Cap Fund

Key Features





Offers Flexibility



Better Investment Possibilities



Investment opportunity across various market capitalisation

| PRODUCT LABEL | Risk-o-meter is based on the scheme portfolio as on March 31, 2025 | Benchmark Risk-o-meter as on March 31, 2025 | Bank of India Flexi Cap Fund (An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks) |
|---------------|--|--|---|
| |  <p>Investors understand that their principal will be at low to moderate risk</p> |  <p>Benchmark riskometer is at very high risk</p> | <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Capital appreciation over medium to long term. • Investment in a diversified portfolio consisting of equity and equity related instruments across market capitalization. <p>*Investor should consult their financial advisor if they are not clear about the suitability of the product.</p> |

#BSE 500 TRI



1800-266-2676 & 1800-103-2263



www.boimf.in



service@boimf.in

To invest scan the QR Code



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

A mix of 3 put together to build a sustainable portfolio



Bank of India Multicap Fund

Key Features



Emphasizes high conviction across market cap





No sector bias



Blend of growth and value



Disciplined allocation across market cap

| PRODUCT LABEL | Risk-o-meter is based on the scheme portfolio as on March 31, 2025 | Benchmark Risk-o-meter as on March 31, 2025 | Bank of India Multi Cap Fund (An open ended equity scheme investing across large cap, mid cap, small cap stocks) |
|---------------|--|--|---|
| |  <p>Investors understand that their principal will be at low to moderate risk</p> |  <p>Benchmark riskometer is at very high risk</p> | <p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> • Long term capital appreciation. • Investments in equity and equity related instruments across large cap, mid cap, small cap stocks. <p>*Investor should consult their financial advisor if they are not clear about the suitability of the product.</p> |

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



1800-266-2676 & 1800-103-2263



www.boimf.in



service@boimf.in

To invest scan the QR Code



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